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Creative Business Edition

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Chidera Okolie: See How She's Made  
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*Nigerian Rap Music Legend*

# MICHAEL STEPHENS

(RUGGEDMAN)

"I'M A FULL BUSINESSMAN NOW;  
BUT MUSIC LIVES ON IN ME "



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# TIME TO IMPROVE; JUST GET CREATIVE, TO RECALL OLD CLIENTS, AND ATTRACT NEW ONES

Michael Hanlon once wrote the following, and I find it quite insightful. "We live in a golden age of technological, medical, scientific and social progress. Look at our computers! Look at our phones! Twenty years ago, the internet was a creaky machine for geeks. Now we can't imagine life without it. We are on the verge of medical breakthroughs that would have seemed like magic only half a century ago: cloned organs, stem-cell therapies to repair our very DNA. Even now, life expectancy in some rich countries is improving by five hours a day. A day! Surely immortality, or something very like it, is just around the corner.

The notion that our 21st-century world is one of accelerating advances is so dominant that it seems churlish to challenge it. Almost every week we read about 'new hopes' for cancer sufferers, developments in the lab that might lead to new cures, talk of a new era of space tourism and super-jets that can fly round the world in a few hours".

Indeed, from the words of Michael Hanlon above, it's quite clear that in as much as it's obvious the world has made tremendous progress in the last couple of decades, it's been mostly a matter of improvement on the original inventions of the golden quarter, i.e between 1945 to 1971. Just about everything that defines the modern world either came about, or had its seeds sown, during this time. The Pill. Electronics. Computers and the birth of the internet. Nuclear power. Television. Antibiotics. Space travel. Civil rights. Name them. what this then means is that for those with great understanding of times and seasons, this, indeed, is the time season for improvements in whatever endeavor one is engaged in. what this equally means is that the work is easy now, the hard parts having been done by the innovators of the golden quarter.

But to improve these days and be on the lead in any chosen field, or hope to, someday, be so, one must get creative. And the principles are

the same, actually, no matter the aspect of life or business. Just learn to do ordinary things in an extraordinary way. I'll give you a quick example below.

Recently I was with a good friend, Sandra Ikeji, and we got talking about both of our upcoming projects. Sandra is an event planner. In fact her event management firm, Events by S.I just kicked off few months back. So I was impressed when she told me that she just secured a job from one of the top Nigerian banks, and that they had found her on the internet as one of the best event planners in the country. So, I probed her on what she introduced into the business that earned her such prominence under such a short time. Her answer was simple: "when I plan your event, you get to see the event before the day of the event. We design the entire event from start to finish in a 3D animation, and have it play out before you in a virtual format.

If that isn't creativity, then I don't know what is. Sandra cannot possibly invent the practice of event planning anymore, but she has succeeded in improving the practice. And it took a creative mind to do this.

So, in this Creative Business edition for August, as we take a look at creative businesses with the likes of Nigerian rap music veteran, Michael Stephens (known more as Ruggedman), who took a detour into business of casual fashion, and Award-winning author of best-selling fictions, Chidera Okoli, we urge you to try something new in your business today. Find a way to reignite the spark, to recall old clients and attract new ones. Let's just improve. Cheers.

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# WANT TO BUY PROPERTIES IN NIGERIA? READ THIS FIRST

## TYPES OF PROPERTY YOU CAN BUY IN NIGERIA

By Subomi Plumtre

*Subomi Plumtre is a leading African Strategic, focused on brands, business and social media. She currently heads the Corporate and Social Media Practices of Alder Consulting, Nigeria's leading strategy and brand consulting firm. She is a Hootsuite Certified Social Media Professional. She can be reached via [me@subomiplumtre.com](mailto:me@subomiplumtre.com)*

In this article, I will talk about the different types of property you can buy in Nigeria, the budget required and the documentation involved.

There are broadly two types of property you may buy, according to the Land Use Act. You may buy land from a community (omoonile) or in an urban area. I will describe both categories.

**a. Omoonile or Community Land:** According to the Land Use Act, some land rightfully belongs to communities. You can legitimately buy from them. But please note the following:

- Ask whether the land you are interested in has been excised by the government and ratified in an official Gazette. Ask for a copy of the Gazette (it's a document) and for the survey plan of the land. Check for the official stamp on the document that states the land is free from acquisition by the government and not committed for future use (for example, for the construction of a railway line in future). Sometimes, the land may not have been gazetted, in which case, simply check that it is free from government acquisition and so, your ownership can be ratified.

- Do an independent survey (which may cost anything from N100,000 to N1,000,000 depending on the area). Independently check the land coordinates at the Surveyor-General's office using the survey. Then, ask your Lawyer to verify the community's ownership and any government interest, at the Lands Bureau. Also check whether the land has been designated for residential, commercial or agricultural use. You do not want to buy land for your home, only to be told it's been zoned for agricultural use alone.

- As mentioned in my first article, please ensure the individual you enter into a contract with has the right to represent the community. They must give you a receipt or contract and a Deed of Assignment. They must also sign the statutory Form IC that is required, should you decide to pursue your final piece of documentation - Governor's consent. (All exchange of land must be assented to by the Governor, as the State custodian.) The Deed of Assignment and Form IC will protect you should omoonile try to resell your land behind your back. All documents must be reviewed and signed in the presence of your Lawyer and then documented at the State Lands Bureau.

- Omoonile property is relatively cheap. You can buy at N250,000 per plot in some parts of Lagos. This is because it's virgin. Many times, the land has not been cleared, there is no electricity or water and there are no roads. It's completely undeveloped. Therefore, it is suitable for those planning an estate or large scale commercial development. Then, the cost of infrastructure may be factored into the overall developmental cost. Commercial developers typically buy community land en masse and then resell as individual plots to their clients.

It is better to buy omoonile land that has already been acquired and taken possession of by a developer. As an individual, there are associated costs to buying omoonile land directly, for instance "owo foundation", "owo decking" etc. You may end up spending an additional N600,000 per plot.

**b. Urban Land:** If you are not buying omoonile land, then you will probably buy from the following sources:

- Government allocation: Every now and then, the Ministry of Housing sells property on behalf of a state or federal government. If you buy from them (or their appointed agents), you will be given a letter of allocation to subsequently process your Certificate of Occupancy (C of O) from government.

Please note that government only issues a C of O once for previously unoccupied land or fresh developments. If you buy the property from someone else, you will not be issued a new C of O. What you can process is the Governor's consent for the transfer of ownership, using the Deed of Assignment that is given to you upon sale and transfer, from the original owner to you.

- Real Estate Development: Sometimes, a large scale real estate developer will purchase land from government and receive a global C of O. They will then sell individual plots to you, presenting you with a Deed of Assignment and Individual Survey. An example is Lakowe Lakes. The advantage of buying land from a developer is, the company usually provides utilities - roads, electricity, water and security. You move in to build your home if it's land, or you move into your home, if it's a fully built housing structure. As you can imagine, developments that have infrastructure and utilities are much more expensive than

virgin community land. In Ibeju - Lekki, such plots are sold for N3,500,000. In places like Ajah, you may spend N7,000,000 and at Chevron axis, N12,000,000.

- Personal property: If someone wishes to sell their personal land or home to you, please ask to see their Deed of Assignment (or C of O) and survey plan. Then, go to the Lands Bureau to verify ownership and location. If it's an inherited family house, ask to see the Will designating the individual as Executor/Beneficiary or request the Power of Attorney giving the individual the right to sign documents on behalf of the family. Upon sale, a Deed of Assignment will be used to process your Governor's Consent.

- Distressed property/Court order: If you are buying a property on the market due to an unpaid loan or if you are buying one that was the subject of a previous litigation, please ask to see the court judgement, so you are sure who it is in favour of. Ensure there are no ongoing appeals. After the property has been sold to you, you will receive a Deed.

- Registered Conveyance: This is my favourite type of property title. It predates the Land Use Act of 1978. Under the Land Use Act, property you buy is "leased" to you by the government for 99 years and must be ratified thereafter. Because Registered Conveyance predates the Act, any property you buy with this title is yours forever and you may bequeath it to your heirs in perpetuity. (There's some property I'm currently eyeing in Ikeja that has a Registered Conveyance title.)

One more thing. When someone wants to sell some land to you, please confirm what the exact plot size is. In Lagos, a standard plot size is 648sqm. There are smaller or larger plots on the market. Be sure of exactly what you're paying for.

I sincerely hope this write up has been useful to you. If you have questions, please ask in the comments section. If you are considering buying some property and would like my recommendations, please send me a private message.

*If you are buying a property on the market due to an unpaid loan or if you are buying one that was the subject of a previous litigation, please ask to see the court judgement...*

# FIND A WAY TO USE THE WORD "FREE" TO ADVANCE YOUR ENTERPRISE.

By Tony Okoroafor

I have come to discover that there are several ways to steal the show and get your business to another level. In Street Smart Marketing, there is what is known as front end and back end in getting more sales and patronage for your business. You use the front end to enroll people into your sales funnel. It may seem to be a loss at the initial stage, especially to the uninitiated, but you make massive profits from the back end.

One of the ways to get the attention and patronage of people in your business is to find a way to incorporate the word "free" into your marketing arsenal. I love illustrations, anecdotes and case studies because they make things clearer. Here is one of such: I remember when I started professional speaking and consulting. No organization wanted to do anything with me. I did all the persuasive marketing I could. It yielded no result. Companies kept telling me that they neither have a need nor budget for staff training. It was a very frustrating period. But I knew that where there is a stage there must be a strategy. I

decided to incorporate the word "free" into my marketing strategy. Anytime I approached my targeted market and they asked for my training fees I tell them it was free of charge. I tell them I have what I call sample training which was free.

That seemed to be the magic wand. Whenever I was invited to do the free sample training I end up sweeping them off their feet with strong and provocative verbal firepower. I use the sample training to show them their lapses and how they can go to the next level. Before I will leave that day, the organization will start negotiations and bargaining for a return match. From the free training, a long-lasting business relationship is cemented. Creativity has won. This year, I have done countless number of paid presentations most of which started from free sample trainings.

I want you to take a critical look at your business. There is a way to use the magical word "free" to take your business, career and life to the next level. Hannibal said "I either find a way or I will make a way". There is always a way to innovate. That is what you should focus on. There is always a way to improve things and the "free" strategy is a winner any day. If you do this I will see you at the top.

*(Tony Okoroafor is a business consultant and trainer. He can be reached via: +2348034419743)*







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COVER STORY

*Nigerian Rap Music Legend*

# Michael Stephens

(Ruggedman)

**“I'M A FULL BUSINESSMAN NOW;  
BUT MUSIC LIVES ON IN ME ”**

*By David Agu*

“For Nigerian, and in fact African, rap music, Micheal Stephen (more popularly known by his stage name, Ruggedman), represents the beacon. Before Ruggedman got serious with the art, core rap music was practically inexistent in Nigeria, but he persevered and succeeded in making it acceptable, and more importantly, profitable. No doubts, the artistry generations that followed have made the best out of that foundation laid by Ruggedy Baba, as he's fondly called, and his ilks. Now, he occupies a veteran status in the Nigerian music industry. However, he's all about the business of fashion now. In this exclusive interview with *The Entrepreneur Africa*, you'll find out how his celebrity status is helping his TSW brand take over the Nigerian casual clothing industry, and his further plans for business, as he continues his transformation from musician to businessman. Excerpts.

”

**So much is known about your brand name, Ruggedman, but very little is known of the person before and beyond that show stage. Tell us.** My full name is Micheal Ugochukwu Stephen. I'm from Abia State, Nigeria. My parents separated when I was 6, and as a result I moved to Lagos with my mum and four siblings. So, I've been in Lagos since when I was 6. In fact, all that is left now is for me to become a traditional land seller in Lagos (general laughter). All of my family stay abroad now; I'm the only one in Nigeria hustling. I'm a Christian, and I particularly fear God. If not, there is a lot of bad stuff I've been exposed to and I could've easily gotten involved with. I'm very straightforward and down to earth, naturally. I might be called Ruggedman, but I'm still a very gentle person. I can be crazy, mad even, but it's only when I have to be. Before the Ruggedman brand, I was a student, and I was into comic books.

**Have you always known you were going to end up a musician?** No, I didn't know that. I just loved rap music while growing up. It was a hobby at the beginning. I started by recording instrumentals at a DJ studio. Then, people would go to the studio to record songs, about I would go to record instrumentals. We had the tape then. You see, I saw the era of the tape, then CDs to DVDs, MP3 and MP4, and now to flash. Then the DJ used to think I was wasting money by recording just instrumentals without the songs. But I was using the instrumentals to hone my skills. This was how I started taking things a bit serious.

**In person, you're quite impressionable, gentle even. But the name 'Ruggedman' invokes a different thought. So, why Ruggedman as a stage name?** To me, Ruggedman isn't about the behavior or the look. It's about the mentality; how you have to survive, because if you look at what I've been through in this industry over the

years, it takes a Ruggedman to survive it. Actually, I started off as Soul MC, before I changed it to Ruggedman, because there were too many people using the 'MC' name back then. At first, I tried Rugged Soul, but then again the thought of my soul being rugged didn't sound so good (laughs). So, considering I was a comic enthusiast, I had to take a leaf from my Spiderman, Superman, Ironman, etc, and I said to myself, “okay, why not Ruggedman?” And that's how the name came to be.

**When you delved into music, the Nigerian music industry wasn't enticing at all, but your era saw it rise to continental, and even global, prominence. How did you run the business of music in all that difficulty?** I love music, and I went into it not because of fame or money. But when you're good at what you do, all other things will follow. I love rap, I know rap; and back then I felt a lot of mediocrity was being celebrated in Nigeria as rap. So I had to choose one of two options; either take up your certificate and go look for work, or change the Nigerian rap music. Of course I did the later. The love I had for rap was too much for me to just walk away. But, I always say it's not all about how good you are, but much more about how smart you are. Smartness in whatever you do means you do it differently. When I came out with the song, 'What If', it was core rap, and strictly in English. It had good airplay, but it didn't give me the money. And as I was getting out of the university then, I realized I needed money. Money to shoot videos, photo shoots, studio time, and other stuff. When I first wrote the song, 'Ehen', it was all English, but then I thought to myself that if I'm doing it that way, only the elites would understand it, and the elites do not make up the majority of Nigerians. So, I wanted a situation where Mama Muricat, the pepper seller, and Ibrahim, the shoemaker would understand what I'm talking about. So, I went back and rewrote 'Ehen' in pidgin, and a bit of Yoruba, and other stuff. When I dropped the song, it was a hit. First time I performed song was with a live band at Lagbaja's

Motherland at Opebi Lagos. And there was a loud ovation by the time I was done, and from that moment the name Ruggedman was everywhere. And it was word of mouth, really, because there was no twitter, no Instagram, or stuff like that. And because I called out names of artists I felt were fanning mediocrity in the rap music industry then, the song gave people stuff to talk about. Some would say, "what he's saying is trueoo", while others would say "he's just beefing because he's not popular". But, at the end of the day, it all helped the business. And that's what I mean by being smart in the industry. Then, when I did 'Ruggedy Baba' which came out in 2006, I still gave it that hook that cut across all societal cadres, and if you check, since that time, every song that has ever been a hit in Nigeria either has Pidgin, Hausa, Yoruba, or Igbo.

**Aside music, you've been on some of Nigeria's entertainment projects as host. Tell us about that side of you.** Yeah, I was a Judge on Star Quest for 3 years, back to back, and then I became the host for another 3 years, back to back. I also hosted MTN Project Fame Media Party for 2 years, back to back. I've hosted events for BET, Cussons, and lots of corporate events. People say I'm very well spoken and articulate. So, basically, Ruggedman is an entertainer, and MC, and also a motivational speaker. One of the highlights of that was when I was invited to speak at the London Metropolitan University. Don't try me, I'm an international Speaker (general laughter).

**Controversy trailed you for most part of your music career, with constant beef with other artistes. Was that part of the business side of music?** Yeah, it helped the business in a way. But it has its negatives sides, too. For instance, some people who may've wanted you for something may just assume that you're a troublemaker and as such they're stay away from you. But, on the positive side, it puts you out there in a way that makes people know, yeah, you've got the attention. In fact one of those controversies that trailed me for almost 6 years was the insinuation that I slept with someone's wife. That was the issue with 9ice. But I thank God, on his birthday a year ago, he came out and apologized. Why he kept quiet for so long is what I don't know. So, I don't start those controversies, but I also don't run from them.

**Some years back you announced a break from music, and chose business, instead. How has that been?** I actually got bored with music for a while. And running a fashion business has been crazy, but it's been good. The name of the business is Twentieth September Wears (TSW), a clothing line I named after my birthday. At first I was duped. I tried producing fashion items with someone, but got shortchanged. So, I decided to get into it full time, and personally. So, I made the designs myself, and travelled out of the country to explore the market myself. I checked out fabrics, designs, and factories. What I eventually turned up have been four times better in quality than what those who shortchanged me earlier made for me, and at half the cost. So, I've been doing that for a while now. And every September, for as long as I can remember, we bring out new designs. TSW is more into casual wears; T-shirts, hoodies, snapbacks, varsity jackets, even tracts are in the works now. Then there's the fancy water bottles with the 8 Figures Design. Every year we hold fashion shows to promote the brand, and to make sales.

And we've grown to producing shirts for other people. We've made T-shirts for actress, Angela Okolie. We've made for Lagos State Ministry of Tourism, Arts, and Culture. We made T-shirts for AY's movie, 10 Days in Suncity. And so on.

**What's water bottle doing in your fashion business?** It's a fancy water bottle. It came up because we have TSW tank tops and sleeveless which bear various Nigerian historical art designs. People wear it to the gym. I remember seeing actress Kate Henshaw wearing it at the gym some time ago. And you know at the gym you'll always need





your water bottle. So, I thought to myself, if people are going to be using the tank tops at the gym, then they also need a fancy water bottle. I even customized some for some top entertainers like MI, Denrele, Akpororo. So, it's part of the business.

**So, did you just go into the fashion business because that's the conventional thing celebrities go into outside of entertainment?**

I went into this because I love T-shirts and jeans. I love casual wears. But aside that, when I was coming up I was used to magazines like Black Beat, Write On, Ebony, and in all of them I used to see JayZ and his Locker Wears, Piddy and his Sean John wears, and Nelly and his Life Mechanics. So, I promised myself that when I became a known brand, I would love to go into fashion or movies. So, it's always been at the back of my mind.

**How do you manage the business?** I actually do not like handling the sales directly because I hate when people who know you have to haggle price, and make you feel like some meat seller. So I put it on online stores like Jumia, Kaymu, Dealdey, etc, and people can order from there. Although right now we've commenced putting it in offline stores as well. For instance, it's now in Laura Ikeji's store at Lekki Lagos. And we're also talking to boutiques around campuses. Now, Shoprite has written me and they're ready to start stocking up our wears. In fact, I'm currently looking out for investment. Investors, kindly come, we need you now. We're building from the ground up, because Ruggedman as a brand was built from groundup, and now whether I release a song or not, you can't discuss Nigerian music without talking about Ruggedman. So, I want a situation whereby you can't talk Nigerian Fashion without TSW.

**Would you describe your products as luxury?** For now, no. Even though I have a shirt that goes for N10,000. Since TSW is more of casuals,

**Why should people go for your products instead of just walking into the open markets and picking up a handful at cheap amounts?**

First, it's Ruggedman's own. Ah ah...don't you know Ruggedman? (laughs). Then secondly, great quality. And thirdly, it's an indigenous brand, which celebrates indigenous accomplishments. Like, one of our T-shirts that I love wearing has the faces of over 350 Nigerian artists on it. We prefer to celebrate our heroes while they're still alive, and not just in death.

**What effect has your celebrity status had on your business so far?**

It has been helpful because if you check our pictures you'll find a lot of Super Stars endorsing or modeling my clothes. From 2face to MI, to AY, Psquare, MonalisaChinda and co. Each of these people has their own large fan base. My clothes have been spotted on people in America, Russia, Dubai, Ghana, South Africa, China, Ukraine, and others. So, my celebrity status has helped in getting my celebrity friends to actually support the brand in various ways.

**Beyond here, what more do we hope to see of you, businesswise?**

Right now, I'm talking to a few potential investors, because I want to make the clothing line way bigger. Also there's a Ruggedman TV show coming up. There's also a PlayStation soccer competition I'm putting together this August. And I still have an album coming up. It'll most likely be my last album. This time I'm not doing music because I'm trying to prove anything, so I'd rather do music that'll enlighten as much as it entertains people. What I did for the Nigerian music industry can't be done again. I'm glad others have been making the best of what we did.

**How do you relax when you're not working?** Oh, I love playing video games; and movies. I listen to music a lot, as well.

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# IN GHANA, IT'S NOW WISER TO INVEST IN COCOA FARMING, AS AfDB APPROVES \$1.3B LOAN

Ghana can access \$500 million annually from the African Development Bank for development programmes, over a three year period, following President Nana Addo Dankwa Akufo-Addo's prudent management of the economy.

The President of the African Development Bank (AfDB), Dr. Akinwumi Adesina, Wednesday, declared: "We will work with you to move Ghana towards the commercial window of the Bank."

"I just want to assure you that we will provide the maximum amount support for you and your Government to succeed. You have put together an excellent team, a first rate team, and I have every confidence that it will succeed."

During a courtesy call on the President at the Flagstaff House, Dr. Adesina noted the successes being chalked in transforming the economy, saying, "I must commend you for the growth that I am beginning to see. The economy is going to grow this year at 6.3%, and next year at 7.4 per cent."

"The medium-term outlook is great, at about 9.2 per cent. You (President Akufo-Addo) have always said you wanted Ghana back, and a Ghana Beyond Aid. This kind of growth trajectory is exactly what is needed for a Ghana Beyond Aid".

Dr. Adesina, who is on a three day working visit to Ghana, also lauded the clarity of President Akufo-Addo's vision and the path he was taking Ghana's economy, which, he said, "has enhanced the image of the country and its standing with the global, international financial community."

He also commended the Government for the efforts at stabilising the macro economy.

"The results are quite evident," he noted. "If you look at the inflationary rate, it has gone down to 12.1 per cent. The debt stock in relation to the size of the GDP has also gone down to 67 per cent, from what you inherited."

"These are all great signs of your stewardship in the few months that you have taken over. That is a very good tone."

The AfDB President also expressed his delight at the stability the Akufo-Addo-led Government had achieved in the Energy sector, emphasising that: "We will continue to be supportive, especially on renewable energy in Takoradi TII."

On cocoa, Mr. Adesina described the leadership of President Akufo-Addo and that of President Ouattara of Cote d'Ivoire "as crucial."

"As both of you mentioned to me, it does not make sense for Ghana and Cote d'Ivoire to produce 64 per cent of the world's cocoa, and, yet, be at the short end of the stick of not being able to control the market," he stated.

"So you have given us specific instructions of what you wanted and we've moved on that."

To this end, the AfDB President noted that, "We (AfDB) have received a request for \$1.2 billion from Ghana's Minister of Agriculture and from the Cocoa and Coffee Board of Cote d'Ivoire, and we will be looking at building warehouses so you can store the cocoa and not have to sell immediately after harvest."

Additionally, Mr. Adesina stated that a Stabilization Fund had been set up to "make sure we are able to deal with downside risk in terms of the volatility of prices."

"The third is to recapitalise the cocoa plantations because they are quite old, and it requires an injection of money by the state to do that."

Dr. Akinwumi Adesina assured Ghana that the Bank was very strong and solid as ever.

"Last year saw \$10.5 billion of approvals, which is highest in the history of the Bank", he said.

"We also did \$6.5 billion of disbursements. Again, the highest in the history of the Bank"  
Source: GNA

SELF-MADE WOMAN

# Chidera Okolie:

SEE HOW THE  
24 YEAR OLD  
AUTHOR HAS  
MADE WRITING  
A BIG BUSINESS

*By David Agu*







*At 21, breathtaking Chidera Nneoma Okolie was already a respected author, with her debut novel, *When Silence Becomes Too Loud*, out and breaking through. But it wasn't the first time she was writing a book. No; it was only the time she decided it was time to make it a business. A business she has now proven to be so good at, three years down the line, with 10 awards to prove it, including a Nigerian Writers Award for Best Fiction Writer in 2016. Now, at 24, Chidera is more ripened, a lawyer, and her second book, *Not Forgiven*, is out to prove she's here for the long haul. And, more than ever before, she understands there's serious business around this art, if one hopes for accomplishment in it.*

*Excerpts.*



**At what stage did you discover that writing was your thing?**

I don't think I suddenly discovered it. I've been writing since I was 8 or 9. It's more like I grew into it, and not like I saw the light suddenly one day. I have a lot of stories I wrote while growing up. I started writing at first with 20 leaves notebook, then I progressed to 40,60, and 80 leaves. Then finally my level changed to laptops (general laughter).

**How old were you when you wrote your first published book, *When Silence Becomes Too Loud*? I was 21.**

**A lot of good writers get discouraged because of the difficulty of securing the big publishers, and at the same time they find it hopeless to go into self-publishing due to the fear of failing to break through in the book industry. So, what's the strategy that saw you break through, despite being new and young?** I self-published. At the time I wrote *When Silence Becomes Too Loud*, I didn't want anyone or anything to delay my publishing process. So, I felt I could do it myself. It's been one hell of a journey, because Nigerians don't read and as such it's difficult to convince them to buy a book. Even when you give it out free sometimes, some may still not appreciate the gesture. But I preferred to self-publish because I was already having doubts about whether or not to proceed, and I knew that any further delay over waiting for one publishing company or the other to accept me, would've made me change my mind. While waiting, I would've probably had enough time to think about why I shouldn't publish again. So, when my Dad showed readiness to bankroll it for me, I quickly went ahead.

**The Book, when *Silence Becomes Too Loud*, What's it all about?**

The book was released in December 2014. It's about crime and suspense. It shows the folly in putting self-pride and over-confidence over productivity. Just when you think you know it all, only to find out that you got played, and you've been the joke all the while.

**What inspired it?** At a time I had in mind a particular kind of story I wanted to read. But I searched for such in book stores, but couldn't find it. So, I wrote it, primarily for myself, to read. I didn't even want to publish it at first, but my Dad insisted that I couldn't just continue to write and piling them up in my system.

**So, sometimes you write a story just for your own reading pleasure.** Yes. I do it all the time.

**When you wrote *When Silence Becomes Too Loud*, did you anticipate it to get so big?** Not at all. I didn't see it coming.

**So, what do you think made the difference?** The endorsement by the former Nigerian President, Goodluck Jonathan, in 2015. That was the magic. It made a whole lot easier.

**And how did that come about?** I went for an entrepreneurship program at the Presidential Villa in Abuja, and Jonathan was there as the chief guest of honour. And because I was meant to deliver a speech

there, they thought I was important, and as such put me in a room with all the important people. So when Mr. President walked in, I went to meet him. I handed him a copy of my book, and the next day I was all over the TV stations, newspapers, blogs, and magazines. Right there, fame was born.

**Out of the 10 Awards that you've garnered so far, which one blows your mind the most?**

That would be the African Achievers Award which held in South Africa. Although I didn't win, but to be nominated alone in same category as Wole Soyinka was mind-blowing enough. The next one is the Nigerian Writer's Awards Fiction Writer of The Year, 2016.

*...Although I didn't win, but to be nominated alone in same category as Wole Soyinka was mind-blowing enough...*

**Could writing be called a business? Tell us about that.**

Yes, of course it's a business. And I think it has to do with the part where you have to bring in income through the work you put out there, starting from the sales. I have my books on Amazon, Jumia, Okada Books, and book stores. But that's not really where the real money comes from. The money comes from the fact that as a recognized author, you've become a platform through which brands can get promoted, and they pay you for that. For instance I'm currently a brand ambassador for Smile Communications and two other brands. And then there're other stuff like paid speaking engagements, all-expense-paid travels, and co. I advise upcoming writers not to wait too long for big publishers. Just take the step. Go into self-publishing. If you don't have the money, you can strike a deal with a printer based on sales income sharing. And talking about the business side of this, one should not go into publishing without adequate plans for promotions. Writing is an art and as such also belongs to the entertainment industry, so just like a musician or movie producer would go all out in promoting their new release, a writer should equally do the same. In my case, I had to beg a couple of celebrated people in the entertainment industry to help me push the publicity for my books through their social media pages. It wasn't easy at first because I didn't really know them in person. But I kept sending them inbox messages on their social media platforms until one of them, Paul of Psquare Group, responded, then others followed.

**Who do you admire most in the literary industry?**

Chimamanda Adichie. Ah, I'm the grand-daughter of Chimamanda. She gives me immense joy. The way she carries herself without limitations, she makes writing seem so interesting. I'm her kind of person. I'm very extroverted, and I'm a writer at the same time, so it takes Chimamanda's kind of grace to merge the two, and pull them off so well. Chimamanda is colourful, and that's what most writers don't do. But that's why I love her even more.

**What's the average time it takes you to finish a book work? And what period of the day or night do you prefer writing?**

It takes me three months at most. Yeah. And I write at midnight – 12 to 6am.

**What are you addicted to?** I'm a coffee addict. I'm an insomniac now, thanks to coffee. It used to help me stay awake to write. Now, I can't even sleep at all again during the night, no matter how much I try to force it.

**What do you mostly do when you're not working or sleeping?**

I'd be eating. Ah...I'm a foodie. And then I love to dance.





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BUSINESS 101

## EPIC THROWBACK TO 2015: UNEMPLOYMENT: BETWEEN TRANSFORMATION AND CHANGE IN NIGERIA

By Emmanuel Ezeh

*This article, which was first written in April, 2015, still resonates in August, 2017. Join me as we take a reflective, retrospective, look at my thoughts on jobs and the future of the Nigerian economy, following the emergence of President Muhammadu Buhari and his change mantra, and the epic toppling of former President Goodluck Jonathan and his Transformation politico philosophy. After well over two years of Buhari being at the helms of Africa's self-acclaimed giant, this article helps place things in perspective – has Nigeria moved forward economically ever since, or has it taken several steps backwards? Enjoy.*

President Goodluck Jonathan may have been quick to concede defeat, but it is never in doubt that April 11, 2015, would remain a day he and his co-travelers would love to forget in a hurry. For him, the 'ill-fated day' berthed like every other day. Gracious, seamless, the clement weather shone like rose in May. It was thought to be a day of over-reaching victory, a day reminiscent of good tidings, fervor and fortune. Perhaps, riding on the crest of luck rather than performance, victory was never a fact. No. It was a norm. In the end, it came and left the optimist stunned. As the PDP led federal government bemoaned her loss and pointed fingers, the APC faithful scattered across the country had a thorough last laugh. From the street of Lagos to Kano, bottles were uncorked, glasses clinked, and good dear music filled the air. It was a result greeted by some with relief and relish. Others simply received the news with panache and funfair. It was a laugh wide, loud and thorough. But beyond the celebration, and even more

importantly, in the face of the imminent handover, it is now time for Buhari to roll-up his sleeves, and among other national woes, contend with the scourge of unemployment.

While it may be entirely daunting to discuss Change as championed by Buhari and the APC, given that the party is yet to take the reins, Jonathan's Transformation Agenda can be readily assessed, and able deductions made. Simply put, one is set to relinquish power, and well, stands almost foreclosed, the other awaits her baptism. However, and quite sadly too, for all the renewed hope and dream that Jonathan espoused in the build-up to the 2011 general election, in reality today, especially in the lives of the ordinary man on the street, not much has changed. Granted, he may have hit the right notes here and there, but quite frankly and even beyond our unending woes, Jonathan has led the country further down the path of wrong culture. It is however a reversal of this culture that Buhari's Change agenda seems to have found its rhyme and rhythm.

The Nigerian nation is at best on her knees. A wobbling giant to be fair. In the face of dynamism and innovations the world over, the Nigerian dream is painfully a night mere. From her crumbling economy to the poor state of infrastructure, corruption, insecurity, declining education, and then unemployment, woe is the story. The Nigerian tragedy readily makes a box office. But the seeming scourge of Unemployment perhaps, appears to be an undoing beyond imagined proportions.

The ugly tale of unemployment in Nigeria is never in doubt. At best, the situation leaves one forlorn, desolate and hopeless. Given the ravaging poverty in the land, education was usually touted as a port to seek. Alas, that too is no longer a haven. According to the National Bureau of Statistics, over 1.8 million graduates are churned out of the nation's tertiary institutions annually, that is, excluding an accumulated pool of 5.3 million graduates over the years. Out of these intimidating figures, a miserly percent secures meaningful employment while others are left high, dry and hanging. The resultant effects are there in our crime wave, insecurity and vice for all to see and groan.

It may yet be unclear how the president-elect intends to create employment opportunities for the teeming mass of Nigerians. During his campaign he had promised to generate three million jobs annually. How and where he intends to achieve that seems to be elusive. Even more bemusing is Jonathan's sudden promise of generating two million jobs annually, when in his entire six years in office, he has barely provided as many jobs. Given our unending woes as a nation and our politician's penchant to renege on campaign promises, many a Nigerian is not banking on that. However, if anything, both front-runners seem to emphasize the level of unemployment in the country and an urgent need to tackle it.

Given this gloom of unemployment that stare us in the face, the president-elect has his work cut out for him. Foremost, great vision is required. Ironically, while Nigeria swims in abundance of natural endowment, visionary leaders seem to have eluded her. Take the outgoing president as an instance. He no doubt meant well for Nigerians. For one, his Transformation Agenda is there for all to see and admire. But that was all there is to it! As the chips came crashing you are left grappling with his vision. One is left wondering about his sense of purpose and sincerity. Take the World Bank startling revelation that 100 million Nigerians are languishing in extreme poverty and bleak future. This would have been enough to challenge any leader, but President Jonathan. He appeared unruffled and like he said about the Boko Haram insurgency, he is not the cause! And although Nigerians have proven that they are no fools with the just concluded polls, visionary leadership remains the bean of Nigeria. The president-elect may as

well learn from the outgoing president, and chart a course. Let him take the initiative, and even more importantly, given Nigeria's peculiarity, never-say-never attitude and enterprise, the president may well focus his strength in tapping into these potential by fostering visionary leadership.

More so, if there was ever any issue of contest between the two leading lights, it is in basic infrastructure as unemployment revolves around it. While Buhari's Change reeks of his resolve to provide constant electricity supply, accessible roads, and good healthcare among other basic infrastructure, Jonathan's Transformation however belated, did not fail to re-emphasize his resolve to simply do the needful. Painfully, while the world has since moved on to contend with modern challenges, Nigerians are still saddled with toddling challenges of basic infrastructure. Even as Jonathan's Transformation was hinged on debatable achievements including the much-touted rebased GDP, the You Win programme whose selection process is flawed, and media campaign about some elusive achievements, unemployment soared, even as the quality of lives of the citizenry remains impoverished. Buhari's Change may yet pay attention to detail, including he truly provides basic infrastructure and far reaching projects designed to truly reflect in the quality of lives of the ordinary Nigerian.

Add to, and even more astounding is Jonathan's elusive transformation in the nation's ivory towers. At a point when employers are questioning the quality of graduates churned out, and no Nigerian institution peered among the best in the world, Jonathan's response if anything, merely rubbed it in. His Transformation may have succeeded in availing Nigerians opportunity to acquire higher education, yet, it is pertinent to ask: Are the existing ones duly funded? Given the rising wave of unemployment, how self-sufficient are the mass of graduates churned out annually? It is instructive that Buhari's Change offers to improve the quality of education, as against mere duplication, and the much-touted daily meal for school children, emphasis should however be laid on the dwindling fortunes of education and of course, on self-sufficiency, self-reliance and entrepreneurship.

Jonathan's transformation Agenda in the least has done little to usurp the uninspiring rampaging rate of unemployment in the country. While he has charted a course in taming the ugly trend, notably through attempts to revive the economy, providing basic infrastructure and entrepreneurial programmes, these efforts however sincere they may be intended, has merely rubbed in the challenge of unemployment before the incoming government. Buhari's Change may as well learn wisely from the foregoing. If anything, visionary leadership, qualitative education, basic infrastructure, entrepreneurship and sincerity of purpose are the stronghold towards taming unemployment in the country.

As the curtain falls on Jonathan's Transformation Agenda amid mixed reactions, Buhari's Change will no doubt take theirs. Will Buhari wither the storm of unemployment in Nigeria? The coming days will be the wisest witnesses.

*\*This article was first written in April 2015.*

*Emmanuel Ezeh is a prolific writer, media expert and banker. He can be reached via [emmanuel.ezeh54@yahoo.com](mailto:emmanuel.ezeh54@yahoo.com)*

GET INSPIRED



# *HOW GEORGE WACHIURI BUILT KENYA'S TOP REAL ESTATE FIRM, BECAUSE HE GREW UP IN A TORN HOUSE.*

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*By Kimani Patrick*

George Wachiuri was raised, single-handedly, by his Single mother, together with his other siblings, having lost their father at a very tender age, in the dry parts of Laburra, Kieni Constituency, Kenya. At the time of George`s father's death, his mother was a house wife.

The death of his late Primary-school-teacher-father saw the mother wake up to the hard reality of raising their children. She started cultivating & tilling Neighbou's lands to earn a livelihood for her family. This kept many Neighbours talking & mocking behind their Backs.

George and other Siblings would help their mother till the land before going to school and during the School Holidays. Having a daily bread for them was a big hustle and a very big miracle at the same time. Tattered clothes, cracked feet, hungry Stomachs, and tired backs, due to overworking in tilling lands were the order of the day.

"I got my first trouser while joining high school. My motivation to read harder came after I saw my elder brother with a trouser for the first time. This made me realize I had to work very hard to get such" George narrated.

The hard situation at home had made George & the mother think that the best way to go was to prepare George to become a Priest- But fate had other Plans.

Asked why he chose to venture into the Real Estate business, among others, George says, " the pain of seeing my mother cry every night and day in the messy, torn house we were living in saddened me. It hit me hard that one day, I should build her a decent house. The dream never came through soonest, but after many years of hard work, patience, perseverance and Trusting God, today I'm in the real estate business and I finally built a decent house for my mother."

After his K.C.PE Exams, George passed very well .He was then admitted to a very good High School after convincing his mother to sell their only Milk cow so that he got school Fees.

George was in and out of School due to lack of fees. It was during this time that his Entrepreneurial spirit was born, nursed and tested. George had to get a way of raising his school fees. He ventured into the onion business, and the rest is a big story. One good thing about this Business was, it enabled George to raise his School Fees and help his mother buy some sugar and flour.

After High school, George passed very well and he was enrolled in

University of Nairobi, Kabete Campus where he majored in BCOM/Marketing Option.

While in the University, George ventured into many businesses such as laundry, photography, home library business where he would hire out magazines/ Newspapers to his fellow students in his small cubicle for some few coins. The university period and entrepreneurship saw George awarded as the Most Entrepreneurial student in 1997.

After University, George got his first job with Uchumi Supermarkets as an accountant, after tarmacking for so long with friends in many organizations dropping as many Job applications as possible.

George later moved to Lutheran World Federation where he worked as a social worker for the less privileged in Kakuma Refugee Camp. It is this time that he got married.

All this time, George had been saving. And when his bank Account hit Ksh 5Million in savings, he quit his job to pursue Business. Land business, precisely.

Little did he know that this was the beginning of yet another traumatizing moment in his life. In his first business outing, he met a conman who had promised to sell him some genuine lands.

After purchasing the said land, George later discovered he had been conned - this was not clean land.

He tried to search for these land sellers but until now, they vanished into the thin air. Depression struck. It took the mercies of God, Support from his immediate family, and acceptance, for him to get back to his senses, and his feet. This was how his multibillion company, Optiven Limited, was formed.

Optiven has metamorphosed through several processes & stages; From a mere stationery, to a Car business ,to where it is now, Optiven has risen to the status of a Pacesetter in the Kenyan real estate Industry.

*George was in and out of School due to lack of fees. It was during this time that his Entrepreneurial spirit was born...*

## BIGGEST SECRETS FOR TURNING YOUR SMALL BUSINESS INTO A BIG BUSINESS (PART 1)

By Strive Masiyiwa

\* Your business must have  
a life separate from you!

*Every Month, on this column, we bring you words of wisdom from this proven, world renowned business leader, Strive Masiyiwa. Strive is Zimbabwe's richest man and founder of Econet, Kwese TV, etc. Enjoy!*

Years ago I shared the sad story of an old man who had a supermarket at a popular location. He boasted that he started his day at 4am and left at 12am. His business never grew because two of the Ps were missing:

- \* People: He did not hire people with management and leadership skills to run his business.
- \* Process: He did not invest in the processes that would have allowed him to run multiple locations with lots of time to spare.

You don't ever need to visit a business if these two P's are in place! When your business is small, you obviously must work every day and every night to make it a success, with energy and passion, and with a deep desire to make it bigger. Now I know some of you are working your hearts out just to make ends meet every day, to feed your kids and get their school fees paid.

Still in your entrepreneurial hearts I know you are working towards a future where your business grows from a small business to a big one... Keep at it, because no matter how small your business is right now, what I am going to say applies to you, too.

The three Ps. For the past several weeks I have discussed the importance of:

- \* People
- \* Product
- \* Process

If you're dreaming of building a business that grows very big, I want to give you another perspective and share a few important secrets on this same topic. Let's talk.

You have heard the expression "get a life"?  
- Your business must also have a life!

It's important to allow your business "to get a life of its own," separate from you. It must be a separate living persona that has its own needs, separate from you. You are not the business and the business is not you.

Imagine you run a cash business like a supermarket and a dear relative comes in with an emergency asking for money. Can you say to that person: "I'm sorry I have no money; what I have belongs to the business"?

People who run big successful businesses never treat the money of the business as their own. If this surprises you, then you are not yet ready for the big league!

A friend came to me once and asked me to lend him some money and I said I didn't have any. I could see the bitterness in his face as he said, "Everyone knows you have money because your business is really doing well."

"The business is really doing well, but I'm not the business," I replied. "The two of us are different from each other."

Now if you're new to big business, you will not accept this, but if you went to Bill Gates or Patrice Motsepe they will tell you the same.

Let me tell you, if you cannot do that, you will never be able to own a truly big business.

\* Tough talk? You better believe it!

Similarly, you cannot take the money belonging to the business to build a house for your family or buy a new car.

You are only entitled to your salary which should be fixed and taken only when others get paid. You are also entitled to a small portion of the profit, taken only from Year 4 of successive years of profit. Cap it at 25%.

I have known some absolutely brilliant, innovative entrepreneurs in Africa and yet they struggled with this one thing: They would not allow a business to have a separate life from them.

The entrepreneur who allows the business to have its own life is the one who builds a big business.

To be continued. . .





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LOOKING GOOD IS GOOD BUSINESS

# Dressing Up for a Business Meeting?

READ THIS FIRST

By *Drusilla I.B.O*

In Africa, many business people take issues of dressing for granted. In fact, for some startup owners, the moment they've resigned their salaried jobs to start their own outfit, then it's already *uhuru* for them on what to wear to, and when to show up for work. And that's why The Entrepreneur Africa has compiled the following, including the infographics (originally designed by the UK web hosting firm, 34SP.com). The aim is to show you that it's not yet *uhuru*, if you intend to keep winning investors and clients, and to become a big player in your chosen industry.

Bringing your A-game – and prepping your notes and/or pitch or presentation – are only half of the business meeting readiness equation. The other half is simply looking the part. And this advice couldn't ring truer than when you meet with a prospective client, connection or employer for the very first time.

For men, putting your best look forward often comes down a clean, crisp look from head to toe. Svelte suit. Slick tie. Shined shoes. Spruced hair. Channel Don Draper, minus the hangover tang.

For women, the same rules apply. An equally unfettered, conservative -- basically safe -- professional look is often the best choice for meetings, regardless of your gender. If you wear a skirt with your blazer and blouse instead of dress pants, double check that it's not too short.

Finally, before you decide on an outfit for any professional appointment, carefully consider your audience. If you're meeting someone abroad, research what the locals wear for business tête-à-têtes and dress accordingly. Or, when meeting with a high-level executive, do your best to mirror what he or she will wear, which will likely be a tailored suit.

*Drusilla is an Environmental scientist and a fashion enthusiast. She can be reached via: [drusillaibo@gmail.com](mailto:drusillaibo@gmail.com)*



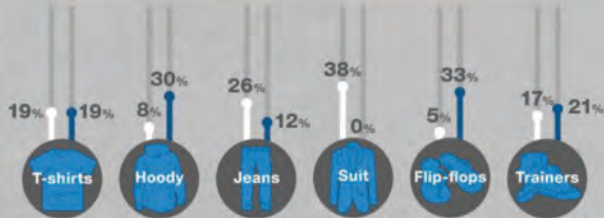
## What you wear to work matters



According to a survey conducted by 34SP.com, the suit remains the most suitable choice for business meetings.

## What's appropriate for a business meeting?

● Acceptable ● Not Acceptable



So when you're meeting a prospective client or connection for the first time, dress for success.

## Men

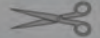
### Get the right fit

A badly fitted suit will be obvious – shoulders should sit square and trousers should break just before the shoe.



### Keep on top of grooming

Keep nails clean and hair well trimmed.



### Pay attention to detail

Clothes should be clean, ironed and fresh. Stains or loose buttons are a no-go.

### Polish your shoes

Leather shoes are a timeless option. Just keep them the same tone, or darker than your trousers.



### Think classic rather than trendy

Avoid loud suit colours or shirt patterns. You can show off your personality elsewhere.



### Wear a classic watch

A stylish leather-banded wristwatch will make a statement when you rest your hands on the meeting table.

## General



### Consider any social or geographical influences

If meeting with international clients, research what is and isn't appropriate. This might mean covering up skin, or upping your formality.



### Look the part

Dress appropriately for your industry. Your work will dictate if you need creative or conservative business attire.



### Dress to the same level as, or a level above, your clients

For instance, if meeting high-level executives who favour suits, dress in a similar manner.



### Stick to comfortable materials

Synthetic materials may trigger sweating. Instead, go for crease-free cotton, which lets the skin breathe.

## Women

### Keep hair smooth and simple

Avoid letting your hair fall in front of your face – it'll be distracting for both you and person you're speaking to.

### Blazer it up

Combine with smart trousers or a pencil skirt – you can't go wrong. Dress this look up or down as needed.



### Wear a daytime appropriate perfume

Make sure it's light and not overpowering.



### Keep jewellery simple

A non-distracting, but unusual piece of jewellery can help you stand out in a good way.

### Have the right skirt length

If you can see too much thigh when you're sitting with your legs crossed, it's too short.

### Wear functional shoes

A low-heeled, closed toe pump is a fail safe option.



When you're in a high-pressure environment, dressing to impress is more crucial than ever.

Next time you're putting effort into your slides, don't forget to put effort into your style as well.



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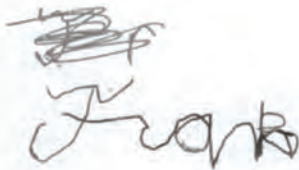
*... U Pose ? Shoot*

Dear Mr. President:

It would be my honor to mow the White House lawn some weekend for you. Even though I'm only ten, I would like to show the nation what young people like me are ready for. I admire your business background and have started my own business. I have been mowing my neighbors' lawns for some time. Please see the attached flier. Here's a list of what I have and you are free to pick whatever you want: power mower, push mower, and weed whacker. I can bring extra fuel for the power mower and charged batteries for the weed whacker. I will do this at no charge.

Sincerely,

Frank




## HE'S 11, A BUSINESS OWNER AND JUST LANDED THE WORLD'S MOST FAMOUS CLIENT

Dear readers of The Entrepreneur Africa, Say hello to our new inspiring friend, Frank. He's an eleven-year-old biz whiz kid whose career in landscaping is about to take off.

Recently, White House press secretary Sarah Huckabee Sanders promised anyone tuning in to the daily press briefings they'd be treated to personal letters from the "forgotten men, women and children that we're here to serve and the president is fighting for."

So, here is Frank from Falls Church, Va., who, according to Sanders, "embodies the enterprising and ambitious spirit of America." The selection of Frank's letter is a nod to the administration's messaging effort this week (which has been dubbed "American Dream Week" by the White House).

Frank runs his own small business. His assets include a push mower, a power mower and a weed whacker. And this self-starter is also an admirer of President Trump's business acumen.

"It would be my honor to mow the White House lawn some weekend for you," he wrote. "Even though I'm only 10 I'd like to show the nation what young people like me are ready for." (Apparently, Frank had a birthday since writing the letter.)

Frank, who seems to have taken a page out of a "How to Grow Your Business" manual, was savvy enough to include a flier for his start-up as well as a list of services. "You're free to pick whatever you want," he encouraged Trump.

To entice the president further, Frank threw in the bonus of free fuel should Trump choose the power mower package. "I will do this at no charge," he generously wrote.

The letter is only the second in what the White House has said will be an ongoing feature of the briefings, but it is an indication of an intentional shift in tone that started last week as Sanders replaced Sean Spicer behind the podium. Presumably, it is an attempt to humanize the president, his surrogates and his policies during a period of chaos and public infighting.

It is not unusual for presidents to read letters from and correspond with the citizenry. It was a daily ritual for President Obama, who, starting on his second day in office, read a sampling of 10 unvetted letters. He considered them among his most important daily reading materials, the Washington Post reported back in 2010.

Obama publicly joked that some who took the time to write called him "an idiot," but he said they provided an important glimpse of the world outside the "presidential bubble."

As for Frank, he's getting his wish. President Trump invited the entrepreneur to spend a morning with the groundskeeper to learn how the U.S. Park Service maintains the 18 acres of the White House.

"He'd love to give you the opportunity to cut the grass in the Rose Garden," Sanders said at Wednesday's televised press briefing. Now, that's quite an impressive profile our dear Frank is about to add to his CV, to put it mildly. And he's only eleven. A great lesson for those still contemplating on whether to take that crucial step or not. You could borrow a leaf from Frank right away.

Source: *The White House*



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*Building People with Passion*

# BRANDING STRATEGIES: A VITAL TOOL FOR SUCCESSFUL BUSINESSES

\* The New 9Mobile As A Case Study

By Stephen Emeka Ofulu (LLb. Hons)



## INTRODUCTION

The importance of brands and branding has attracted a great deal of attention from academics and practitioners, for reasons that are quite easy to understand. A strong brand contributes to marketing success while branding stimulates consumer-brand interaction. However, brand management can be complex because of the internal and external factors that bear upon it. For example, it is common for co-branding to be adopted by popular brands, requiring competition and co-operation between businesses and in other cases where there are social issues that bear upon branding in different ways.

A single company whose name is virtually unknown to the consumer could consider co-branding (or brand alliance) with others whose names are known, as it happens when the Windows and Intel logos are prominent on computers that are made by unknown companies.

A single company might also promote a number of brands that compete with each other, as in the case of the many soap powders promoted by Proctor and Gamble. When compared with the simple case of a single business, a single product and a single brand, these practices make special demands on the brand management. Rather than seeing a brand as standalone silos with consequences to fail and under-perform, it should form cooperative alliance with competitor and consumer society.

In emerging markets the application of "conventional" branding strategies may not be relevant. At the same time, emerging markets are especially important to the future of established global businesses, many of which have saturated their traditional markets and should now apply branding strategies that are suitable to the peculiar needs of emerging economies for expansion opportunities.

This article explores the importance of branding strategies in the African economies.

## THE WAY FORWARD

I've read a lot of 'expert' opinions for example on the new 9Mobile logo (formerly Etisalat Nigeria). A lot has been said especially now that everyone and his dog is now a branding and brand management expert. People, need to move away from those 1980s marketing text books.

The number one water dispenser brand in Nigeria, Cway, sounds like sewage. MTN logo isn't particularly a sterling example of what logos should look like. There's a top cooking oil brand called Power Oil and you'll think it's a car engine lubricant. FCUK sounds like a word from an R18 movie. We would have knocked out the Guinness harp logo if we were around in 1759 asking what that has to do with beer. That beer, Guinness Foreign Extra Stout, is the most iconic liquid today made by man! All these are top brands and I can go on and on.

Today's consumer looks beyond your logo and iconography. A brand's success has little to do with its logo, except it's out rightly very negative in semiotics. Brand experience is everything.

The 9Mobile logo could as well have been the number 9 in a circle. Who cares? Brand experience first. Iconography can follow. Brand is all that matters, so build your brand today, entrepreneurs!

*Stephen Emeka Ofulu is a lawyer and the M.D, Holland Rock and Partners Company Limited, Ikeja Lagos. He can be reached via: [hollandrockpartners@gmail.com](mailto:hollandrockpartners@gmail.com)*

CHURCH ENTERPRISE IN NIGERIA:

# A 'KINGDOM BUSINESS' THAT FEELS NO RECESSION'

*By Mary Jane Nwankwo*

One needs not go into a church to worship these days in Nigeria. You stay in your home cooking jollof while several ministries blare out the gospel right on your street. That way, you either repent or pack out!

Back in Benin City, there are more makeshift churches than there are bathrooms. More people needing serious salvation than they need a serious shower. After all, cleanliness is right next to godliness; not before it. Every store receives baptism on Sunday, as their owners are also in the business of soul winning. Salespeople by weekdays, pastors by Sunday. They wear Sunday bests in outfits, smiles, and good manners. Then they begin attacking at your eardrums with their faulty megaphones, one after the other. And each time the economy drops a wavering depth, a new signpost is erected somewhere, either promising deliverance and healing or threatening unbelievers. As if by consultation, recession relocates to Nigeria, making more people sit at home, either from joblessness or something worse, to

cook a soulless jollof. Those words that had hitherto fallen on the roadside sink in. 'We are broke because we have abandoned God', a croaky preacher admonishes. And from the window of hope, some grab a dusty Bible and join the voice, either as a leader or a follower. 'Righteousness exalts a nation', you hear from one preacher, 'God loves a cheerful giver', the other advises.

When a preacher addresses the congregation, a solemn spirit of remorse falls on us all. We move as if in contemplation of repentance and true sobriety. We smile broadly at our rivals and extend an olive branch. Then just by the church gate or a foot away from the venue of worship, we witness the real Nigeria. The only real Nigeria, where commuters are in a haste to leave the choking sanctity of the sanctuary and head back to a normalcy normalised by a growing insanity. We head out to a failing state and a successfully hiked up price of basic necessities. We kick-start our game and become peddlers of deceit.



Survival mode deadens our resolution of true righteousness. Then Sundays creep in on us, to rehearse our judgment day parole. We are once again injected with the pacifying syringe of religion. We are drugged with piety and if possible, we head to a new parish where a younger pastor and a revised liturgy may link our dreariness to a taciturn neighbour.

It is not that Nigerians have not been good Christians before now. It is that they have been transfigured by the current economic trend. They have lost too much that they no longer slide into churches with glamorous wears. They are now casting demons who have become countrymen and women by prophecy. They have no fuel even to look for decent sanctuary. There's a vigil on every street, where these demons of poverty have found a home. They have lost the gaiety of worship. They have stopped believing. They have started to believe what they see and hear. Every day, a new station opens in the open, to welcome newly lost souls who have lost their sole source of livelihood. They cry to the cross, on the crossroad of a signpost, screaming Jesus is Lord and start shouting at each other. When they return from these riotous campaigns for salvation, they are fresh with dust of dread for a more successful kin. They have been shown the big tree that has been shading their sunlight.

I do not want to say that you rarely see a poor pastor. The word of the Lord added no sorrow, after all. When you cast a jaundiced eye on the congregation, you see a section of ardent Christians. A clearer picture is that of pleading lips and closed eyes, trying to hide the tears of having to lie to a bunch of children that they have been instructed to fast. The pots at home are empty, but the offering trays are full. 'God loves a cheerful giver', the choir hums repeatedly. Some of these people are not so cheerful, as they walk home with their renewed basket of hope. They go home to home, where they await the pastor's promise of divine intervention.

I believe in God. I believe in reason. I believe in truth, and the truth is that I do not believe all that I hear on the pulpit. The reason is that I believe in God. I know God when I see that a person who survived an accident needs medical attention before a sprinkle of holy water. I know that a hungry person needs to cook food and eat before breaking bread. I know that a good shower is a bare necessity.

Nigerians are naturally good people; too good they believe no one is too bad for leadership. They are more religious than they are spiritual. They are quick to pray to God for a change and when he answers every four years, they develop a severe amnesia and forgive the enemy. They ask, 'Who will save us?' and still reply, 'Who are you to think you can save us?' The next day, they are tearing down a church door with petitions to God. They clap the loudest and weep the loudest too. They pray longer and as a result their eyes are closed for longer too, as agbada-clad Judases steal minted kisses from the state treasury. Then we wake koboless, angry, and hungry. We are back to praying and nature-fasting for another four years. Ten times of that circle, we become forty. And you know they already said a fool at forty is irredeemable.

The number of churches and prayer houses tell good of a people. It means that we do not harbour suicidal thoughts. One stare on the cross, we are consoled. There is no need to die. One has to live. When Nigeria, with her ever growing religious business centres, becomes unbearable for us all, we may decide to flee to heaven beforehand and await judgment.

I was in one of these new prayer houses recently. Prayers were sent up to heaven. Praises followed, then the preacher became aggressive the minute it was time for sowing seeds. He quoted carefully sieved verse of the Bible and demanded people step out to claim their testimonies. That was the moment I saw a queue of hungry looking people clasp severely squeezed banknotes to the collection boxes. I was dancing to drop a folded bill when I saw the shiny designer outfits the pastor and his whole family wore to a mere prayer meeting. They looked out of place, as the venue of worship was a roof and some hastily plastered walls. His wife was drowning in gold jewelries. Her luscious behind, almost as big as her big belly. I staggered to my seat in shock, forcing myself to look around at the gathering. Sad faces worn out by wants and disappointments. What a contradiction!



Sometime last month, a little scuffle led to a visit to a police station. Right outside, a man was shouting at a female officer, 'Do you think because she is a woman and in her period that she will escape justice?' 'I will make her regret she was even born!' He was at this point reaching for something in his pockets. Then he turned and walked into the station to see a friend DPO. I was drawn to his firm attack on womanhood. Shortly after the woman officer narrated the case, he was outside again, shaking with anger at uttering unprintable words against the lady he had thrown in jail for a week without trial. Then, out of the blues, I heard, 'I am a pastor and she cannot take my money and be free!'

I did not know when I asked him, 'Pastor, what's the name of your church?' His eyes rested on me in contemplation. 'Forget it!' He retorted. In the end, I concluded that he was more a villain than he was a pastor.

If you look around the Nigerian plain, you see a cluster of gigantic erections where you hear is a house of God. When you go into this house, you are confronted by a great number of homeless people screaming, 'Yes Pastor'

I do not have a problem with evangelism. My only problem is a contradicting reality between the church owners and the church members. No. I just can't deal.

Yes. As a Nigerian, if you have to die, you had better keep your ears alive for the trumpet. These preachers might be too busy to warn you, or their faulty megaphones may not be heard in your area. Be vigilant!



## “I MAY NOT HAVE LEGS, BUT MY SHOES WILL FIT YOURS PERFECTLY”

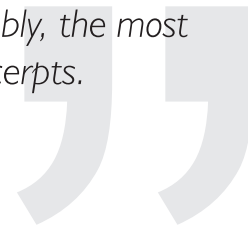
– Says 24 Year Old Crippled Shoe Maker, David Aodofa

**See How He Started With N3,500 Capital,  
But Now Makes Over N400,000 Monthly.**

*By Esther Ijeoma Ogbuka*



*David Aodofa, 24, was crippled from birth. Obviously he had no choice in the matter. What he had a choice over, though, was whatever he decided to do with his hands and mind, which are not crippled. So, while most people in same physical challenge as him often commonly resort to street begging to make ends meet, David chose a different path; a most honourable and super inspiring path. David Aodofa has no legs for shoes, but he chose to make shoes for those who have legs to wear them. And very beautiful shoes at that. In his words, 'my legs may be crippled, but my mind is not. I'm worth more than my looks'. In this interview with The Entrepreneur Africa, David, whose business name is David Big Dreams Fashion and Style shares his journey so far, and why he chose this path. We assure you this is, probably, the most inspiring story you've ever read in a while. Excerpts.*



**How do you react each time you're treated in a pitiable manner by members of the society, due to your physical challenge?**

I try as much as possible to let people know I'm not a lesser human simply because I'm crippled. I remember a particular occasion I went to a photo studio to take some shots. After the photo shoot, the photographer, thinking he was being kind-hearted, suggested that we should cut the picture. I asked his why and he replied, "because I'm not comfortable with your legs". He looked at me, expecting that I would be offended, but I smiled and told him that I needed the full picture because I'm not ashamed of my appearance. That's how I react.

**When did you venture into shoe making, as a business?**

I started first by learning the skills, as an apprentice, in 2011, and graduated in 2012. So, it was in 2012 that I set up my own shoe making outfit, Big Dreams Fashion and Style.

**How did you raise your initial startup funds?** Actually, the good thing is that shoe-making venture doesn't really require expensive materials, per se. I just needed basic items like filing machine, shoe soles, gum containers, gum brush, scissors, golden pen, and rollers. You can start something with those. So, I was able to get them at very small amount of money. Except for filing machine. In those days, I used to borrow other people's filing machines to file my shoes whenever I made new shoes or footwear.

**So, what was your total startup capital?** I started this business with about N3,500.

**And how much do you make now?** Now I make between N300,000 and N400,000 monthly. And sometimes even more.

**Have you been able to employ anyone so far?** Yes, I have two full-time staff and four apprentices, making them six people working with me.

**Seeing as you have no legs for wearing shoes, why did you choose to venture into the business of shoe-making?**

Considering my condition, it's obvious I can't handle works that demand a lot of energy. At first I thought of learning how to repair stuff like radio, but I found out I had no passion for that. But right from the onset I had passion for shoe-making. So, I decided to go into that, instead. I enjoy seeing people's feet adorned by the creations of my own hands.

**Have you been able to attract patronage from important personalities so far?**

In fact, I've been so favoured in terms of patronage by important figures. My shoes have been bought by the Governor of Benue State, Gov. Samuel Ortom; International Motivational Speaker; Fela Durotoye, top Nigerian Comedians, Ali Baba and I Go Dye; billionaire Dr. Ubong King. In fact Ubong King wears my shoes to big events and he won't stop talking about how my shoes are the best out of all the shoes he has bought anywhere in Nigeria. Truly, it's hard to name them all.

**What's your educational background like?** Oh, I'm still in school. I finished primary school in 2009. And I'm still in secondary school now.

**Really? How do you handle schooling while still running your business?** I hired a private teacher. So, I take private lessons, in order to have time to still run my business.

**Do you still hope to further your education beyond secondary school?** Yeah, I surely want to go a university afterwards.



Governor of Benue State sampling David's collections



David working on his new collections



David and his team

I'm not really going to school because I hope to use the certificate. I'm only pursuing education because I need the knowledge to advance myself and business and interpersonal communications. So, I'll love to study English Language when I get into the university.

**What future do you see for your venture?** I plan to own a showroom in every city in Nigeria. That's my business goal.

**What can you say to other physically challenged folks out there?** To everyone who's physically challenged or going through any peculiar challenges, I want you to know that there is greatness in you. As long as you draw breath, always know that challenges will come and you don't have to give up. Just prepare to face them. Work hard as if you don't pray, and pray hard as if you don't work; and God will help you succeed.

**\*\*David Aodofa can be reached on Instagram via: @bigdreamsfashion. Or phone, via: +2349094313316.\*\***

# MARKETING:

## HOW TO FOLLOW-UP ON SALES LEADS (PART 2)

By Bunmi Jembola



Let us now continue right from where we stopped the last time. I'd talked about the wrong kind of follow-up emails and why they are not particularly good. Let me now show you my own kind of follow-up emails.

Hi Olu,

*Last we spoke, you requested that I follow-up with an email. A few interesting ideas are beginning to shape your industry though and I thought I should share them with you. I attached an article from Bloomberg on the future of Health Insurance. It should make an interesting read.*

*I should love to ask too if you have given any additional considerations to my proposal. I'd be happy to chat on the phone and answer any questions that may have come up.*

*If you are not too busy; 2:00PM this Thursday might be a good time to meet. If you are; kindly do suggest a preferred time.*

**Best,  
Bunmi**

Paragraph 2 does two things

1. It shows clearly you are looking out for the prospect's interest
2. It demonstrates you are keeping up with industry trends and that reinforces positive perception

- **End every conversation with a clear next step.**

Did you notice I did not merely ask for a meeting time? I suggested one.

A lose next step can make the prospect non-committal.

Rather than a news letter you can actually refer a prospective customer or include a viable lead or even suggest some other opportunities for growth. I often tag my clients/prospects to useful linkedin conversations or other social media leads.

- **Handling Unresponsiveness**

Earlier in my sales career I thought people would respond to a mail if they actually wanted a deal done. I didn't want to disturb people too much. But then I found that people are all too busy each day trying to meet their own sales figures and they wouldn't bother with yours except failing to buy your solution posed a present existential threat. People can actually be so busy they forget to reply a mail.

When a prospect ignores a mail do not fall into the temptation of sending "SECOND REMINDER" or "THIRD REMINDER" or sending something that suggests you expected them to have gotten back. Do not forget; they don't owe you. At that point you can actually put in a call. If they do not pick; add a text message. You should NEVER call a prospect more than twice. Never ever give the impression of desperation. It creates resentment.

In instances where a specific next step is agreed requiring the customer's action say a review of a proposal; and he seems unyielding even after two or three emails and may be; a phone call. **DO NOT KEEP CHASING!**

Consistently sending reminder emails will suggest to him you will continue to do so and that might be counter-productive making him think there's all the time in the world and they can keep postponing. It also puts you in some compromising position with regards to your ability to bargain because it becomes crystal clear you desperately need it. In this instance I like to leave a clear message that squarely puts the responsibility for closure on the client; something like this:

Dear Frank;

It looks like the purchase of the health plan is no longer on your priority list at the moment. I'd be waiting to hear from you once the time is right.

Once again, thank you for your interest.

Best

Now; the above communication clearly tells Frank that you will not always come chasing and if he really wanted to buy; he would make the next move. Trust me he will; if he's in a position to buy I hope this has been useful?

Next time; I would be sharing with you The 10 Fatal Errors of Selling. You sure don't want to miss it.

*Bunmi Jembola is a Sales & Marketing Consultant. He made over N12Billion in sales value in one decade working for three employers. He has had over a decade sales experience across four industries (FMCG, Consulting, Banking and Technology). He consults and trains sales and marketing officers including entrepreneurs on how to generate consistent high-value clients. He can be reached via: [bunmi@venturestarter.ng](mailto:bunmi@venturestarter.ng)*

“Consistently sending reminder emails will suggest to him you will continue to do so and that might be counter-productive...”





# EKO ATLANTIC

## 10 MILLION SQUARE METRES OF OPPORTUNITIES

- Why You Should Invest Now

In line with our practice of bringing you investment opportunities for your wise consideration, The Entrepreneur Africa presents you Eko Atlantic City, and its business angles you can hitch unto, for assured, albeit long term, huge return on investment.

Eko Atlantic is an investment opportunity on a massive scale: an entire state-of-the-art city being built in the heart of Lagos, to house the overwhelming demand for A-grade real estate in Nigeria – Africa's largest and fastest-growing economy.

This grand project has created a wealth of opportunities for individuals, companies, and organisations to acquire plots of land within Eko Atlantic for private development.

### **A wide choice of plots and property development options are available now**

One of Eko Atlantic's most impressive features will be a spectacular central boulevard that will be about 2 kilometres long and 60 metres wide. It will be similar in size to the Champs-Élysées in Paris or Fifth Avenue in New York. The boulevard will have a six-lane carriageway for smoothly-flowing traffic, and a landscaped central reservation.

This wide avenue will feature an array of additional towers climbing no more than 35 floors, turning this inspirational development into a powerhouse for corporate, financial and commercial activity. At the northern end of the boulevard stands an iconic building, which will be about 50 storeys in height and its acquisition represents the highest level of investor confidence in our emerging city.

“Eko Atlantic is an investment opportunity on a massive scale: an entire state-of-the-art city being built in the heart of Lagos...”

In addition to carefully controlled city-wide basement and multi-storey parking, more parking spaces will be allocated on the first or second floors of all the buildings, connected by overhead walkways. The ground floor units, which will have direct access on to the streets, will be reserved for shops, bars, cafés and restaurants. Strolling along the wide pavements will be a pleasure, with plenty of opportunities to meet friends or clients for a drink or a meal.

### **A-grade real estate in a city of surging demand**

Lagos is the fastest-growing megacity in the world, poised to become the third largest city this year. Home to nearly 25 million people, its scarcity of A-grade commercial buildings has created huge demand from national and multinational companies.

This vital development space is being provided by Eko Atlantic, supported by robust modern infrastructure. It includes large-scale residential, commercial, financial developments delivering a sustainable business destination not just for Lagos or Nigeria, but for the world.

The Business District will become the new financial headquarters for the city and, indeed, the country. It alone covers 700,000 square metres with plots available for mixed use development.

Each of the other nine districts will also combine residences with offices, shops, restaurants and bars to ensure all areas remain vibrant and lively during the evening as well as the working day.

From ocean-front apartments and a magnificent shopping mall to an international school, first-class hospital and world-class infrastructure amenities, Eko Atlantic will attract 250,000 inhabitants with 150,000 more commuting in each day.

As Nigeria continues its unstoppable trajectory to become a top 20 global economic power, investing in this new city opens a wealth of opportunities for tapping into the wider potential of Africa as a whole.

*“The Business District will become the new financial headquarters for the city and, indeed, the country. It alone covers 700,000 square metres with plots available for mixed use development.”*





SPECIAL REPORT

A close-up portrait of Bola Tinubu, an elderly man with glasses, wearing a white traditional Nigerian garment and a purple headwrap. He is looking directly at the camera with a slight smile.


# Does **Tinubu** Really Own Lagos?

FIND OUT HOW THIS NIGERIAN TOP  
POLITICIAN/ BUSINESSMAN ALLEGEDLY  
BECAME WORTH N10TRILLION

*By Yinka Adebiji*

The highly influential Nigerian politician, and former Governor of Lagos State, Asiwaju Ahmed Bola Tinubu, fondly called Jagaban, who holds a degree in business administration (Accounting and Management), began his corporate career working for America companies, like Arthur Andersen, Deloitte, Haskin and Sells, as well as GTE Services Corporation. So, albeit a towering political figure now in Nigeria, Tinubu had not always been in politics. He was first a career person, and then a businessman. It was only in 1992 that he first ventured into the unclean waters of politics.

After returning back to Nigeria with International experience in financial management, Tinubu joined Mobil Oil Nigeria, becoming an executive of the company. In 1992, he was elected to the Nigerian Senate, and after the return of democracy he was elected governor of Lagos State. When he assumed office in May 1999, Bola Tinubu promised 10,000 House units for the poor during his eight years period in Office. This led him into making large investments in Real Estate in the state. But whether these real estate investments were made for the state or for himself has been a subject of controversy for years now. He even successfully initiated a legal action that recently got a major Nigerian TV Station to apologize for airing a documentary asserting his illegal acquisition of choice properties across Lagos. Whatever be the case, Tinubu has since been rated, albeit unofficially, as Africa's biggest landlord. And, court order or not, many would carelessly dismiss Lagos as the property of Bola Tinubu, literally. Now, let's look at the alleged assets and net worth of the man and decide for ourselves if he truly own Lagos; and if they amount to his alleged worth of N10trillion. Compiled by The Entrepreneur Africa, with help from Constative.com.



*“Whatever be the case, Tinubu has since been rated, albeit unofficially, as Africa's biggest landlord.”*



The Interior of Tinubu\_Bombardier\_Challenger



One of Tinubu's private jets, Bombardier Challenger

### Bola Tinubu's Assets and Net Worth

These, albeit alleged and unofficial, are said to be Tinubu's larger-than-life estate.

1. The 1,000 hectares of land valued at about N75Billion located at Lakowe near Abijo at Ibeju-Lekki Local Government and given to Lekki concession company [LCC] which is partly-owned by Tinubu, and being developed as golf course and housing estate by Assets and Resource Management Ltd [ARM] as ADIVA project.

2. The prime land of 157 hectares with 2.5km of Atlantic beachfront valued at about N10Billion. He was alleged to have paid \$20Million [N4.4Billion] to Ibukun Fakeye to commence the project in late 2006.

3. The 14 hectares Parkview Ikoyi Estate foreshore land reclaimed by Lagos State Government is also believed to be owned by Ahmed Bola Tinubu and it's valued at N3Billion.

4. The Annex of the Lagos State Guest House in Asokoro, Abuja bought by the State Government in 2006 for N450Million to protect the main house from security breach. Shortly after he left office, the property was transferred to him under the Lagos State pension plan as part of his pension as former governor of Lagos State.

5. No 4, Oyinkan Abayomi [formerly Queens] Drive, Ikoyi; A 5-bedroom detached house on one acre of land which was originally the Lagos State Governor's guest house since 1979 was acquired by Ahmed Bola Tinubu. The property valued at N450Million was signed and released to him by Fashola in 2007 shortly after Fashola assumed office.

6. Tinubu's residence at 26Bourdillon Road, Ikoyi is said to worth over N1.5 Billion which is also part of his net worth.

7. The 250-hectares of land valued at about N35Billion and strategically located at the Ajah junction on Lekki Road which was initially meant for a General Hospital for the people of Eti-Osa is now the property of Tinubu currently in the control of Trojan Estate Ltd, a company owned by Tinubu. The property has been developed as Royal Garden Housing Estate and now worth over 200Billion.

8. Tinubu also owns some first class luxury cars, one of them is G-Wagon said to worth N600 Million and built with bullet proof and bomb detector apparatus as well as surveillance cameras.

9. He also acquired for himself sophisticated private jet worth \$60Million.

10. The choice property at Lekki- Epe road on which he built the multi-billion naira Oriental Hotel and the extension of a multi storey car park beside it is said to worth N120Billion together with the hotel.

11. A Multi-level recreation center by Mobil in Oniru Estate on Lekki-Epe Expressway jointly owned with ARM and Tunji Olowofe is said to worth N25Billion.

12. Another 3.8 hectare of land at the Lagos State Fisheries Office in Victoria Island valued N3Billion is also his property.

13. The Fishery Landing jetty at Badore [where the Ilubirin fishermen were to be relocated] valued at N500Million is another choice property of Mr. Tinubu.

14. The entire Ogudu foreshore scheme valued at N5Billion. Adding to the Bola Ahmed Tinubu Net Worth.

15. The Ilubinrin housing estate [which used to house Lagos State civil servants and judges up till 2007. This housing estate is worth N2.5Billion has been since acquired by Mr. Bola Ahmed Tinubu.

16. The former Julius Berger yard at OkoOrisan, Epe valued at N450Million.

17. Tinbu's wife, Remi Tinubu, built the massive New Era foundation youth camp at the junction of Eleko, off the Lekki-Epe express road which is also part of Tinubu's wealth.

18. TVC Radio Continental is owned by Bola Ahmed Tinubu as part of his media investments. These two media outfits is valued at N2.6Billion.

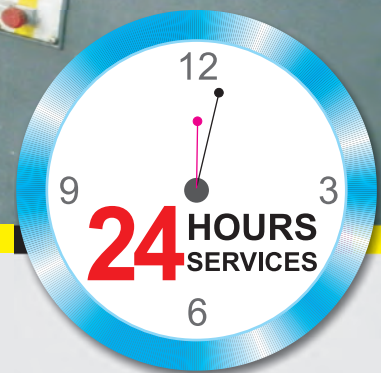
19. Oando Oil which is managed by his younger brother, Wale Tinubu is in reality owned by Bola Ahmed Tinubu himself. This oil and gas company with revenue of N449.8 Billion and total equity of N162 Billion is the largest indigenous oil company in Nigeria.

With shares and interests in hundreds of other businesses and interests, Bola Ahmed Tinubu's alleged net worth is estimated to be N10Trillion, making him, probably, the richest politician in Nigeria.

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