

JANUARY 2018

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THE ENTREPRENEUR AFRICA



LADIES OF 2018

5 LEADING WOMEN, 5 INDUSTRIES, 1 ECONOMY

• HOW THEY BUILT BUSINESSES THAT BECAME LEGACIES

LAILA IJEOMA | OLA OREKUNRIN | TOJU FOYEH | ANIE AKPE | ADA OSAKWE



You Need A
Healthy Start
To Your
Business Year.
Find Out How

Need Better
Business Deals?
Here's How To
Negotiate Them

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May Deserve
Immunity In
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You Need Good
suits; And You
Need To wear
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• Editor's Note •

FASTEN YOUR SEATBELT; STEP ON THE ACCELERATOR. FASTER!

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I'm excited. You would think it's because it's a new year. But it's not that. I'm excited because I can already see the end of 2018, and I'm looking back at all the achievements made in the cause of the year, and wondering how all that could happen within a single year. "Oh, wow...what a year!" I see myself screaming for emphasis. It's going to be a great year. And if you think it's only prophets that can see ahead in this manner, then you're wrong. But, again, entrepreneurs are prophets, too. That's right; the spirit of prophesy has a dwelling place in innovative people (which most entrepreneurs are). That's how they're able to invent things, or introduce ventures, that go on to change the future of mankind. So, for us at The Entrepreneur Africa Magazine (TEAM), what we see in this year is 'speed'. That's why I asked you above to fasten your seatbelt. We're hitting the highway without further ado, and as our valued reader, we need to be sure you're coming along, too.

If your business was on the service lane last year, then you have to make a conscious decision to cross over to the speed lane this year. For our readers in Nigeria, the recession was over last year. Stop saying you can't feel it still. Make your business to feel it first, and then you'll surely personally feel it, too. Yes, you can. And for our readers in other African countries, and worldwide, there's no excuse. This is the year of tech. Tech is speed. Help your business to embrace tech. Go digital this year; go fast. I

expect you've already lined up targets for your business this year. If not, it's not late yet. Don't stop there. Go on and achieve them. It's that simple. Yes, it is. And luckily, in this edition, our regular contributor, Bunmi Jembola, has put down all you need for a great business year, under his column, Corporate Insider. Just keep flipping the pages till you get to his work. Then you can ice-up that with Yinka Adebiji's 7 suggestions for New Year resolutions. And the other pages, too. Try not to miss anything in this rich edition. Certainly, not the amazing stories of our five power women.

This is one of my favourite editions so far. Bringing these 5 women together for interviews and photo-shoots, out of their very tight schedules, was, indeed, a highpoint for us in the last eight months of the existence of TEAM. We are grateful to Ada Osakwe, Toju Foyeh, Dr. Ola Orekunrin, Laila Ijeoma, and Anie Akpe, for this tell-all of their entrepreneurial journey thus far. We're certain you, our readers, will find them inspiring. Surely, there couldn't have been a better way to start the year. Now, let's step on it. Accelerate. Faster!

Cheers to the New Year.

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Need Better Business Deals?

Here's How To Negotiate Them

By Osita Okparaugo, Esq.

Negotiation! For businesses to grow, there must be collaborations, synergies, multiple agreements, both verbal and written, PPPs and so on. For these to happen, there must be conflict and how you negotiate your way out determines how far your business can go. Every successful business owner encounters conflict now and then. In this piece, I will give six practical tips on how to become a better negotiator as you climb the ladder of success.

1. To win, you must stay focused and keep the end in mind at all times. Some people get so angry and frustrated, seeking revenge. At that point, you have forgotten what actually matters and have indeed played into the hands of your opponent. You are in to WIN!

2. Insist on meeting your opponent face to face. Do not negotiate by proxy, unless you have a full blown war already. There is a huge possibility that when you meet in person, both sides would have empathy and be willing to make concessions, then. Then favourable agreements can be reached.

Keeping both tips in mind, let us look at the following further tips.

3. What is the bone of contention? Why do we have this conflict? Once identified, separate the issue from the person. Go hard on the issue at hand; fight for your right, after all, you are what you believe but be gentle on

the person. This is about the most important lesson in conflict resolution.

4. How well do you know your opponent? Knowledge is power. You need it more than anything at the negotiating table. Who is he? What are his weaknesses? What are his strengths? What gets him excited? What does he want out of this negotiation? Study your opponent inside out and study the facts. Know yourself, too. Believe it or not, most people don't. Be prepared! "If you know the enemy and know yourself you need not fear the results of a hundred battles" - Sun Tzu, 6th-century Chinese general and philosopher.

5. One step at a time, finding lasting solutions takes time and involves many steps. The desperate party always makes unnecessary concessions. With the end in mind as given in No 1, do not start negotiating believing you must achieve results the same day. Yes, you

want results as soon as possible but play it down. Once you put up a nonchalant attitude, your opponent will begin to make offers. Lose your patience, lose the game. Remember, in 1985 when Ronald Reagan and Mikhail Gorbachev met for the first time, they agreed that they will not be entering into agreement.

6. Start every negotiation with a joke, but don't turn yourself into a jester. Starting with a joke can be a perfect tool for negotiation because it has a way of breaking the ice. Be mindful of your intonation, gestures, facial expressions and demeanour because they speak volumes. Nothing you say can neutralize what your body communicates. At the end of every meeting, make sure you hug or shake hands. Doing that will establish a bond and a bond does wonders for negotiations.



• Vox Pop •

E-Shopping or Open Market?

• SEE WHAT PEOPLE PREFER

By Yinka Adebisi

Nigeria is known as a business hub, and what is business without a market. There are numerous and popular markets in Nigeria with something that sets them apart from the others whether it's an online market or open market. Nigeria is a large country with a population of over 170million people meaning the size of the population would have a high demand for goods and services. However, since the introduction of the online market, most people have preferred the online market, while some still prefer it the old school way.

Before knowing which market is most preferred, let's look at these two means of shopping.

Online shopping is said to be not just the easiest way to buy things right now, it's one of the best way to check out various items and compare them before making your choice and due to the tremendous growth over the years, a larger percentage of Nigerians now buy their desired electronic and fashion items

online. Most popular online shopping sites are:

Jumia

Claiming to be the number one online retailer store in Nigeria, Jumia sells various types of items ranging from electronic device to fashion accessories and toys; just name it. Being one of the most popular online store in Nigeria, they have established their brand as a household name in Nigeria.

Konga

Konga is currently the most popular ecommerce store in Nigeria. It's said to have the highest funding for start-up in Africa. It sells various items directly and through other merchant sites. Konga has its own payment and delivery system.

Kaymu

Kaymu is a general ecommerce retail store. They sell various items and rely solely on merchant retail. They basically allow sellers to create a store and list their items, buyer can then make purchase and as such kaymu stands in between the buyers and sellers to ensure smooth transaction.

Payporte

Payporte is one of the fastest growing online shopping sites in Nigeria. They retail various types of items. Payporte is headquartered in Abuja, but they process to all states of the country. They offer free delivery service to customers in Lagos and Abuja for most of their product, and their pay on delivery service is completely free.

Drinks.ng

Drinks.ng claims to be the largest alcohol and non-alcoholic wine delivery service in Nigeria. We've seen sites that are focused only on technology products, or fashion product solely.

Drinks focus mainly on beverages delivery across the country. They offer a wide range of payment options and offer quick delivery service; especially within Lagos.

Yudala

This online shopping platform welcomes everyone who wants to take advantage of great sales on Black Friday. It is an online Shopping site for Phones and Tablets, Computers and Accessories, Wines Electronics, Home and Kitchen Appliances, Fashion, Baby Products, Sport fitness, Daily Needs, Groceries, Furnitures and more in Nigeria at Best Prices and Fast Shipping. Genuine products guaranteed.

The open market or traditional market is basically the oldest form of buying and selling anywhere in the world. Till date, this is still the most preferred and used form of shopping especially in Africa. Here are some of the most popular markets in Nigeria.

Alaba International Market, Lagos.

Alaba International market is a leading market in Lagos, Located along Badagary Express way, Ojo, Lagos. It is reputed for the sale of electronics and all types of home appliances including washing machines, generators, fan, sound system, decoders etc. Alaba is home for the distribution and sale of Nollywood movies and other entertainment productions.

Bodija Food Market, Ibadan.

There are several markets in Ibadan, but Bodija market is most reputable when it comes to fresh and dried food products. Hundreds of trucks and trailers from northern Nigeria converge in Bodija market every week to offload all things food – beans, rice, garri, elubo, groundnuts, dried maize, dried fish, dried meat, food ingredients, yams, pepper, tomatoes, and every kind of food item you can imagine among Yoruba people

Computer Village, Lagos.

The Computer Village in Lagos is the largest computer and electronics market in the

southwest of Nigeria. You can find almost any type of computer products and accessories, electronics, DVDs/blue-ray discs, mobile phones, iPads, laptops, and PCs of all brands at the Computer Village. Computer and mobile devices from countries such as the US, China, Japan, and other nations find their ways down to Nigeria via Computer Village in Lagos. Beyond this, computer technicians, software engineers, mobile phone repairers, electronics dealers and all computer experts and businessmen dominate the market.

Onitsha Market, Anambra State.

Onitsha market in Anambra State is not a market for the Igbo-speaking peoples of Nigeria alone, it is an international market frequented by all Nigerians and Africans in

general. This market was very popular in the 1950s due to literature publications, and this evolved to what is known as the Onitsha Market Literature where fledging writers wrote extensively to promote knowledge through books, pamphlets, and novels.

Balogun Market, Lagos.

Balogun market is arguably the largest market in Nigeria and indeed West Africa. This is the chub of textile and fabric in Lagos. Balogun market is the best place to get great bargains on different fabrics: laces, ankara and office wears and shoes. However, you need to be very smart to shop here as there are lots of people doing the same. It's located in the heart of Lagos fondly referred to as Eko.

Kurmi Market, Kano.

Dating over 500 years ago to the reign of Mohammed Rumfa in 1463, the Kurmi market in Kano State is one of the oldest markets in the Nigeria. While it is possible to purchase anything from this market, it is largely known for souvenirs such as dyed fabrics, sculptures, carved stones and woods, beaded jewellery, and woven materials which tourists would sure find fascinating. It is also possible to purchase food items and fresh groceries and even live cattle from Kurmi market.

Ariaria Market, Abia.

Ariaria international market in Aba, Abia State is often considered the "China of Africa" because you can get virtually every version of foreign products made in Nigeria and sold in this market. What this means is that local versions of foreign products are produced within the country and sold in this market, from electronics to fabrics to everything in-between.



"...because it allows me see what I am buying, so I am able to know what it looks like which is different from online where you are only buying what is described with pictured, which may not always be correct."

What are your thoughts? Online shopping or the open market. These answers from these Nigerians should answer which is still most preferred.

Which Would You Prefer, Online Shopping Or Open-market Shopping? On A Scale Of 1-100, How Much Of Your Shopping Is Done Online?

Andrew Odozi (Transporter). Open market shopping. This is so because it allows me see what I am buying, so I am able to know what it looks like which is different from online where you are only buying what is described with pictured, which may not always be correct. 20%

Dolapo Adebisi (Software Programmer). Open-market shopping, because it's cheaper and easy to price to a

lower amount. I also get to see what the product really looks like, unlike online which often times when products arrive, I get disappointed. 40%

Isis Panache (Paralegal). Online shopping, because it's very easy to get products without much stress and I'm quite lazy when it comes to open market shopping. 70%

Yomi Liopo (HR consultant). Open-market shopping. I'll see the product real life and secondly, the level of infrastructure development in Nigeria in terms of data, access to internet and the experience when you cannot log in even when you have data is most times frustrating. When you even make your choice, most times you won't get it in due time. After sale service, you'll most likely have issues with them, and trying to return takes time, but in open market, if any product

isn't working, I can change it the following day. 20%

Anita Okoroafor (Teacher, Abuja). Open market, because you can see what you're buying and you can tell whether what you're buying is fake or of good quality. Online shopping is best when you don't have time to physically go out to shop due to work or is best when they have massive sales. 30%

Daniel Obuba (Software Programmer). Online shopping. It is very convenient, no stress involved. 90%

Elizabeth David (Media Personnel). Online shopping. It involves less stress and it's easily accessible. You have access to so many products at once and you'll get to know its good quality once you can buy from a credible online shopping site. 80%





LADIES OF 2018

5 Leading women, 5 Industries, 1 Economy

• HOW THEY BUILT BUSINESSES THAT BECAME LEGACIES

By David Agu

Africa is changing. African women are getting more powerful. In politics, yes, but even much more in business. Today you cannot speak of 10 top leaders in any industry without mentioning some female names. They're breaking erstwhile established norms; and breaking through all the industries previously designated with the title, 'male-dominated'. This is a good thing. No, it's better than good; this is a great thing. It makes you believe that Africa's greatness is closer than imagined. It is with this excitement that we decided to start the year, 2018, by profiling these 5 inspiring women, drawn from 5 crucial industries, namely; Fashion, Technology, Agriculture, New Media, and health sectors.

Thus, in the following pages, we bring you the whole story of how Toju Foyeh ventured into the Nigerian fashion industry bin 2012, with nothing but enthusiasm and unwavering determination and emerged 6 years later as top female celebrity fashion designer in the country. You would also discover the laudable story of how New-York-based Anie Akpe is breaking through the world of tech business, and ensuring that thousands of other African women are carried along, through the African women in technology initiative. Anie also gets to share the story of how she's helping Africans in diaspora build successful businesses abroad. Ada Osakwe is the new face of agro business in Africa. In the next few pages, you'd discover how she's making the erstwhile unattractive venture gain a new appeal through creative means. When Laila Ijeoma started a blog in 2012, she only wanted to play around her passion. She hadn't thought that the 4 years down the line she would choose it over her high-paying banking job. But when the day came, she didn't look back, and she hasn't regretted it ever since. In the following pages, you'll find out more about how she became a big player in the new media industry. And what's more, the very beautiful British-Nigerian Dr. Ola Orekunrin tells all on how she's becoming one of Africa's biggest players in the continent's health sector. And she's doing so via the now-popular Frying Doctors venture. Indeed these are not just women; these are power women. And they're set to become even more powerful this year. They're the ladies of 2018.



. Cover Story.

TOJU FOYEH

From Zero To A Top Fashion Brand, In 6 Years

By David Agu

Toluwalaju Olowofoyeku. Long name, right? Well, your guess is as good as hers. That's why she prefers it short and elegant: just Toju Foyeh. This also portrays the kind of fashion Toju has become popular for. Simple, elegant, and fitting. That's what she wants anything made by her brand to look like. With this as her guiding principle, a dint of hard work, enthusiasm, and, very importantly, the God factor, Toju has broken through the Nigerian fashion industry, in just 6 years, to become the ultimate celebrity fashion designer in, and by extension, Africa. Toju is an England/Nigeria-trained legal practitioner, obtaining an LLB from the University of Reading, an LLM from the University of Manchester, and a B.L from the Nigerian Law School. But that's for her parents. While fashion is for her; and she's made amazing things out of it. In 2012, just months after launching her Toju Foyeh Brand, she won the remarkable Future Award for Fashion Designer of the Year. Toju has gone on to win several other awards ever since. Now, the 28-year old beauty is setting the pace in African fashion industry. Excerpts.

At what point did you discover you wanted to do fashion business?

Honestly, I was always passionate about fashion and I just knew I wanted to be able live off it. I didn't want to have to do something, like a 9-5. If I was going to be working 9-5, my heart and mind would not be there; I'd always run back to business. Even when I was in Law School, my heart was still in fashion. Then I just left fashion school, so it was still fresh in my blood. Like I was still very gingered about it, so I was not even 100% devoted to what I was doing in Law School. With that drive I knew this was what I wanted to live off. So, I found a way to make my passion a business.

According to your story, at the age of 9 you had already started making sketches.

From primary school, actually. I ran into my best friend in primary school and she was just like "Toju, I remember when we were in class and you'll just start sketching things at the back". Guess what; it's true; right from primary school I used to be so. And coming from a fashion background, too. Funny enough, both my parents, and both grandmothers on both sides went to fashion schools, coincidentally. My dad is also an architect, so I guess I'm somehow surrounded by fashion or creativity. When my parents first got married, they were selling fabrics and they were sewing, too, so it was just in the background somewhere; it was just easy for me to fall into it.

The rise of the Toju Foyeh Brand has been so quick, considering the fact that, you only officially took off in Nigeria in 2012. That same 2012 you won a 'Best Designer of The Year Award'. How did that happen?

Honestly, I don't know. It's just God. I do classes now and people ask me how did you do it and I'm like 'honestly I can tell you what I did but I don't think that's what helped me, I think it's just God's grace'. I say that because I don't think I did anything that is super phenomenal that the next person couldn't have done. I just feel that God has always been there guiding and directing me. So I moved back in 2010 and met Tiwa savage. She was literally a 'normal' girl. I was 'normal', too. When I say normal, there was no Toju Foyeh, there was no Tiwa Savage. She hadn't even released 'kelekele love' when I met her, and there was no song. It was just:

I'm a girl who moved from Italy at the time, I wanted to be a fashion designer; she had moved from Los Angeles, she wanted to be a musician and was like, you need clothes, I need somebody to make clothes for, let's keep going and that was it. As she was growing, I was also growing with her; as she was being challenged I was also being challenged. That being said, if somebody else does the same thing with a new artist, there is no guarantee they'll work, so once again, I'd say it's God's grace. I had done ARISE in 2011, I think at that time, I was probably the only new designer at that time because that was the first major fashion week by ARISE magazine, powered by THISDAY. I was the only young designer at the time; everyone else was an established designer, so you had Deola Sagoe and others, but there was no new school. You had designers from all over Africa, but no real new class. It was quite challenging being on that same platform.

Considering that the fashion industry already had so many big names even then, what did you feel you needed to be here to get done; something that wasn't being done before?

First of all, every designer is different. There might be 100 of us but we're all different and there might be similarities between us but there's something that makes Toju stand defined. When I came into the market I didn't feel that there's no one doing this, so let me go and do this; no. I didn't mind doing what was already there but in my own way, because my way is different from the next person's way. For instance, if you give me the same fabric you gave somebody else, my statics are going to be totally different from the next person's. Same with the things I focus on. I focus on the fitting, for example, of the dress. If you look at the dresses I personally wear, they are always very simple; they just fit. I'm not saying my way is the best way but that's what I think helps me set myself apart. Some people for example would care about the fabric. I care about making it fit the person who's wearing the dress. There's no point putting on a beautiful dress on a woman who cannot carry the dress. There's no point; she can't carry it, and she can't sell it. So, I guess, for me, it was just adding a personal touch to what I was doing.

So, officially, Toju Foyeh Brand Started In 2012?

I finished law school in 2011, so, yes, 2012 was when I officially started. Although before then I had done fashion week.

Before returning home for Law School in 2008, and for business in 2010, how much of your time was spent abroad?

I moved out of Nigeria in 2003, so I was away for 7 years. That being said, I was home

every summer, every Christmas, and my parents made sure that there was no long attachment being built over there. They were like "you're in school oh, but this is home", so once school is done, I come back home; when it's time for school, I go back to school. Literally, a cycle. So I was home three times a year: Easter, summer, and Christmas. I always knew I was coming back to Lagos.

What point was your big break?

I don't know. I won Future Awards in 2012, which was after I had done ARISE Fashion Week for the second time. I guess why I probably won was because, like I said there weren't many people that actually took that bold step to say I want to do this major fashion week. Even then, I was still finding myself because I had just finished Law School, so I was still trying to figure out what I wanted to do. The only things I had done before 2012 were two fashion weeks. That's it. So, in-between two fashion weeks, there was nothing. I wasn't making clothes on a daily basis like how I'm doing now. I just had my fashion week, and maybe the only customer then was Tiwa Savage. So I didn't know what I wanted to do. I was advised to do ready-to-wear. I liked it but as a person I feel like that's not where my strength lies. My strength is in made-to-measure. I like taking my time and making a dress. I like making my dress as detailed and as intricate as possible. I think that's what brings me the most customers.

Recently, you were in the news for two major happenings. One was when you designed for the First Lady of South Africa, and then more recently, designing for the bride of the most talked about wedding of 2017, Banky and Adesua's wedding. Tell us about all that experience.

Honestly, once again I'll go back to God and I'll say God a 100 times in this interview. I was at work one day, I think in October 2015, and I kept getting a phone call. By this time my brand was a lot smaller. Maybe at that time, the only award I had to my name was probably Future Awards. So I kept getting a phone call from this lady, and she said that she wanted to make a dress and I said "this is my office address", but she said "we can't come, please come, instead". And I'm like I can't do that oh, because of the kind of society we live in. She was so persistent, so I said I'll come to your house. So, eventually when I found out that it was the First Lady of South Africa, I was gusts-smite, like it's not possible because I was thinking, there are so many designers here. Honestly, if you had told me to mention top 10 designers, I don't think I would have mentioned my name. I was like, me? Maybe it was her assistant that wanted to make the dress. When I got there, I met

her and she was such a lovely person. She was like "I saw your work and I want you to make my dresses". I was meant to make her one outfit which she was meant to wear to church, but she left with 10 outfits to South Africa. She came on a Thursday and we had about 4 days to make her 10 outfits. When she asked for 10 I was really amazed. She made for herself, her sister, and others. From that point it's just been blessings upon blessings.

"I can't teach you how to be a creative person (no one can); it's something that you're born with."

As for #BAAD2017 (Banky and Adesua's wedding), Banky is my friend, so when he was dating her, he would always tell me "you're going to make Adesua something". Then one day he goes like "I want Adesua to come see you today; it's important". Meanwhile, on her way to my office, Banky had called to tell me they were engaged, but wanted to keep it under wraps and I was like 'WOW!' They wanted to make her 'Introduction' outfit first. When I made her outfit it was like a wave, you know that wave moment, when it comes very fast. To me, I was just making a dress like any other day, but the reactions it got was just amazing; it blew me away. This wasn't the reactions I was expecting, but thank God. So time for her wedding came and I didn't know what was going to happen. She called and said "I want you to make all my outfits" and I'm like "are you sure? All of them?" She didn't make just one, but 3 outfits. You see why I'll always keep saying God's Grace because, Adesua has been in the entertainment industry for years, there nothing that I did that somebody else couldn't have done. Even after doing her introduction outfit, she could have gone to a bigger designer to make her wedding outfits, but she just said I want Toju to make them. Anybody would have been lucky to make them. Look at the buzz they got for weeks on end. I don't think my designs are the best in the world; it's just God.

Having lived abroad and seen the standards of the leading names in fashion there, would you call yourself a 'local champion'?

I honestly feel that charity begins at home. I fell like if I was successful out of the country

and not in the country, I don't know if I would feel as fulfilled because right now, even though I'm doing well with my business, I'm actually trying to impact lives. That's why I'm teaching. So I feel like if I was just making clothes, I don't think I would feel successful. I feel like I want to be known as a Nigerian designer not just a designer and if I'm not celebrated at home, then I'm literally just a designer. If I make it to the world stage, which I pray by God's Grace I do, I'll be known as that Nigerian designer that did XYZ, but if I just went straight to New York and started designing, I'll just be a designer of Nigerian origin, literally. I like the fact that I'm building my brand from here and it's easier and I'm hoping that, coming from this background and being able to be successful, would help define my work on the world stage.

Comparing the Nigerian fashion industry to the western fashion, would you say that the Nigerian industry can compete?

Of course, the way people use locally made fabrics now, is phenomenal. Even international designers use our locally-made fabrics. Look at Christian McAuley using Ankara and Louis Vuitton using Ghana-must-go. Everyone is coming back this way. For me, fashion is about bringing the best out in something. Ankara, for example, doesn't have to be local; it is how you make it that would matter. I can make an Ankara and give it to Beyoncé to wear and it would look like something she picked up from H and M. So definitely, it's about creativity.

On a list of 100 female designers in Nigeria, where would you place Toju Foyeh?

Ah!!! I don't know. I think, for me, I just try my best for everything; and I'd say what has helped me get this far is the fact that I don't look outside of my own sphere. I'm not looking at the next person; I'm not judging myself based on the next person. So, I can't really say but there are so many designers that I admire. So many.

Mention two international and local designers that you find fascinating.

Internationally I like Zoe Marad and Eliza Faulkner. Locally: Deola Sagoe. I think she's phenomenal. Growing up, I looked up to her and I still do. She has definitely broken barriers that have made it easier for the rest of us to make it in fashion. I also like Lanre DaSilva. I like her style, and when you see someone wearing her dress you know this is LDA.

What is your ideal dinner dress?

You know some people ask me when I'm getting married, what am I going to wear? I actually don't know. Most of my things are last-minute because things just come to me

at the last minute. So my ideal dinner dress would probably be long and figure-hugging.

What are you going to hit us with in 2018?

More teaching, definitely! I'm enjoying that so well. I was first like what I'm I going to teach these people because I myself, I'm still learning but I think I definitely want to teach more

Does that mean you're coming up with a fashion academy?

Maybe in the far future but for now, it's still with my small classes because I still want to get that personal touch with them. If I have a school, then I'll have to get more teachers. I like the fact that it can just be 10, 20 people here and I can actually just teach them one on one.

How does that happen?

I'm having one which is free; a hundred and fifty people. I like helping people, so for me I think that's what I'll focus on more.

If you were made Minister for Fashion, what would you do differently to totally transform the fashion industry?

That'll be the best job ever. I'll set up more fashion schools, I'll literally have about a hundred fashion schools across the country.

So, you feel the fashion industry in Nigeria needs more formal training?

Definitely! I tell people that I teach, "I can't



teach you how to be a creative person (no one can); it's something that you're born with. But it's really knowing how to use your skill that can be taught. Learning how to sew is not creativity, it's a skill. I can teach you how to sketch but not necessarily what to sketch. So just being able to get more people off the streets and just have them have something to make ends meet, that's what I'll do. I'll also want to set up proper factories for manufacturing, ready-to-wear outfits and fabrics also. It's such a shame that things as basic as white shirts are being imported. We can make that here because we have people on the streets doing nothing. If we had proper factories here, they can do it.

Compare Toju Foyeh brand financially in 2012, to now.

I cannot compare because I wasn't making any money in 2012. Yes I had done fashion week but there was no money.

Give us an estimate of how much Toju Foyeh started with?

Zero!!! I was literally living off what I was doing.

Wouldn't people say that's an exaggeration? Considering you come from a family of fashion, people who have been in the business and to some extent, financially comfortable?

If you're talking about infrastructure, I started off with 2 machines and I was sewing at the back of my house and whenever there was light. So I can't say I had that much to start with. The machines that I had, yes my parents got it for me at that time just to be supportive but that was it. It was what I was making that I was using to pay my tailors' salaries. It was like a cycle. If month end came and I had no money to pay salaries, I'd go look for one aunty somewhere to sew her clothes, and then pay my tailors. That was it, literally.

For the right price, would you sell this company?

I would never sell it. Never! When I first started, I just came from Italy at that time and I told my cousin that I didn't know what to call my company. I was looking at all these Italian names and she said that I should use my name, Toju Foyeh, just the way we have these big designers using their names, so I said okay. Now I cannot imagine somebody wearing a Toju Foyeh dress and it doesn't have a Toju Foyeh's touch. So I can't sell.

How much would you say the Toju Foyeh brand is worth?

A billion dollar in Jesus name (general laughter). I really don't know, can't say.

What's the size of your workforce?

I have 13 people working with me. It's tough, though, but we thank God.



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. Cover Story .

ADA OSAKWE

**Making Agriculture Fashionable;
Changing The Narrative**

By Yinka Adebisi

Ada Osakwe can be described as a citizen of the world, haven worked in most of the continents of the world, mostly on value-adding projects, under both private and public institutions. But her experiences working with the then Nigeria's Minister of Agriculture, and now President of the African Development Bank, Akinwumi Adesina, would become the deal breaker. It was at this point that agriculture won her heart. 3 years ago she left her job with the government to establish Agrolay, an agro business holding company that has now birthed Nuli Juice, Nuli Foods, and some other agro-business-based subsidiaries. Ada's niche is in the creativity which she introduces into the food business. And that is what she's preaching now to Africa's young entrepreneurs — creative agro business. And according to her, there's so much money to be made here. And what's more, she's showing us how to work in the farms and still stay fashionable.

Tell us about Ada Osakwe before 'agropreneurship'.

I think for me, I've been somebody who's always followed her passion and it's my passion to do something of lasting significance in the world. I believe we are all born with a purpose and I've always searched for that purpose in my life. So I started off my career as a young professional in the finance and investment banking space back in England and quickly moved on to developing finance working with the Africa Development Bank. So I lived in Tunisia at the time, also doing finance deals. I was very excited then, I was working with "Changing The Narratives In Africa"; working on issues that had to do with developing the economies of Africa. I was very inspired. As time went by, doing everything from investing in infrastructure projects, power projects, ensuring capital markets were working right on the continent and across over 20 different countries. Everything from Ethiopia to Madagascar to Botswana, we worked on different transactions. For me, I got to a point where I thought "okay, is this what I want? Am I making that direct impact to leave something of lasting significance about Ada Osakwe? And I felt I wasn't as close to things as I wanted it to be. So I decided to go back to school and this time did an MBA and then realised that I needed to start investing in companies through private equity. I started doing that, lived in New York, but was still very passionate about Africa so we were investing in Africa.

So, how did you ventured into agro business?

As time went by, although it was fulfilling to the extent where we would find young entrepreneurs who are building their businesses and you wanted to give them that capital to ensure that they became the next big thing and that they grew. I realized that the way it was structured, the private equity industry were going for a lot of very big transactions and yet what I was finding was that people needed start-up capital. They needed earlier stage capital to get the businesses going. So I knew I had to do something different because I wasn't doing something of significance, in my view. So, just by chance I got to share my views with a friend and he said, "oh there's a position with the Federal ministry of Agriculture in Nigeria. Maybe you want to look into that. It's sponsored by the Tony Elumelu Foundation. And they are looking for high broad talent to work with this new minister who is pushing issues around private-sector-driven agriculture, not your typical hoe and cutlass and poverty

viewpoints, but looking at how to create a business out of agriculture". I went through their interview process, eventually got to meet the minister and after 3 hours of chatting with him, I decided that this was what I wanted to do. I had never done agriculture before, I had never worked in government but I decided to take this leap because I said "my gosh, this is a chance to do something of purpose, work in an area that we could potentially transform the way people were seeing the agriculture space in Nigeria. In a country that has over 84 million acres of agro land, we have so many young people who are jobless and they need to find jobs and we are spending so much in foreign exchange importing food that we otherwise can produce here. I grew very passionate about making a difference in agriculture, and for the next years I ended up working with the minister and we ended up doing everything from attracting billions of dollars and investments into the country, getting some of our local people, manufacturers and industrialists who had never done agriculture to start thinking about it and investing in the space, getting foreigners to get excited about what Nigeria could offer in terms of agriculture and agro business and agro processing. So this was really where my heart was and then that's really how I started becoming an agropreneur. But how did it lead to where I am today? During that period, I would find young people who would come to my office in the ministry and say "we are so excited about what you're doing and showing us that we can make a living out of agriculture, I've started a farm, my father has land so I've started doing fish farming. I've started doing rice but I'm stuck, I don't have money, the banks can't give me money; they'll tell me that I should bring collateral of my father's head" and all of this and I just saw the frustration in an economy that was not supporting early stage agropreneurs. So I decided that marrying my new found interest in agriculture and agro business as well as marrying my continued desire to make a difference with early stage young agropreneurs and businesses by investing in them, I decided to go out on my own and become what you refer to as an "agropreneur". So AGROLAY, my holding company is what I use to invest in others. We've invested in about two different young agropreneurs doing things across the value chain in agriculture. So, I wanted to know what it feels like to start a business in Nigeria. I'm the one who's been talking and encouraging people to go and become an entrepreneur, let me know what it takes, let me show them what is possible, let me go through the challenges, let me succeed and as a result I decided to roll up my sleeves and get my hands dirty and started my own

business and in the form of NULI juice company. It is a company that basically uses locally grown agriculture fresh produce fruits and vegetables to make world class juice products. We also have a brand of restaurants that does food and we've just launched a ready-to-eat stew also made from locally grown tomatoes and pepper and palm-oil. So it's been three years, for the NULI juice company and it really has met the expectation of getting to know what it's like to be an agropreneur from scratch, not just investing in them and observing from the side-lines.

Being a creative food entrepreneur, what does it entail?

It entails a number of things and I think the first bit is issues around that word "creative". People don't typically put that when you talk about agriculture and food but the way I break it down for people, I say we talk about value addition, that Nigerians need to add value to what we produce, so our rice paddy has to be processed and milled to become

"You can't just say you have one small business in your head. You really have to be ready to show them that this is a serious venture."

the rice that you eat today with your stew. Our tomatoes that are fresh (we are the largest producer of tomatoes in Africa) have to be put into a processing facility to become tomatoes pastes, to become mashed tomatoes. So, that it is value addition. Creative value addition, because it doesn't just stop at saying 'I process it', I put it into a bag, it's about how you think about processing it creatively to make sure it becomes that food product that is visually appealing, that is tastefully appealing for consumers to want to buy and consume. When it comes to food, people are very particular about what they consume. So it starts from the point of vision, when they see it looks good and is packaged right. That is where the creative aspect comes into it. Everything from your packaging, the types of bottles you use, the way you use food science to make your product. The way you think about putting sauces into glass jars and having pretty labels on it so that when someone sees it on the shelf, they pick it up and says I want to try this out. Within our stores, and our restaurants, creativity includes infusing, for example, cassava in our

meals. So we have the cassava waffles, where we make nice waffles or oat meal for breakfast. We go out of our way to go to Jos and source things like mulberries, passion fruits and these are grown here in Nigeria, and using it in our menus in a creative way, creative names, creative logos because all in all, this is really where the food business lies.

Agriculture used to be regarded as a wretched vocation for the poor and uneducated. What changed?

Oh, a lot changed. People started seeing that money can be made. That is exactly what I have focused on telling people. That there is money to be made. People must eat. So, you see, that's precisely what's called the "investment pieces". So that is what really changed. People started seeing folks like me, with my mini skirt and all. And I have my make-up on, my braids, and I like being fashionable, and then I tell people that I'm in agriculture, so they are like "wow"? That's how we changed the narrative. It's very important, especially when you want to get young people involved in a sector, you have to make it exciting; you have to make it sexy enough, you have to make it cool; you have to make it worth their while and that is really what is changing. I won't say it's fully changed yet, because there are obviously challenges going into farming, going into processing, but it is very quickly changing. I guess that's why you are profiling me today. Five years ago, people wouldn't think of agriculture as a sector to profile, but I'm glad that today we can talk to you and your readers about how we are transforming the sector.

Tell us about your investment venture? How does it really work?

My holding company, which is a "Principal Investment Company" (meaning that it's my own funds, my saved funds over time), is called AGROLAY. It invests in early stage food businesses across the value chain. We look out for those young entrepreneurs I talked about earlier, who are doing amazing things in creative fish farming or rice farming or cassava farming, etc. We look out for those types of entrepreneurs. We are investing in everything, from a company that uses fruits to make dry snacks that are quickly becoming an alternative for people. Instead of your typical pop-corn, we would look at a way of finding this nutritious snacks because it's made from actual real fruits and we are investing in the logistics companies as well. You know logistics is still a very big part when you think about food delivery; moving supplies from the farm to the market. So we are invested in that. We are also invested in food business which is actually NULI foods that basically turns our authentic recipes that we make at our homes, our traditional foods like Egusi or Jollof rice or stew or Ofada

sauce, we make it into ready-to-eat foods. Consumers have so many options when it comes to food, so how do you make sure that you are addressing their needs. Today, we live in a world that is so fast moving. You want to do things that's easy to consume and that is affordable as well. So it's very exciting to deal with issues around the convenience factor when you think about food. This market is huge. I tell people every day, just come into agriculture, into food, it's an exciting place to be.

It's quite difficult getting investors to buy into new ventures in Africa. What do you do differently to win investors over?

As an entrepreneur, I tell you, you just have to be ready, be prepared. What does an investor want? They want to know that they can put money in a business that is run by somebody or a group of people that they can trust. They want to know that their money will be safe and potentially they will make more money on their money. No investor puts money to lose money. They want to, at least, know they get the preservation of their capital as well as potentially the upside of the business is going to do well. That's the first thing. The second area, I tell people, is that they just have to have the structures in place to show that this is something that is investable. That means you have maybe staff on board, you have good accounts that you've been managing, etc. So many investors want to know that you're not just going to take their money and sit on it forever, because it's an investment, it's not dash neither is it charity. From day one, you should be giving them a plan of how that money is coming out. Those are some of the things we do differently.

You led the development and launch of funds for agriculture financing in Nigeria, how did you get to do that?

We did this when I was with Federal Ministry of Agriculture. I hadn't done private equity, but when I joined the minister, we felt it was important to do something similar, private equity funds that funded agro businesses in the SMEs space. As you know, there was nothing out there and it was important to know that we shouldn't only depend on the banks to provide credit for people to set up a farm. We wanted to put money where our mouth was when we were talking about investing in agriculture. So, basically, working with the German government, the KfW, we designed this fund that would invest in early stage agro businesses but they had to still have 3/4 years operating history as a minimum. We just thought we needed to give a vehicle for people to just get going and to demonstrate that private capital can be attracted to agriculture. So we designed the Funds for Agriculture Financing in Nigeria and

my boss, then Minister of Agriculture, Mr Akinwumi Adesina, is an amazing and very supportive man. When I'd go and say 'this is what we need to do, can he sign this', and he'll ask me to tell him more about it and I'll explain it to him. Well, that was just the importance of leadership in government that were able to push these things forward. For me, that was one amazing experience, we looked for people around the world to set up this team and they've been managing it for the past 3 years. They've done a number of investments, from poultry, to cassava processing. They've done something in the dairy sector – company that does yogurts. So that's one of my legacies when I look back at times spent in the ministry.

How well has the program helped the agricultural sector in Nigeria?

Yes, I talked about the investments they're already doing, poultry, dairy, cassava, these are big deals because these are companies banks wouldn't just give capital to. These people needed the capital and they had the government who would give them this capital that's required. We also had to think about the technical aspect as well as providing training. They needed that motivation to help them think through their businesses. Many people start their businesses through passion and they're lucky but how do you take it to the next level? I'm not one for keeping businesses small and tiny.

How much has working in the government contributed to the growth of your company?

It's my time in the government that I learnt the importance of agriculture in Nigeria in a big way. That's what I leveraged on when I was starting my business in the agriculture space. In a big way that was where I understood and made necessary networks in the private sector as well as the public sector to ensure that I was well grounded and prepared to go into this space. So today, we work across the value chain in fruits and vegetables. I have a network of people I can reach to and say I'm looking for anything or I need grants in this area. Also, just understanding policies and what it takes. For the fact that I started in the agricultural sector, now I know, in a very deep sense, what it takes and what is required at the policy level. Many of us say we're tired of government, let me just be on my own and build my business, well it's not possible. So in everything they still determine the environment we operate in.

In the course of this journey, have you experienced failures? How did you handle it?

Oh yes, we have. You know, over time there are always the ups and downs, failures from

making a bad hire, which is a setback for a business; issues around studying the business in one direction and seeing it's not giving you the revenues you expected so you quickly think about what's next. We just have to pick ourselves and learn quickly from these mistakes and do something better, so really that's sort of the journey I've been on in this business with my team.

How much is Agrolay worth, if it were up for sale?

Oh, I don't know. We're not yet a billion-dollar company, but very soon we should be and that's when you would be hearing and seeing us on the stock exchange. When the MD of the stock exchange sees me, he's often like, "Ada, when are we listing?" And I tell him "in 5 years, ask me that question again, then we'll tell you how much we're worth".

How many people constitute your workforce currently?

We're 36. It's a growing company and it's growing very quickly. I remember when it was still one person; but recently we took our Christmas picture of the 36 of us. And we're still growing, because more people are joining.





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A portrait of Dr. Ola Orekunrin, a woman with dark, wavy hair, wearing a blue lace dress, standing in front of green foliage. Her arms are crossed.

. Cover Story.

DR. OLA OREKUNRIN

Attending To Africa's Health Emergencies
Through Flying Doctors

By Yinka Adebisi

Olamide Orekunrin (popularly called Dr. Ola) is a different kind of medical doctor. She's the type who prefers to practice in the air, rather than the confinement of a stationed theatre or clinic. And that's because she discovered that no one was doing it for West and Central African patients. That was how Flying Doctors was born. This air ambulance service company founded by this young doctor, just fresh out of med school now handles contracts worth several millions of dollars, flying institutional and individual emergency patients across the world for critical medical cares. According to Dr. Ola, a tragic event in her family prompted her to found the company. Now she's happily helping other families avoid similar tragedies. And she's making a lot of money in the process. Read all about it below: Excerpts.

Before Flying Doctors, what's your story?

Not very much of a story, to be honest. I went to medical school and then after that I started my company. So, before flying doctors, basically it was a life of pure academia. Just trying to pass exams to get into medical school and then after I got through medical school, working my way to become a doctor. So, my life pre-Flying Doctors was just academics and science.

Give us a brief breakdown of what Flying Doctors is about?

Flying doctors is the same as any air ambulance service in the world. Our main aim is to get patients in the area where they need medical emergency to a more suitable level of care for them. It could be within the country, could be within West Africa or could be as far as Europe or Asia. It really depends on the patient's condition and sometimes where the patient wants to go or the type of procedure the patient needs to have.

What type of venture is it? Profit or non-profit?

Profit!!!

When one hears about flying doctors, the helicopters, planes, and so on, you'd think it's only for the rich. How does an average person access your services?

Firstly, it probably is for people that are of certain price bracket. So it's a health care service for people that can afford it. But rich people, specifically, aren't the only people that benefit from it. There are a lot of people that we transport from banks, for instance. Banks staff that get involved in accident, e.g

robbery. And, definitely, the work we do for the military, for example, it's very rarely the high ranking officials that get injured during combat. It's usually the lower officials. But we also considered the issue of cost from a different layer and looked at what else we can do. So about 2 years ago we started the ETU service which is sort of a small air ambulance that fits into any of the commercial planes that you can find in Nigeria. So we struck down the price by about 90%, making it more affordable to the average Nigerian. And also West Africans are coming here for treatments so it's also affordable to them.

What really inspired you to establish Flying Doctors?

I think, really, the centre of the story was when my sister died. She was on holiday in Nigeria and got very sick and I wanted to transfer her to a more suitable hospital and we couldn't find an air ambulance. It was a really distressing time for our family because obviously it was something that you can find everywhere, I mean there are about 25 air ambulance services in England alone, so it's pretty easy to get access to an air ambulance if you need one in most developed countries but we realized that access here was completely impossible and my sister actually died during the process of looking for air ambulance. That was when I was thinking that I wanted to create that kind of system here in West Africa, to allow more African patients to get to the right place in the right time frame. Over a billion people around the world die because they cannot simply access a doctor or a hospital or a specialist that they

need, and if I can cut down that number by even 1% I'd give it a try.

How does it feel knowing that you are now able to do something to save more lives and reduce tragedy?

If I'm completely honest I always feel like I want to do more. I never feel like I'm doing enough; and Nigeria has one of the highest maternal mortality rates in the world. More women die here in the process of pregnancy and childbirth than anywhere else in the world. More children under the age of 5 years old die here more than anywhere else in the world. I think there's still much more to be done. Nigeria has one of the highest rates of fatal road and traffic accidents in the world, so we still have a long way to go in terms of providing the most current emergency care for the people and I'm just happy to be part of that process. Every day I challenge myself to, sort of, expand and be more, lead better and hopefully let myself reach more people.

You had to save 60% of your salary back in the UK to start flying doctors here in Nigeria, what was your experience like coming back to Nigeria to start something that has never been done?

I didn't find it as a traumatic experience. Being born in England, and growing up there, the only stories that we were hearing of Nigeria were definitely the stories that my parents were filtering to into our ears; and they were stories of success. So I was always told that Nigeria is the only place where a black person can own an airline or a bank or a large cement company; and, obviously, looking around London, I wasn't seeing that. I was

seeing my Nigerian colleagues in very low earning jobs and the very good working class jobs were the only examples of the professional success I saw from Nigerians. So my mind-set was very positive about coming home to establish here, and that helped when I was starting my business.

You have 40-42 staff, trained doctors like you, how were you able to sort for them and bring them into the vision of your company?

I think in Nigeria because of the educational system the burden is really on the private sector to train for work. A lot of the people that graduate from the university really don't have skills for the work place and the private sector has to step in, perhaps, in a larger way, to bring people to the level of skills that employers and workplaces are looking for and we've been very successful in building our HR system to be able to bridge that gap successfully. Online learning, video learning, video examination and so on. I think we've been very good at trying to bridge that gap and often bring in Doctors that have successfully worked and ran air ambulances. So they also participate in our training programs.

What companies do you partner with? How many hospitals (private and public), airlines and so on?

I can't say all of them but we're in partnership with almost 3,000 hospitals in the world, private and public. Some of them are in Nigeria, some are across the world where we fly patients to; and also in terms of organizations, there are lot of companies. Of course our clients are mostly in the oil and gas industry, humanitarian, security and military organizations. And we have standby doctors and pilots who can fly at any time.

How often are your services called upon?

It depends. On a busy week it could be 10 times. On a less-busy week, it could be less. It really depends on what's going on, not only in Nigeria, but in West Africa, or even Central Africa. There can be disaster anywhere, and there could be huge accidents anywhere. That's why we're on call 24/7 to make sure we can respond whenever there's an emergency.

Tell us one of your most memorable stories.

I think it was somebody from one of the banks. He was about to get married and his bank got robbed. Most of his face was destroyed. So we had to fly him to London to get plastic surgery to reconstruct his entire face. He sent me his wedding picture about two years later with his face almost the way it looked before the incident. I thought that was one of the most touching experiences



because I can remember during the transport, the only think he was trying to communicate was "how am I going to get married like this? I look horrible". So I was glad we found a solution to his medical problem, and I think he looked good on his wedding day.

How big is the organization now, compared to when you started?

We have definitely progressed. I have progressed as a person and our team has progressed, in terms of sophistication, in terms of the amount of emergencies and complex operations that we can handle, as well as the amount of clients that we have. Our client base is really growing. So this is what is happening to us right now. There's been growth in personnel, capability, clientele, and revenue over the past almost 10 years now.

What are the steps you're taking to expand Flying Doctors in 2018?

We're looking at more growth from all of the sectors that we work in and definitely continental growth. We're gradually spreading as far as we can across the continent, so we're looking at really becoming pan African player in 2018.

What is your typical workday routine like?

There's no typical daily routine, but mostly my time is spent speaking to clients – finding out what they want, finding out what they don't like and finding out how we can be better. Also, looking for operational guidelines, reading medical journals, and liaising with my team and making sure they're happy and fulfilled in their jobs.

. Cover Story .



LAILA IJEOMA OBIAGWU

How She Quit Banking To Build
One Of Nigeria's Top 10 Blogs

By Yinka Adebisi

Laila is naturally cheerful. And despite being a mother of 3 boys, she remains chic. She's also a professional gossip. To this she admits, unashamedly. In her industry, being a gossip is lucrative; definitely good for business, she declares. Like most African children, Laila Ijeoma studied Chemical Engineering just to please her ambitious father; whereas all she ever really wanted was to be in the media. However, she has now achieved both: Engineering for her father, and blogging for herself. Whoever said you can't eat your cake and have it. Today her general interest blog, www.lailasblog.com, has been rated among top 10 blogs in Nigeria. And as she would say, she's just getting started. Find out below, Laila's amazing journey to this point of reckoning, and how she gave up a great banking job for this life in the new media sphere. Excerpts.

Tell us your life before blogging?

I went to Federal University of Technology, Owerri where I studied chemical Engineering. I graduated and got into NYSC in cross River and served at a bank and got retained there. That was how my journey in the banking industry started. I was in the bank for 10 years before I resigned in 2016 to do blogging full time.

What convictions did you get to leave your well-paid banking job for blogging?

The story dates back. Before I even got into chemical engineering, I have always wanted to do something like mass communication or entertainment in general or something related to art. However, because I had A1 in physics, chemistry, biology, maths and Igbo in WEAC, my dad said if he allowed me to go to art, I was going to waste my good grades, so he wasn't going to do that and he wasn't going to forgive himself. He said I'd be going lower than what I could do, so that was how I ended up doing chemical engineering. But then, the passion was still there. I wanted to do entertainment, I wanted to get on Television to talk, share stories and all, entertainment was just inside me. So when I got into banking, that faithful day at the office, I found out that one of my new colleagues owned a blog, he was doing banking and blogging at the same time. He showed me and I was interested. Before I even met him, I had tried to do a talk-show on radio because I got an airtime there, but because banking was demanding, and I'm married with three boys and that also is demanding, then I got into radio, it became very hectic for me. I couldn't combine the three, so at a point I

had to leave the radio part because the time wasn't there to concentrate on it anymore. So, when my colleague came along with the blogging thing, I realized that I could do it even while banking. I could do it at home and again it was an opportunity to express myself, as I like sharing, telling and breaking stories. You know I had seen stories that are full of lies. If you come online, most stories at times are lies, maybe because rumours sell faster. You'll see false stories gaining so much attention online and for some like me, I come online and say this is not the truth, people are being misled. But because, for some reasons, people take pleasure in it, they allow it spread. So I was like "I have to be in

"Blogging is not like fixed salary, anything can happen. Nobody might call you for a whole month, even two/three months... But because I saved up, I knew that even if I didn't make money from my blog for a whole year, I was covered... So, before you take that kind of step, please make sure that you have saved up for at least six months of your salary before you leave, because the change is not easy."

this business to tell the truth of what is really happening when it is happening". With all that, I started blogging and combined it with family and all. I did blogging for four years as a banker. But as the years went by, demand started increasing, so it came to a point, in 2016, I couldn't handle blogging, banking and family and remain effective in all. My bank work was either suffering or blog was; so, that was when I concluded that the time had come to pick one. I picked blogging.

How has the experience been so far?

It's been worth it. I've been growing, I've been learning new things and I now have time to pursue my passion and it's really fulfilling.

How long did it take you to start making money from blogging?

I started blogging in 2012, but started Lailasblog.com in 2013. So, I would say I started making money in 2014 because that was when a big brand in this country gave me a whole one year advert and I was really smiling. That was when I also knew that I could actually make money from this and it's been good since then. And where I'm going to is much better than where I've been.

So, now, blogging is your sole source of income?

Yes it is. Blogging is.

Many people believe bloggers to be 'fulltime gossip'; how true is that? And what does it really mean to be a blogger?

Yes! Yes!! Yes!!! Number one, for you to be a blogger, you're someone that cannot mind

his/her own business. I don't mind my business; no I don't. Bloggers can be mischievous as well. Sometimes when something is happening, you go to a celebrity and ask them, "people are saying this is happening, I can see this is happening, can you tell us what is happening" and then they don't want to tell you. They'll tell you nothing is happening, but people are talking and we can see that something is happening. We don't mind our business, we'll still blog it and just say "allegedly" (laughs). If you notice, bloggers have told stories that the people initially denied, then down the line you find out that it's true. They would say it is invading their privacy. But once you are a celebrity you've bought the market already; no need to price again.

Has any of your stories been too controversial that it put you in trouble?

Of course! Of course!! Of course!!! I really don't want to talk about it again because it was dramatic and the whole issue is settled already.

How do you handle unconfirmed stories?

You know that some bloggers blackmail, they know that the story is not true but because the person involved is big and maybe they want to get money from that person, or they don't like the person or somebody has sponsored an attack on that person, they go ahead to publish it. Some bloggers do that, I'm not going to deny it. Then again, there are professional bloggers that tell the story. Even if the story is not true we would tell our readers that for this story, we cannot say it is 100% true but this is what is going on. In that kind of thing, you say 'allegedly'. We're not saying this story is 100% true, but you all should look at it then make your conclusions by yourselves. We also trying to get the targeted person's side of the story, and when we have an update we'll give it to you – that's the kind of blogger I am.

So how do you confirm a story is really true before posting it?

Somebody sends story to you, you look at it and ask the person to give you his/her proof, why is he/she saying this or that. The insider would send you the story and send you proofs as well. So you, as a blogger, would look at it analytically. Some stories do make sense from the onset. Also look at how credible your source is. There are stories you get from an insider and you'll know that this is real. Of course if you go and ask the

affected person, he/she may not tell you, but this is an insider and you trust that person's credibility, you go ahead. In that case, you still don't say bad things because the other person could also have his/her version, so you still do it in the line with professional ethics. You'll report the story, and then you'll still tell your readers that this is one sided, we haven't heard from the accused. That way you're not blackmailing, that way you're not attacking or defaming. You're telling a story and the other person would also be free to come out to clear the air by denying or confirming.



As a wife and mother, how do you still get the time to be a writer?

First, my husband supports me and my blog, he has always supported me, and he's been awesome. Then my kids are the funniest about it. If you ask them, what's your mother's name? They'll tell you "my mother's name is Laila Ijeoma Blogger", before my surname. They come in the morning and say ah mummy is working, they know what I'm doing, and so they also give me their support. So, since I left the banking industry, I've had enough time, I still have time for my family and time for my work.

How would you advise others who might wish to quit their 9 –5 jobs to pursue their passion?

I'm a very realistic person. Before I let the banking industry, I saved up money. I saved up about one year complete salary, saved up like a mad person for a whole year. I was telling myself, it could go two ways – I could fail and I could succeed. Blogging is not like fixed salary, anything can happen. Nobody might call you for a whole month, even two/three months, so I asked myself, when that happens what was I going to do? But because I saved up, I knew that even if I didn't

make money from my blog for a whole year, I was covered. So, before you take that kind of step, please make sure that you have saved up for at least six months of your salary before you leave, because the change is not easy.

Do you consider yourself a role model to Nigerian youths?

I've heard people say that I inspire them, I appreciate that and I really get humbled when I hear people tell me that, but at the end of the day I'm just a little girl with little beginnings that grew up in Aba and didn't grow up with a silver spoon. My dad had this 504 that we drove for over 14 years until the car broke down. Just that my dad gave me very good and sound education and he also introduced me to books which I'm very grateful to my dad for. So, to me, I'm still seeing myself as that small girl from Aba that wants to make a name for herself, but I really appreciate when people tell me I inspire them and most times I'm like "God thank you" and I don't let it get to my head because I've not even achieved what I want to achieve.

On a scale of 1-5, where would you place Lailaslog.com in Nigeria?

I would say 4 because I'm a perfectionist and it kills me at times but being very realistic I could say 3.5. I still have a lot of work to do but I know that I'm no longer a new person because people know my blog and I'm grateful for that.

What are your plans for Laila's Blog in 2018?

In 2016, I resigned my 9 –5 job. That was the first step I took, but I was still in Cross Rivers state then. I've always blogged from there, never been in Lagos. I used to only visit, until I moved permanently to Lagos. So Laila's blog is not just me, I have people now. But in 2018 I want to expand and become a full brand that is well structured.

. Cover Story.



ANIE AKPE

**A Voice To African Women InTechnology;
A Catalyst To African Businesses Diaspora**

By Ojeh Toju

Anie Akpe has lived nearly all her life in the USA. But most of her heart has continued to live within the shores of Africa, particularly Nigeria where she was born. With over fifteen years banking experience in one of New York's top mortgages, managing hundreds of millions worth of portfolios, Anie can rightly be described an authority in international finance. But she wanted more. She wanted to rub off on home, and those from home (Africans in diaspora). So she started a side hustle, the IBOM LCC, while still keeping her day job at the bank. It's safe now to call her the queen of side hustles, as she still keeps her 9-5 job till date despite birthing 3 other ventures under IBOM LCC and helping 10s of other Africans in the diaspora kick-start their own business in the last few years. Anie's main focus now is on tech. And she's inspiring thousands of other African women to embrace the new wind. She's doing so through the African Women In Tech initiative. Anie is one of the 20 most influential African women in America. She's a voice; and a catalyst. Excerpts.

Having left Nigeria for the U.S at age 10, it's surprising that your ventures are so in touch with home. What do you see that most other African entrepreneurs in diaspora may not be seeing?

I believe that we reach a point in our lives where we question who we are and what we are doing to help others. For me, when I started questioning myself, I knew it was time to do something about it.

Despite a successful career in banking, you still chose to venture into your own business. What was the drive?

The motivation to help others is why I started my entrepreneurship side. I started getting questions on running a business, what technology should be used and being asked to help structure a new business.

IBOM LCC is the parent platform for your other ventures. Tell us all about IBOM LCC and its subsidiaries, namely; Innov8tiv Magazine, Networq App and African Women In Tech.

When I launched IBOM LLC, my goal was to educate and aid small businesses around the world, particularly those owned by African entrepreneurs in the Diaspora. I knew that I could help entrepreneurs with business development along with giving them strategies that would lead to sound results and the completion of their business goals.

I wanted to create a digital footprint and also have a voice, this is how Innov8tiv Magazine came to be. Innov8tiv Magazine offers tech news with an emphasis on Blacks in Technology in the United States, the United Kingdom, the Caribbean Islands and Africa. There are a lot of tech sites, but none offered a place where I could read about what was happening with black people in technology globally. Innov8tiv started with the idea of being able to offer Blacks in Technology a platform to showcase their latest creations and also offer the latest news on the tech industry.

I strongly dislike business cards. So I worked on (still working on it) creating Networq App. Networq App enables users to create & exchange business cards while networking in real-time. NetWorq app was developed with one thing in mind—one-click connectivity. It helps users to master the art of networking and follow-up.

My latest venture is the African Women in Technology event series. The mission of African Women in Technology (AWIT), is to empower young girls and women in technology and close the gender gap. The conferences features everything from coding sessions to inspirational workshops on how to network, grow your brand in the tech

space and, gain mentors, etc. from leading women in technology. This event series has been hosted in Ghana, Kenya and Mozambique.

Would you call yourself a woman in tech, or a woman running tech-enabled businesses?

I consider myself both. Although my official title is Vice-President at my full time job, I play the role of Project Manager when it comes to selecting the best software solution that will enable me to meet the overall company goals for my department.

On the entrepreneurship side, I've taught, developed and utilized technology to help entrepreneurs succeed in their businesses. The only thing I haven't completed in the technology space is coding.

Do you have any formal training in tech? If not, how did you become a player in that industry?

Technology for me always spells efficiency. I have worked within the banking sector for over 15 years. What most people may or may not be aware of is the fact that the Technology Department doesn't always drive the business units.

Within the Banking System, I had to select the best technology solution for my Unit, so my interest in technology was sparked by the

Financial Technology side. The task for me was knowing I couldn't hire more people but I had the option of spending on a system that would allow me to create efficiency while meeting goals yearly.

Considering that the tech industry is still male-dominated, how have you been able to fare over the years?

My parents raised a very strong go-getter child. If you look at something as a challenge, you'll never succeed. I never looked at anything as a challenge per say, I looked at it as an opportunity and I created my own roadways if needed.

In concrete terms, what heights have you attained so far through IBOM LCC and its subsidiaries within the industry?

I created IBOM LLC a little over 6 years ago. I have many heights but here are just a few of the highlights:

- Helping over 20 different entrepreneurs launch their businesses
- Hosting over 50 technology focused educational events for Africans in Diaspora

- Educating over 1000 women and girls with the African Women In Technology events

How much of your businesses are run in Nigeria; and how do you manage them while living in New York all the while?

Right now the business is 100% on the digital side. Combined with the time difference, I'm able to gain efficiency without having a physical brick and mortar business.

As a high-ranking personality among the African women in tech, would you say you're currently impressed with the level of women's participation in global tech industry, particularly Africa? If not, what improvements do you advocate?

I very impressed with what African Women have accomplished so far. I do believe more still has to be done. I also think that it doesn't hurt to create programs and initiatives that encourage girls and young women to enter the ICT Sector. This is part of the reason that I launched African Women In Technology educational event series.

Do you have any plans of returning to base in, and operate from, Nigeria?

No, I don't

As a business consultant with focus on SMEs, what successes have you recorded over the years with Africans in the diaspora?

Throughout the years I've assisted 20 different entrepreneurs launch their businesses.

What projects do you plan to execute in 2018?

I'm looking forward to launching, a mentorship/career program platform for African Women In Technology.

The program will be in partnership with ADMIN. This is short for the African Diaspora Mentorship and Investment Network" from AltSeed and Diaspora Force. The program will have 100 Mentors in Diaspora, from different fields and different countries. 100% African. 100 free mentorship hours by each one to 100% African startups. We will be launching ADMIN in January 2018.

One could call you the queen of side-hustles, considering you're a serial entrepreneur while still keeping your 9-5 job. How are you able to have your cake and eat it?

Thanks to technology and time zone differences, I'm able to definitely eat the whole cake in front of me.

What more ways do you feel women can blaze the trail in entrepreneurship?

Women tend not to bring a lot of attention to the things that they are doing. By sharing what we've accomplished, more people will be able to see how women are truly doing amazing things as entrepreneurs.

Black Enterprise Magazine had previously named you one of the African women leading in business, while Ventures Africa named you among Top 20 Influential African women in America, in 2015. How much more do you wish to achieve?

I truly think the best way to be is limitless. Whatever purpose you have in life, it will keep turning over until that purpose/impact is completed.

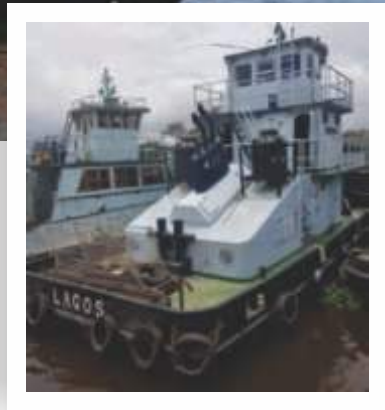
How much are your companies worth now, compared to when you started?

My companies are priceless. Its fueled by my passion to help others accomplish their dreams. To put a monetary worth on the value of my companies would diminish the passion that I put into it.





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CONTROL OR GROWTH?

Can You Keep Control Whilst Being Able To Grow The Company Quickly?

By Strive Masiyiwa

Every month, on this column, we bring you words of business wisdom from this proven, world-renowned business leader, Strive Masiyiwa. Strive is Zimbabwe's richest man and founder of Econet Kwese Inc., e.t.c. Enjoy!

Watching Shark Tank on Kwesé Inc, as well as other shows on Kwesé Inc like The Profit, you should by now understand one of the big dilemmas of an entrepreneur who has made the decision to look for investors: To get money from an investor you have to sell them shares in your business. They will also want a say in the running of the business. They might even insist on taking full control...

So what are you going to do my friend?

Sometimes, if you don't take the money, your business will be unable to grow and might even collapse. At the same time, it means you could "lose" control of your baby!

"Oh my baby, my baby!" I hear you crying desperately.

Let me assure you now, I have been through it and so has Aliko Dangote (even if he has not told me himself). I just know that all entrepreneurs face this dilemma!

The business wants the money!

You want control!

Who wins? You or the business? Or both (is that possible?)

If you're not ready for the senior class, we will excuse you for a few weeks, because this is "where the rubber hits the road"!

Oh boy! Who wins?!

If you don't take the money, the business may never grow! If you do take the money,

the business could grow to become a giant, or... your investors could kick you out and take over!

All this has happened to me before:

I have taken money sometimes, and grown the business; or

I did not take the money, fallen short and been kicked out! or

I have found other ways around it!

Boy, it has all happened to me! So where do we start? Are you ready for some of my stories on this long, exciting journey we call entrepreneurship 2.0?

I am ready to hear some of yours!

"In any given moment, we have two options: to step forward into growth or step back into safety," said the famous psychologist Abraham Maslow several decades ago.

There's another option, too: Step nowhere and get nowhere!

Let's see what you are made of.



Innoson: Why Leading Entrepreneurs Deserve Immunity In Africa

By David Agu

Various forms of political immunity for political office holders are enshrined in the constitutions of most, if not all, countries of the world. It ranges from total immunity from prosecution, to partial immunity in certain cases, especially when connected with the discharge of their official duties; depending on whether it's the executive, legislature, or judiciary arm of government that's involved.

These set of leaders are the real operators of countries' economies. And any country that Neglects or maltreats them, does so at their own peril. As a matter of fact, the life, stature, and world-standing of every country are in its economic rating. This is exactly what distinguishes Superpowers from the rest; 1st and 2nd world from 3rd world. Yes, this is why Africa is still at the rock bottom in the hierarchy of world powers. Why do you think China is being referred to in many quarters as the next Superpower? It's not because it has even come close to the USA or Russia in nuclear and other weaponry acquisitions (even though it's by far not a pushover on that lane). No; it's because over the last 18 years of the 21st century, its economic power has so risen that even the U.S now depends massively on China to maintain its own economic standing. Till date, America is still very much indebted to China. So, if the world's most powerful country is this

dependent on China, then one should understand how fair the speculators are to be considering the Asian giant as the next Superpower.

Thus, the earlier African countries realize that in this era, what counts is no longer how strong or numerous your armies are, or how big your political setups are, the better for them. Surely, if it was about the size of countries' armies and war-readiness, North Korea would be having a parade over the heads of America and the rest of the world by now, considering that approximately 1.2million of its 25million population are in active military service with much more than that in reserve (and paramilitary numbering more than 5million). Instead, the country lives each day at the mercies of China, which provides its starving population with food aides. With this in mind, it becomes obvious that Africa will continue in its sorry place at the bottom of the world if it doesn't start treating its business leaders with equal (if not more) respect as it treats its political leaders.

This is why the recent commando-style arrest of Nigeria's (and Africa's) first indigenous automobile manufacturer, Innocent Chukwuma, more popularly known by his company's name, Innoson, by the country's Economic and Financial Crimes Commission (EFCC), was frowned at by many, and rightly so. The anti-graft agency had, some weeks back, stormed the home of the billionaire businessman in the Eastern State of Enugu, at wee hours, reportedly assaulted his wife and domestic staff and whisked Mr. Chukwuma away in very humiliating manner, like a notorious criminal, in front of hundreds of his employees. It was later revealed that the arrest had been instigated by a report of purported documents forgery, sent to the anti-graft agency by one of Nigeria's top



banks (with whom the Innoson Group has been engaged in litigation battle for the last couple of years {which has consistently ended in the company's favour}). This explains why many felt it was an act of witch-hunt by the said bank, using the EFCC as a tool for vendetta.

While such agencies as the EFCC across African countries should be encouraged to conscientiously perform their jobs of sanitizing the continent of years of monumental corruption, it must do so in ways that increase the confidence of foreign investors, rather than achieving the opposite, as in the instant case. For years, after the world gave up on Africa's political leaders, we turned to our business leaders for hope and some pride. Thus we've seen the likes of Aliko Dangote of Nigeria, Strive Masiyiwa of Zimbabwe, and some other African business leaders, get invited on the boards of some of the world's greatest

ever-receptive and never-forgetful internet? Here's what would happen, every African business leader would begin to have the word 'criminal' written all over their face (even if imaginary), just as is the case for the continent's political leaders. Then, of course, we would lose our only remaining tangible source of goodwill. And we would become, truly, a hopeless, dark, continent (a notion our professionals and entrepreneurs have worked so hard to dispel over the years).

Mr. Chukwuma, like most other African billionaires ventured into business as an apprentice, serving his trader brother for some years before setting out to start his own trade venture, all in the Eastern Nigerian commercial hub town of Nnewi. He rose gradually, then speedily. From importing used motorcycles and their spare parts to manufacturing new ones locally, and selling at cheaper rates, under his

“However, for a society to run successfully, there are other non-political leaders that are equally very instrumental. The ones that easily come to mind are business leaders.”

How about Mr. Chukwuma's contributions to reduction of ravaging unemployment in the country? According to his company's website, just the vehicle manufacturing arm of the Innoson Group has more than 7,000 employees in its workforce. Now, with that kind of support to the country's economy, if Mr. Chukwuma doesn't deserve some form of immunity, then I doubt if the country's President does, in fact, deserve one.

Immunity for political leaders is often justified on the basis of ensuring they're not distracted from the 'humongous' task of running the country, by numberless law suits, during their tenure. Same could be said for most business leaders. The task of continuously contributing to the growth of the economy, attracting foreign investments, and contribution to the reduction of unemployment, is not a mean task, by any means. Thus, those who have taken upon themselves such task deserve not to be unnecessarily distracted, too. To cap it all, it's the huge taxes paid by them and their companies that keep governments running. And, unlike their political counterparts, they're not fed, clothed, housed, or mobilized with the tax payer's money. They meet their own needs, make their own ways, and then go further to make ways for others, and for the economy. If nothing else, they deserve to be treated with respect. Our law enforcement agencies also need to understand that companies have separate legal personalities from their founders. And most times the alleged offences for which they clamp down on individual owners are actually offences allegedly committed by the companies, strictu sensu. That has to stop. Our business leaders deserve immunity from security humiliations. For in Africa, they're the real MVPs.



projects in the last decade. For years, Zimbabwe had no hope for its citizens and Africans at large. But for the fact that Strive Masiyiwa (Founder of Econet Mobile and Zim's richest man), comes from Zimbabwe, there still remained that tinge of hope that something good could still come out of there. Thus, this one man, a business leader, who was rated, in 2017, as one of the world's top 50 greatest leaders ever, brought to Zimbabwe such goodwill that its political leadership under disgraced former president, Robert Mugabe, could not muster throughout his 37 year reign in the country. Imagine if security operatives across African countries began arresting, harassing, and making poorly-investigated allegations against their business leaders, as in the case of Mr. Chukwuma, and all of that information began to pile up on the

'Innoson' brand, to setting up one of the biggest plastic manufacturing plants in Nigeria, the Innoson brand was on a steady rise. But no one saw it coming when Mr. Chukwuma launched an automobile manufacturing plant in Nigeria. And when it did happen, most people didn't give it any chance of survival, either. But today, it hasn't only survived, it has thrived; with presence in at least 25 African countries, according to the company's website. Now, not only did this feat make it possible for Nigerians, and indeed Africans to purchase new cars at almost same amounts they purchased foreign used equivalents, it brought pride and dignity to the country, and the continent at large, even as it has inspired millions of Nigerians to believe that more home-grown innovations are possible.

YOU NEED BUSINESS SUITS; AND YOU NEED TO WEAR THEM RIGHT. HERE'S HOW

By Drusilla I.B.O

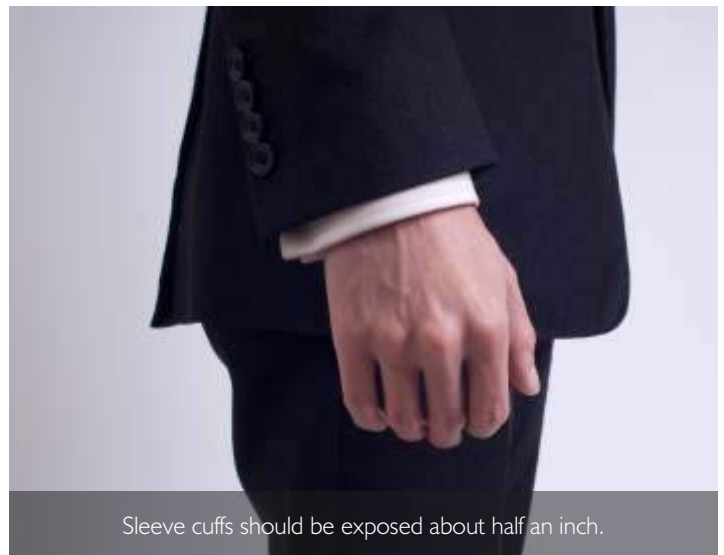
Male or female, we all love seeing a man in a well-fitted suit whether for a casual or formal business look. However as a man, you can't expect to look all dapper and gentlemanly without knowing **Suiting 101**. So here are few tips of looking lavishly handsome in your suit.



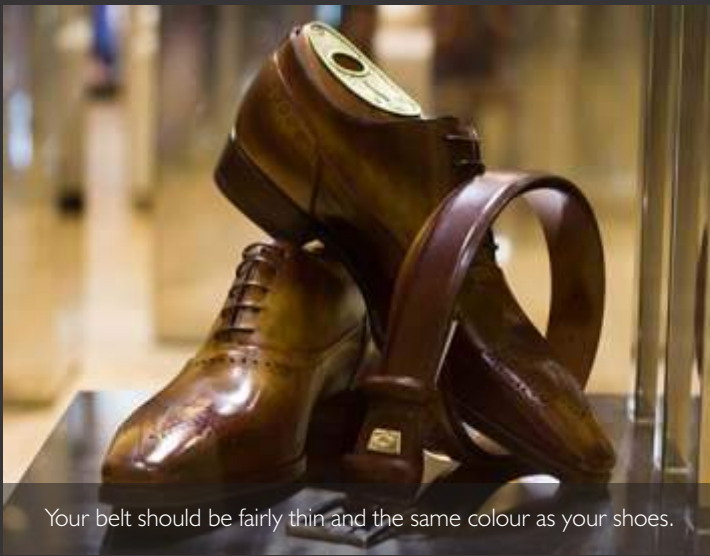
For a more casual, trendy look, opt for a single-button peak-lapel jacket.



If you're going for more formal business attire, opt for a double-button, notched lapel jacket.



Sleeve cuffs should be exposed about half an inch.



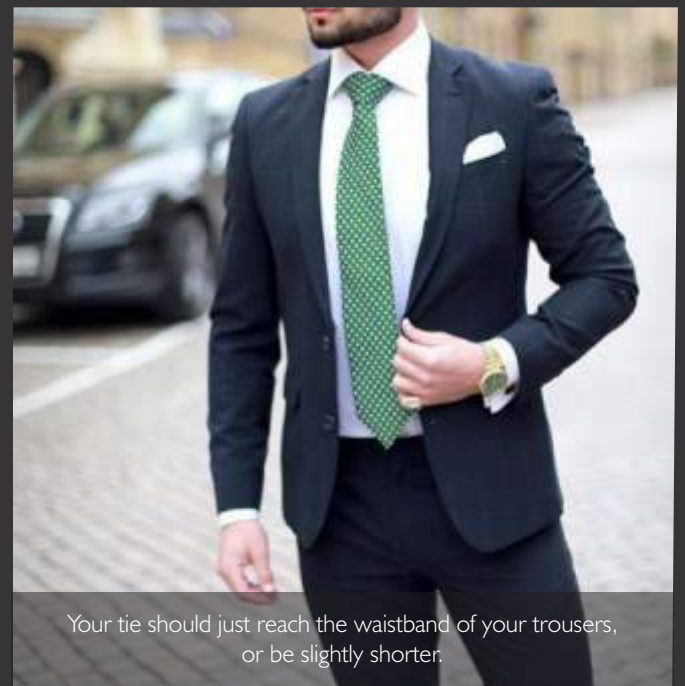
Your belt should be fairly thin and the same colour as your shoes.



Always unbutton your suit before sitting down, or you risk ruining it.



For a more fashion-forward look, the pant hem should hit right at the top of your shoe.



Your tie should just reach the waistband of your trousers, or be slightly shorter.



Make sure that your socks are long enough that there's no exposed leg when sitting down.



Newcastle Hotel



Newcastle Hotel is a top-class 3-Star hotel located at Block 15, Plot 20&21 TF Kuboye Road, by Oniru New Market, Victoria Island, Lagos. It is situated close to popular and exciting places in Lagos. The sandy Kuramo Beach, which is on the south side of Victoria Island, is just close by and the Elegushi Royal Beach is about 10 minutes away.

It boasts of over 50 rooms with modern furnishing and trappings which are categorised into Castle Standard, Castle Deluxe, Castle Royal, Castle Business, Castle Diplomatic and Castle Ambassador. Rooms come fitted with a soft bed, fridge, flat screen television, work table and chair, and en-suite toilet and bath; some of its terrace overlooks the sea and some the city.

Guests at Newcastle Hotel can relax or enjoy a swim in the standard pool. The on-site restaurant boasts tasty and mouthwatering dishes accompanied by a variety of alcoholic and non-alcoholic drinks provided by the well-stocked bar. The lounge is also open to guests to relax, meditate, mingle or take in the scenery.

Some of the other hotel facilities include: free Wi-Fi connection, mini-bar, hairdryer (on-demand), smoking room, ample parking space, event centre, on-site wedding coordinator and premium customer service.



**Block 15, Plot 20&21 TF Kuboye Road,
by Oniru New Market, Victoria Island, Lagos.**

0816 287 3902

• Wise Biz Tips •

This Year, Get Bigger:

RE-INVEST YOUR PROFITS

By Yinka Adebisi

So your business has been doing well and you have a decent, consistent profit at last, well, very good. But it's not just about having money, it's about using money. Simple? Yes. Easy? No.

Businesses make money. It's why they exist. No profit...no business. And the same is true for "non-profits." No money at the end of the month means no organization the next month.

A common mistake some small business owners make is pocketing all of their net profit — treating profit like a salary. While you will need to pay yourself some money, it's generally advised to keep at least half of the profit within the business to fund its growth potential.

We'll give you few ways you can invest back your profit from your business this New Year....

- **Reinvest in the Technology of the Business**

Technology is obsolete by the time you get used to using it. About one per year, on a larger scale, there is equipment to buy, machinery to upgrade, communications technology to enhance, software to expand. You name it. If you don't reinvest some of the profits in technology your competition will, and you will find yourself in a world of hurt.

- **Online Marketing**

If people don't know about your business, then they can't spend their money on your goods and services. By investing your profits in online marketing, you can expand your company's reach to attract more customers. Don't think of this as simply advertising. You want to market your company as a comprehensive brand that can help people

solve their problems that means you need a cross-platform approach that includes social media, a blog, and an online marketplace.

An initial investment will let you hire a professional who can set up your accounts. That's an important part of the process. You might also need to hire someone to run your social media accounts. That also takes money. Make online brand marketing a steady part of your business plan. By pouring some of your profits into it, you should find that you can build a positive reputation and attract more customers.

- **Increase Your Skills**

Look for strategies that will add the most value to your business and also your lifestyle. Invest in yourself. Look at a training course in small business management or skills training, or take on a business coach, as each of these will help you step up to the next level.

- **Increase the Earnings of Employees**

Just as you increase your personal skills, your profit in the people who helped you earn it through a fair and generous pay and benefit program, will sure do good to your business now and in the future because a happy employee is more than willing to go the extra mile for your business. Treat your employees as you would like to be treated. Fair wage. Fair benefits. Fair bonuses. Treat people right and they will carry you to heights you never dreamed of. Thus, consider investing in resources and training that allow your employees to build subject-matter expertise, technical skills and know-how for running operations smoothly and efficiently. Dedicating financial resources to internal training and workshops will help employees keep their skills current.

- **Open a New Location**

If most of your customers buy directly from your store, then you should consider using your profits to open a new location. Opening a new location obviously takes money. It also takes a lot of time. However, you don't want to make this decision haphazardly. If your new location doesn't make enough money to sustain itself and contribute profits to the company, then you'll lose a big chunk of your investment.

- **Better Your Community.**

If we were gone tomorrow would our community care? Would they even notice? What good are we doing for the community in which we operate? Don't overlook the local school system or the rescue mission or the fire department or the parks. What a great testimony it is when a company actually serves the people who support them every day.

. Black Market Day .

A photograph of a man standing on the roof of a yellow taxi in a busy market street. The man is shirtless, wearing dark pants and a colorful beaded necklace. He is holding a guitar and pointing upwards with his right hand. The street is filled with other taxis and market stalls. The sky is overcast.

SPRIT OF LAGOS: Everyone's In Serious Business

By Mary Jane Nwankwo

There is a spirit in Lagos that frightens adversity. It provokes the mind into ingenious inventions and strange callings. Lagos is no man's land because it is a land of spirits in hurry to make it. On my first visit to Lagos, I was confronted by a crowd of people who constitute a work force too determined to be ignored. The air smelled money, dust and more money. The set of Nigerians I met at Volks bus stop looked like they did not care who ruled America as they hopped in and out of buses, which looked like an assembly of all that is hard and uncomfortable. Then they begin the process of gathering their lives in a cellophane bag- toothpaste, tissue, nameless soaps and lotions at street shops and rash-covered hawkers of skin solutions. I saw that the Lagos person does not see the seller but the goods and services at the seller's disposal. How else can you explain a toothless man selling minty toothpastes and extra hard toothbrushes? But then those are natural needs, hence I expected a market for these things.

Lagos is a bustling city of hope. A hope so hopeful it is even dangerous to try to stop it. As with busy cities, traffic is inevitable. But nothing is as magical as Lagos traffic. It can trap you into a cocoon of ill luck, especially when you meet well-trained danfo drivers.

The Lagos experience follows one to the grave: The thoughtless recklessness and unrivalled ambition.

It is a centre of everything, maybe not excellence. Many businesses would have

The trend in Lagos is the spontaneous. The unexpected is business.

Transportation in Lagos State is tight. It makes you buy a house just to urinate when you could have urinated just right outside a house. One might have to go round two suburbs to get to a certain place. Call it waste of resources. The danfo drivers call it business opportunity.

The food vendors are not left out in the geographical advantage. Lagos is one of the busiest places in the world. This means that the town has a lot of mouths to feed. More people means more money.

I was at the market one afternoon waiting to decide on which cereal to buy when a group of fat women trudged in. They began requesting for sacks of rice and semovita and some other food items. I began to think that they ran a restaurant business. They even compared which semovita had more starch and bought dozens of them.

Perhaps the tailors are the luckiest people in Lagos. That's because there are so many parties. When the Owambe crooners run out of reasons to block roads with magnificent canopies and noisy bands, they begin to celebrate anniversaries for the dead. They wear colourful clothes, which I have started to see as a safety measure. You know when you block highways with canopy and start dancing, you need to keep flagging down fellow road users, with colorful displays.

However, there is a company which is only registered in the hearts of Lagos people. It is the *Agberos*. The self-employed local inspectors. They are probably richer than the richest man in Babylon. A Lagos-based *Agbero* is a master in his trade. He is astoundingly smart and dedicated to his art: thuggery.

On a bad day, which is actually a good day for this businessman's business, he pockets home tens of thousands. You try to haggle with him, he tells you it's been a bad day and warns you against making trouble with him.

You see, he is angry, and his business thrives. In fact, the angrier, the more professional he makes his trade. And when he smiles or becomes polite, he faces risk of bankruptcy and possibly, regaining a shaft of humanity. The Lagos *Agbero* is classy. He doesn't even need an office, as he knows that all the earth is a stage unto him.

However, there is a requirement for a successful practice. Some gory cuts on any body part, preferably the face, for immediate identification. Sagging trousers and a reeking body odour are the basics. This is crowned with an absence of mannerisms. Not even poor mannerisms. Just none at all.

The Lagos *Agbero* is largely influential as he is recognized by the high and low. His traits are infectious, as road side vendors sometimes add ill manners to their wares. They taunt you to patronize them and when you try to haggle on the price of items, they kill you with

“Perhaps the tailors are the luckiest people in Lagos. That’s because there are so many parties. When the Owambe crooners run out of reasons to block roads with magnificent canopies and noisy bands, they begin to celebrate anniversaries for the dead. They wear colourful clothes, which I have started to see as a safety measure. You know when you block highways with canopy and start dancing, you need to keep flagging down fellow road users, with colorful displays.”

died a natural death if not for the fertility treatments of Lagos ingenuity. One day, I was stuck in traffic when a group of shirtless boys came running around the road. I was deeply worried, for I had heard about 'Yoruba demons'. I was told by a kind passenger that those boys were in fact, hustlers. They were human motorcycle jackers. They carry motorcycles from a side of the road blocked by traffic to a free side. For a fee, of course!

The average Lagos person is a socialite.

If you are not attending a concert, you are walking the streets, with a bulk of hungry eyes feasting on your appearance. It is true that clothing stores in Lagos offer cheaper prices when compared to their counterparts in other parts of the country. But the trick is in frequency. Too many functions. Many more reasons to go shopping for newer clothes.

bullets of murderous words.

Lagos is a ghost. It haunts you, even when you leave its shores. It shades your actions, trims down your patience and accentuates your snapping tendencies.

And when you try to stop and enjoy your proceeds, it kicks your guts and hypnotizes you, so you like everything there. Hurry away! Or forever remain under the spell of the spirit of Lagos.

. Corporate Insider .

2018

A HEALTHY START TO YOUR BUSINESS YEAR

By Bunmi Jembola

Wow, we have another 365 days on our hands. Welcome to the New Year.

Whether you are a CEO, CMO, CSO, VP of Sales or just a sales rep one thing you want to do is get started the proper way this year. It will be most unprofessional to just start the New Year without a proper appraisal of the last.

Here are seven things you should check in reviewing last year so you can have a better business year.

1. Take a Budget Appraisal. When you started last year; a budget was cut for you. Whether or not your organization appraises you, appraise yourself. And the blessing here is that you can be more honest with yourself. The reason for this is simple; you want to be able to focus more on your strengths this year. As a banker it was a lot easier for me to mobilize demand deposit and get contingent liabilities than other deliverables. My budgets were thus usually skewed more in favor of CASA. If your organization allows you to do your budget yourself this will be helpful and if they don't you should be able to walk up to Performance Management Unit and explain your strength and ask for a budget skewed more towards KPIs that play to your strength. In a sane organization they'll

allow you to play to your strength. Budgeting is where your success or failure begins.

2. Do Deal Examination. While you examine the deals you did in 2017 you need to group them under 3 categories- size, sector and ease. You should do a case by case analysis of your five to ten best deals. What made them easy? What helped you to close them? What did you say? Who was involved in the process? Why would it have slipped? You must identify the sectors where you enjoyed relative ease of deals closure. Examine why some other deals did not close. And please do this: Reach out to the prospects that disappointed you the most. I'm talking here about deals that almost closed and then slipped. Ask the prospects genuine questions about why they eventually did not buy. You may let them know this is part of your yearly personal improvement procedure so they can be encouraged to tell you the whole truth.

3. Competence Assessment. Now, you must be really honest with yourself here: How competent are you at selling? How better are you this year than the last? What parts of the sales process are you very good at? Are you an excellent opener or a perfect closer? You should know. Sales managers and other seniors need to take particular notice of these differences and be guided by them in the deployment of sales talents. There are reps that do a lot better at opening than closing.

4. Customer Appraisal. For prospects whom you have converted to customer you should ask the following questions:

- Do they make repeat sales after initial purchases
- What is the trend of growth of your revenue per customer- is it positive or negative? Are you able to retain customers long term?
- Who are your best customers? What is their sector, age, level of education etc?

5. Say Thank You. Thank your customers for their patronage last year. Say your thank you in a very creative way. It helps if you personally deliver a gift to the best customers with a card. Not doing so is taking them for granted.

6. Identify personal speed breaks. If you will grow faster in 2018 you must identify the most snarling speed breaks of 2017. Sales people must understand that time is money. The best sales guys are always those who manage time the best. There must have been a few things that ate away your time last year. In many cases they are leads that are not sales-qualified. It might be prospects making buying commitments they don't have authority to

make. It might even be having too little deals in the pipeline. One of your most important goals in 2018 must be to improve your speed of selling and this will entail understanding your cycle.

7. Create a Learning Plan. Nothing destroys value as much as ignorance. After discovering 1-6 you must learn how to improve, create a plan of improvement and execute them. Nothing changes by mere wishful thinking you must get to work. Enroll for trainings. Read books and act on them.

If you will like to enroll for my Quarterly Sales Master Class for January you may check here for more details. If you sell anything, by all means start your new year with this.

Corporate Vision Retreat also holds on January 23. You may check here. If you are a business leader you should do your very best not to miss it.

Bunmi Jembola is Nigeria's leading sales coach, trainer and consultant. He has over a decade experience in B2B and B2C sales that spans four industries including I.T, Banking, FMCG and Consulting. He is the CEO of Sales Ruby Ltd a frontline Sales tech and advisory firm that trains sales officers and deploys technological solutions to enable sales.

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• Fun Biz Facts •



HOW TO IDENTIFY A NIGERIAN-RUN BUSINESS

By Mimi V. Omokri

- Shouting is an accepted way to reprimand staff and your boss can call you names your parents did not give you.
- Working overtime is an everyday thing and no one gets paid extra to do their 'job'. Until you learn to escape, you will work weekends too.
- All your work is online, but the office Internet is down. Everyone knows this and nothing can be done, but you must "deliver results" because KPIs.
- Your birthday is a day to spend half your life savings feeding the office. In unequal return, you might receive a card taller than a toddler, a massive cake (you will contribute to both) and an earth-shattering acapella cover of Happy Birthday because "all fingers are not equal."
- I'm very tired and I need some time to rest" won't cut it. You're encouraged to kill off your relatives (and kill the dead ones again) or marry them off because you need an excuse to take a day off. So "my great-grandfather's second cousin died" will probably work.
- There will be perks: small chops, cold snacks left over from the annual meeting or the occasional chocolate to munch on when someone wanders back from their holiday in London. Or Dubai. Or Ghana.



2018

New Year's Business Resolutions?

• 7 SUGGESTIONS YOU NEED TO GROW THIS YEAR

By Yinka Adebisi

A common mistake some small business owners make is pocketing all of their net profit — treating profit like a salary. While you will need to pay yourself some money, it's generally advised to keep at least half of the profit within the business to fund its growth potential. We'll give you few ways you can invest back your profit from your business this New Year

1. Charge What You're Really Worth.

Do you often feel underpaid and undervalued in your business? If so, then this resolution will help you market to the right audience, revamp your strategy and raise your rates to accommodate the value you bring to the table.

2. Learn How to Delegate

There are so many things to do when you're running a small business, it's easy to delude ourselves that we need to do all of them. Then we wonder why we're so tired and frazzled and have no time to do anything else! If you have more work than you can handle and no time to focus on growing your business, it's time to stop wearing all of the hats in your business and start bringing in others to pick up the slack. Let someone else do some of the tasks for a change. Delegation is the key to a healthy work-life balance.

3. Learn Something New.

Learning something new will add to your skills and add a new dimension of interest to your life - another important part of achieving a healthy work-life balance and increasing your business success. Depending on how you choose to learn,

you may meet new and interesting people, who may become customers, colleagues or friends. How will you find the time to learn something new? By delegating, remember?

4. Promote Your Business Regularly and Consistently.

Too often the task of promoting a small business slips to the bottom of the to-do list in the press of urgent tasks. If you want to attract new customers, you have to make promotion a priority. One of your top New Year's resolutions should be to hire a marketing expert or take the time to create a marketing plan on your own and follow through.

5. Improve Your Digital Presence.

If it's been more than two years since your site has been updated, if you haven't done anything to make your web presence mobile-friendly, if you still haven't created an email marketing list, or if digital isn't a component of your marketing plan, it's time to add this resolution to your list. Make sure your website content is the best it can be. Your company's website is your digital storefront, and you should treat it with as much care as you would a brick and mortar

store location. You wouldn't settle for errors in your store signage, so why tolerate them in your web content writing?

6. Make Business Planning a Weekly Event.

Planning is vital if you want a healthy, growing business. Business planning lets you take stock of what worked and what didn't work, and helps you set new directions or adjust old goals. So why do it just once a year or once a quarter? Set aside time each week to review, adjust, and look forward - or even better, make business planning a part of each day. Not only will this help you avoid costly mistakes and stay on track, but you'll feel more focused and relaxed.

7. Join a New Business Organization or Networking Group.

There's nothing like talking to other business people for sparking new ideas, refining old ones, and making contacts. Whether it's a group specifically designed for networking or an organization dedicated to a particular type of business, in person or over the internet, making the effort to be a part of a group will revitalize you and your business.



10 TOP YOUNG South Africans WHO RUN MULTIMILLION BUSINESSES

South Africa, which is Africa's second biggest economy, has some of the continent's richest young people. In this issue of *The Entrepreneur Africa*, with help from Youthvillage.co.za, we present you the top 10 richest of them. Each of these young millionaires, as can be gleaned from their stories, started early and all took, and surmounted, risks before this eventual success. Read their brief profiles below.



1. Vusi Thembekwayo, Age: 27

At the age of 17, Vusi was already ranked 1st in Africa for motivational speaking. As one of the best motivational speakers and keynote speakers alive today he has spoken in 4 of the 7 continents to over 250 000 people each year... At 25 years-old Vusi was the youngest director of a multi-national turning over R17bn a year, where he served on the operations board. His humour is the glue that binds some of his most diverse audiences in the world.

2. Adii Pienaar, Age: 29

Pienaar's company, Woothemes, designs and develops customizable commercial themes and plugins for WordPress. The company, which Adii founded in 2007 with a bootstrap budget, generates over \$3 million in annual revenues from the sale of its themes. Woothemes also develops and sells themes for other content management systems, including Tumblr. He is also the founder of PublicBeta, a service that allows very successful entrepreneurs to transfer knowledge to new startups.



3. Duduzane Zuma, Age: 32

Duduzane Zuma is the son of the President of South Africa, Jacob Zuma and Kate Zuma. Duduzane Zuma, through his company, Mabengela Investments, holds a 12.5% stake in the Ayigobi Consortium. The same Ayigobi is part of AMSA's BEE deal in respect of 26% of the company's operating assets, together with an employee stock ownership plan (ESOP), for an aggregate value of R9.75bn.



4. Mike Eilertsen, Age: 25

Mike was a teenage waiter turned into entrepreneur, turned into the founder of LIVE OUT LOUD media group company. When he was younger, he had comprised a database with over 100 000 contact information on South Africa's top businessmen. Then he developed the idea to start up a millionaire's magazine and November 2007 was the birth of LIVE OUT LOUD. He actively defines the interface between luxury and eCommerce.



5. Sandile Shezi, Age: 23

Shezi's story began with selling muffins at school, for which he was laughed at. Then he traded in all the money that was supposed to be for education, a big move that turned him into a millionaire. Forex Trading. That was his breakthrough.



8. Murendwa Mmabasotho, Age: 26

Murendwa Mmabasotho Mukwevho is a multimillionaire, with a string of businesses varying from logistics to printing. A poised and humble woman, she shares her success story.

6. Rupert Bryan, Age: 25

Since aged 14, Rupert has ran his very own web developing company and at 16, his friend asked him to accompany him on a joint venture. Now, he is the chief operating officer at the ISP Web Africa. They started Web Africa with nothing and built a R130mil p.a. company.

When he was 19 years old he started a tutoring business by tutoring matric students, when he was a student at University of Cape Town. After that, he sold inexpensive wines with personalized labels for birthdays or/anniversaries and this led to his big opening at the City Bowl Market.



7. Doug Hoernle, Age:25

When he was 19 years old he started a tutoring business by tutoring matric students, when he was a student at University of Cape Town. After that, he sold inexpensive wines with personalized labels for birthdays or/anniversaries and this led to his big opening at the City Bowl Market.

9. Max Hussman, Age: 30

Max Hussman is the founder of Elegance Group and a 2016 swimming Olympic hopeful. Hussmann also runs an aviation business through Elegance Group which included Elegance Air, sport consulting and aviation consulting. He was born in Accra, raised in Germany, but made a home in South Africa where Elegance is thriving and making its mark in the aviation industry.



10. Ludwick Marishane, Age: 27

Ludwick Marishane invented DryBath and is the founder of Headboy Industries. According to Forbes, he was in high school when he came up with DryBath, a gel that does all the work of a bath without water. In 2011, Ludwick won USD 10,000 in cash, and more in in-kind prizes. He's using the funds to finance my global marketing endeavor to secure contracts with armies, airlines (to put DryBath on long-distance flights), hotel groups (to save water), and to other travel industry services.

HERE'S NIGERIA'S MOST INNOVATIVE APP OF 2017

By Maradesa Remi

Technology is changing our world. And tech people are in fierce competition to outdo each other in terms of Apps that help make life easier for people.

Instant Pickup App is one of such App. Founded by the young serial entrepreneur, Ubi Franklin, the App (which was launched early last year) helps take care of the laundry needs of busy people in Nigeria, especially in busy cities like Lagos.

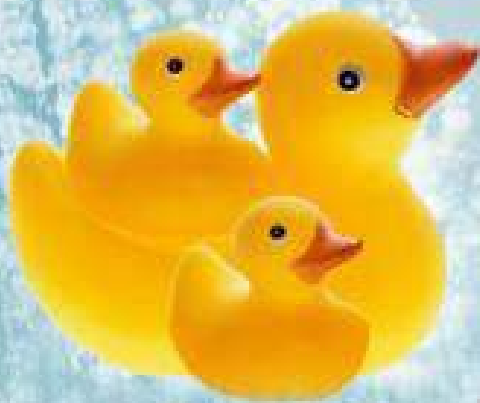
This January, the Instant Pickup team, led by Mr. Ubi, was presented with the Nigerian Technology Awards for 'Most Innovative App' of The Year (2017). A very excited MD/CEO, Ubi Franklin, said, with this Award, him and his team have just been charged to do greater things in 2018.





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