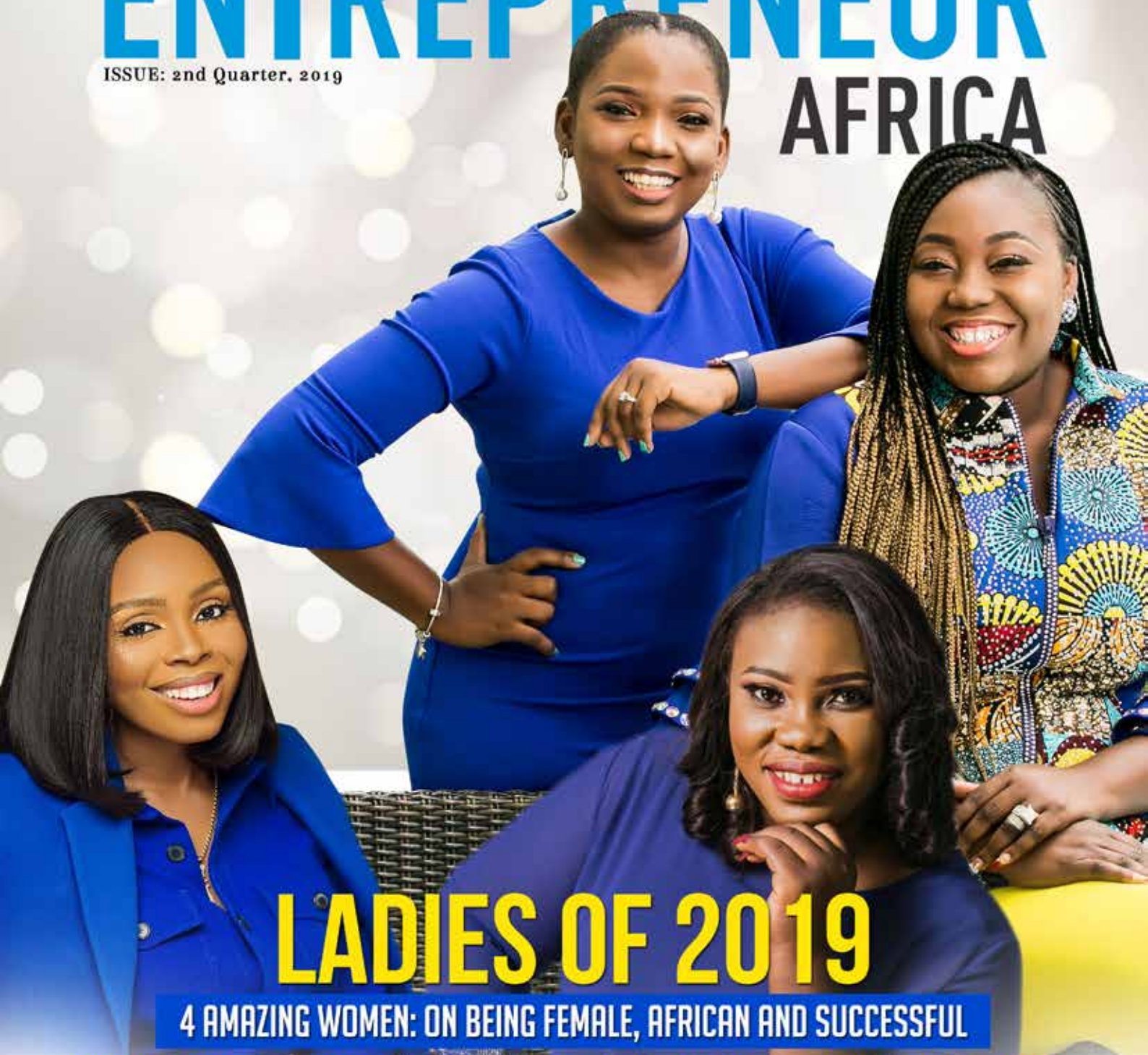


APRIL, 2019

POWER WOMEN EDITION

THE ENTREPRENEUR AFRICA

ISSUE: 2nd Quarter, 2019



LADIES OF 2019

4 AMAZING WOMEN: ON BEING FEMALE, AFRICAN AND SUCCESSFUL

NWANNEKA DORIS NKUMAH | FUNKE KEHINDE | ABISOYE AKINFOLARIN | KIKI OKEWALE

Looking Good Is
Good Business:
Creating Your
Signature Look

5 Ways To Get
Your Start-Up On
The Path Of
Profiting
Within The 1st
Year

Ready For
Investors?
6 Things To
Avoid

In 2019 You Need
A Company
Culture. Find Out
Why It Matters
More Than A
Brand Name



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Scheme 3

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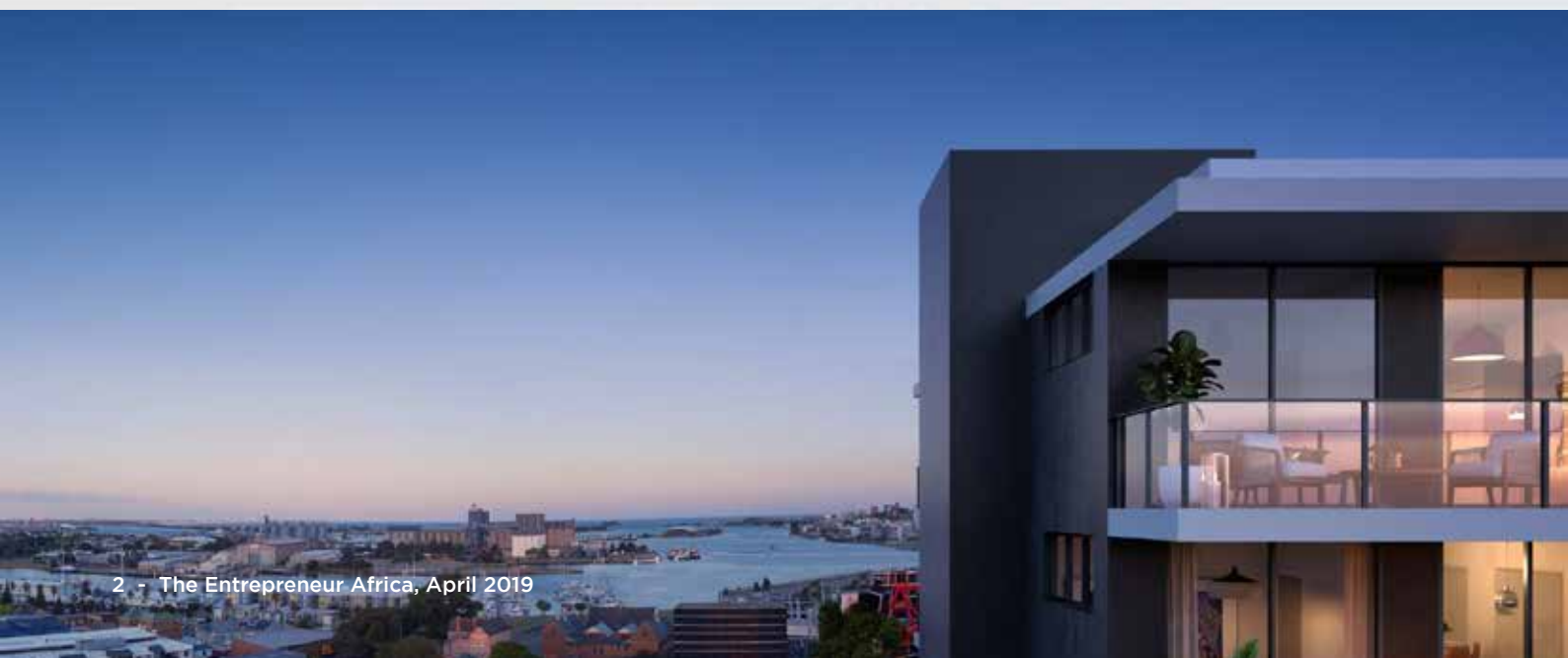
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Are You Ready For Investors?

6 Things To Avoid When Seeking Investors

Over the last decade, we have seen what substantial investments have done to a number of startups, especially in the fintech, agro, e-market, and hospitality sectors. Some of them, like Jumia, Andela, Paystack, etc, have gone from a one-room startup business, with two employees, to continental giants, with over 50 employees, within few years. It follows, therefore, that there is no gainsaying the fact that you as a startuper, getting investors on board your startup train is key to surviving and scaling. But so many business owners are either bereft on how to go about winning investors, or they're too lazy to implement the knowledge of 'how to', or worse still are bent on operating from their comfort zone of 'just getting by', while the prospect of winning investors over remain 'just a wish'. Most business coaches agree that the journey to attracting investors to your startup begins with ensuring that your business has a proper structure. Dang! They're right. But there's more. So much more than I can completely exhaust in a one-page article. So, let's start with how not to approach investors. And to better do justice to this, I'll borrow from Strive Masiyiwa's wisdom. Masiyiwa is Zimbabwe's richest man and one of Africa's business legends. Let's find out below. Shall we?

1. Never approach an investor like a long lost uncle who owes you something because your father sent him to school.

2. Don't confuse investors with donors, who want to do something to help young people. A donor is a donor, and an investor is an investor.

3. Don't look for sympathy from investors, leave it for the donors.

4. There is no one out there who will ever "give" you \$1m. Certainly not if you are a first time entrepreneur. It would have to be quite an extraordinary innovation that you have developed. Being able to show that you are realistic and reasonable is very important.

5. Even on Shark Tank, you rarely ever see investments that went to that kind of level. It is a lot of money! How you respond to such an opportunity must reflect your appreciation of the fact that it is a lot of money. The document you would have to put together for that kind of money will be very exhaustive.

6. 99% of the people who say they need capital, fail to impress potential investors or even bankers, simply because they speak with the language that suggests they will lose the money!

If I say to you as an investor, that I want to invest \$1m, don't meander around telling me fables from your community. Show me you are smart. Dang again! Strive always delivers. And that is what this edition of The Entrepreneur Africa is about. It's, first of all, about 4 gorgeous women – Abisoye Akinfolarin, Kiki Okewale, Nkumah Doris Nwanneka, and Funke Kehinde – who have all delved into various industries full of murky waters, but re-emerged with the prize. It's also about 2 young men – Aaron Lawson (Aaronlwns) and Eze Robert Ebube (Dolo) – who have proven that success is not age-sensitive, as they're both breaking great grounds, despite being so young. But, very importantly, this edition is about you, who, because of the inspiration from this edition of The Entrepreneur Africa, is about to become more deliberate; about scaling; about towing the path of business growth. This edition is about you, for you, and by yours truly, The Entrepreneur Africa. Cheers!

David Agu Esq.
Editor

✉ editor@theentrepreneurafrika.com
🌐 www.theentrepreneurafrika.com
📱 @the_entrepreneur_africa
📍 The Entrepreneur Africa

The Team

David Agu Esq.
Publisher/Editor-In-Chief

Drusilla I.B.O
Content Manager

Ojeh Toju Godwin
Head, Business Development

Victor Okezie
Manager, Digital Edition

Dominic Onyebuchi Ugwu
Head of Operations

Ogheneochuko Emily
Legal Adviser

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Akintex Media Photography
Photography

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Patrick Kimani (Kenya)
Mawutor Adzato (Ghana)
Samuel Oramali (Nigeria)
Tony Okoroafor (Nigeria)
Bornface Munamati (Zimbabwe)
Bamidele Ajayi (Nigeria)
Contributors

Dalion Media and Publishing Ltd.

8, Ikoyi Club Road, Ikoyi, Lagos, Nigeria

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5 WAYS

TO GET YOUR STARTUP ON THE PATH OF PROFITING WITHIN THE FIRST YEAR

By Lahle Wolfe

Few small businesses make much profit their first year- if they make any profit at all. Even with a low start-up cost business, you will eventually need to invest money into your business in order to grow it by expanding products, services, moving into new geographic territories, or hiring others to help you.

The old, familiar saying is true: It takes money to make money. Rule of Thumb: Have one year of savings already in the bank to live off before you quit your day job. If you are not planning to personally fund your business, raise capital before you launch the business. The promise of money is never as good as cash in your bank account.

Protect Your Marriage By Not Becoming Overprotective About Your Business

If you are married, be honest with your spouse before quitting your job and say that business is unpredictable and you may need to rely on their income for an undetermined period of time. It is better to be surprised by a "good" month than by a "bad" month.

You should also discuss how you will deal with the business as a couple. Establishing early on who will do what (if you work together) will save you the heartache of arguing about the businesses ups and downs. If you have young children, expect them to become jealous if you spend more time working than you do with them. Allowing them to help in small ways can add up to big rewards.

If you become territorial about your business instead of involving family, you are guaranteed at least some friction. Even when family members (and friends) offer bad ideas, praise them and validate them for caring. See their input as a desire to help you succeed and not as a critique of you. Putting aside your pride and having thick skin will help you make better business decisions and keep your interpersonal relationships healthy and strong.

A Rainy Day Will Come

Other first-year start-up costs include electricity, insurance, taxes, and unexpected expenses. For example, most businesses need some form of technology to operate smoothly. If your computer dies or needs to be upgraded, you could be dead in the water if you do not have funds to draw on to handle emergencies.

Although savvy new business owners will factor in some rainy day costs for the businesses, they may forget the need to factor in personal rainy day events. If you have taken the plunge and are relying on your business for

income, what happens if your business cannot pay you and you incur unexpected medical expenses, your car or home needs a major repair, or you need to upgrade your business wardrobe to impress clients?

Don't Get Too Excited About Profits

Money is coming into your business and you are (and should be) doing cartwheels. But do not forget that you will need to pay quarterly taxes to the government on any profits made. Unless you are not going to owe any taxes for the year, you need to budget to pay taxes.

Depending upon your business structure, this could mean payroll taxes as well as income taxes. Many localities also base business license fees on how much money you make. Have a profitable year and your business license could cost you more next year.

Paying Yourself

The most important start-up cost to consider is your own salary. Many business owners are willing (and expect) to work for free, or at a reduced salary while they establish their businesses. However, you will still have personal expenses and bills to pay outside of your business expenses.

If you do not have personal funds set aside to cover months where the business is not bringing in enough income to pay yourself, you will quickly find yourself in a difficult place.

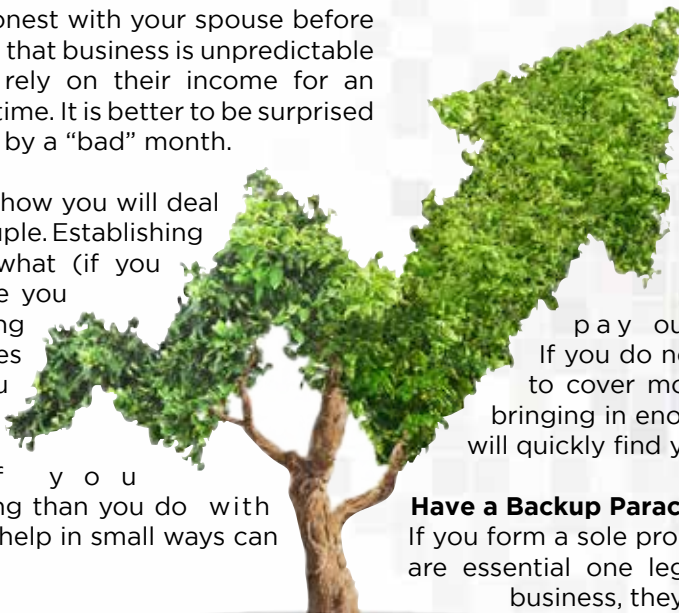
Have a Backup Parachute In Place

If you form a sole proprietorship you and the business are essentially one legal entity. If someone sues the business, they can collect from you personally.

If the business has debts - they are your debts. If you start a corporation, you limit your financial liability; however, you could also be booted out of your own business if your board of directors rallies to fire you.

To protect your long-term personal and business future, be sure to research the various types of business structures to choose the one that makes the most sense for you. Just because your friend chose one type of business structure, does not mean it is right for you.

Ask yourself in advance- what happens if the business fails and you have already quit your job? The unexpected will not catch you off guard if you plan ahead. Losing a business is hard enough to deal with - losing your home because of a failed business is far worse.



▼
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DORIS
NKUMAH**
C.E.O,
HAIR BOSS
INTERNATIONAL



▼
KIKI OKEWALE
CEO, HOPE FASHION



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LADIES OF 2019

4 AMAZING WOMEN: ON BEING FEMALE, AFRICAN AND SUCCESSFUL

NWANNEKA DORIS NKUMAH

**RIISING ABOVE FAILED BUSINESSES,
HERE'S HOW NWANNEKA DORIS NKUMAH
BECAME THE ULTIMATE HAIR BOSS**

By Drusilla I.B.O

As Diamond is synonymous with brightness and brilliance, so also is the name **Nwanneka Doris Nkumah** synonymous with Hairs; Not just Hairs, but quality and affordable luxury hairs.

In **Hair Boss International**, a company she founded and built from scratch, Mizwanneka has successfully, through sheer hard work and ingenuity, built, arguably, Nigeria's number one indigenous hair company with a strong presence in Lagos, Nigeria's commercial capital city. Her unique selling point is her ability to supply original luxury hair.

Hair Boss International is the biggest and largest distributor for virgin hair, closures, braids, wigs, hair accessories e.t.c.

From her humble beginnings, to education and foray into business and entrepreneurship, Mizwanneka's story is inspiring and interesting.

The Entrepreneur Africa went up, close and personal with this aficionado of Hairs. We now serve you the fruit of our meeting with her;

The name 'Mizwanneka' has become quite famous on the Nigerian online space in recent years. But not so much is known of your early years, academics, etc. So, tell us more about you.

Well, I became famous due to my hair business but I didn't just get into the industry just like that. I started as a stylist for movies and gradually worked my way up to carving a niche for myself with my hair brand in 2013 "Hair by Wanneka"

Growing up was a good one for me. I am the last child of nine biological siblings and a beautiful wife to Mr. Nkuma. I'm a Mother and business guru. I attended Majesty High School, Calabar and later proceeded to University of Ado-Ekiti (UNAD) to bag a Diploma in Law, and started an undergraduate programme in English before getting married.

Has it always been all bed of roses for you? If not, what were your struggles and how did you proceed to succeed despite them?

Several times I have shared my inspiring story of how I had to quit my business more than two times because the business had failed. With determination however, I started again and less than two years after, my business is flourishing.

In my early days I bought hair weaves from a well-known hair seller and resold them. I also went to banks and waited till the close of work to speak with the fashionable female staff to patronize me. From the banks, I moved to the church and waited at the church gate for the service to end just to speak with the beautiful sisters from the church and tell them about my business.

Getting more active on social media was a huge success for me. It was a terrain that was easy to access and quick to reach a wider audience, with more customers from outside Lagos. Gradually, I was able to gather enough money to buy a large stock of products, but unfortunately I got duped by a supplier which eventually made me to start afresh. It was a bitter sweet experience because I was hounded for taking clients' orders serious. I believe in true quality in

whatever market I sell. But the saying goes that once bitten twice shy. I had no choice other than to start afresh and attend to the business I loved. Though, it was rough but I thank God.

Social media especially Instagram became my office and my market. People gradually reckoned with my brand, the more I got orders the more I got referred to by existing customers and their experiences made me smile with joy. I used all the features that Instagram could offer. I regularly think of new ways to always improve my brand and here we are with the 'Hair by Wanneka'.

At what point did you set up Hair Boss International, and why hair Business?

The inspiration to become a hair entrepreneur started with the insane idea of wanting to surprise my husband and prove to him that women can also be independent, make their own money and also stay successful without being a liability to people around them. Also, my passion for human hair products was what made me decide on my choice of business. Many hair clients love Hair By Wanneka because of the style of advert used by Mizwanneka, the quality of my hairs as well as the affordability of the hair types.

Your hair brand has no, doubt, become one of the most trusted luxury hair brands in Nigeria. How did you build such trust and widespread patronage?

To be honest with you, I really don't have a special ingredient to my soup (laughs). I'm more about quality than quantity which is key in this business. My suppliers always sort out the best quality for me. Most times I go to the factory to get the hair directly, sit with the workers to sort each hair and strands before I sell them to my customers.

Most of my hairs have different feels as regards to texture and durability. One thing for sure is that I don't sell fake hair but I ensure my hair is long lasting, depending on how you maintain the hair.

In terms of varieties, I always try to cater for many pocket sizes. I have many female clients who cut across many ages and works of life so I personally feel it's best to provide for their hair needs, from weaves to wigs.

I also try to ensure I come up or creatively think of how I can always make my hair collections unique. This process always comes with sessions and brainstorming with my team members, and also a collection of customers' reviews and comments which I don't take for granted. Obviously, it comes with sleepless nights (smiles). But, at the end of the day, I'm able to come up with something solid.

Most of my collections are usually put together and inspired by my clients who always make a conscious effort to keep me abreast of the current trends in the Hair business.

I always try to weigh their comments most times.

You have a company policy of not refunding monies paid for deliveries of orders received. So, what happens if your customer isn't satisfied with what was delivered?

Hair business is not like food restaurant, it's a serious business. I have a team who do quality control on my products before we sell to the customers. This is just to ensure we don't give the wrong order to customers. I personally source my hair and ensure that they are well

brewed to quality. I doubt if any of my customers has ever had any unsatisfied moment with us. We don't do refund and we don't replace unless the fault is from us.

It's obvious that hair business is lucrative in this dispensation. But just how lucrative is it?

LUCRATIVE!! There are many Hair sellers but how you market your business is very key in this industry. I said earlier that I sell Quality over Quantity. This is a phrase I always keep in check as regards my business. I make money a lot from posting my brands of hair on my Instagram page.

Women are attracted to good quality hairs. I can get like 3,000 orders when I post a picture of a particular style. The business has made me own an empire and a walk-in shop.

If not Hair Boss, what else would you be doing and why?

Right now, I have ventured in selling luxury bags. I'm just a business woman. Who knows? I might just be involved in Film making.

How much of your sales happen via online orders?

I virtually receive nothing less than 2,000 orders a day – both via Instagram and my website – from all parts of Nigeria. I remember when I just launched my online platform – the Website – It crashed after one hour. This was because the amount of people that visited the website was too much to carry the capacity.

I had people send me DMs that they couldn't access the website and a whole lot of other complaints. I had to contact my server platform to upgrade. Since then business has been good.

That taught me a lesson instantly: be prepared for unforeseen circumstances.

The cost of doing business in Nigeria is quite high, but for people like you who leverage on social media platforms, the cost is quite minimized? But what peculiar challenges do you still face running an online-based hair business?

Firstly, every business has its flaws and its challenges. For me, recognizing the challenges immediately and retracing your steps is the best thing ever. I can mention a lot of challenges but the major ones I would

emphasize on is WhatsApp orders, confirmation of orders and validation of payment.

Internet fraud is real. People can make payment with fake alert. This can scatter the whole business when you finally get some sort of verification from the bank. It can be very exhausting. I thank God that I have a very good team who are "on top of confirmation with the bank I use for transactions". If not, my business could have been ruined.

How can small businesses leverage on social media to achieve business growth?

One, find a unique selling point. Creating great content and use of words in your caption is very key.

Two, Identify your customers and their attractions. Three, Listen to comments and complains.

Four, pay attention to details.

Five, Use all the social media filters to make your pictures look great.

Women empowerment as a way of advancing the society cannot be overemphasized. What specific ways have you helped empower other women in recent time?

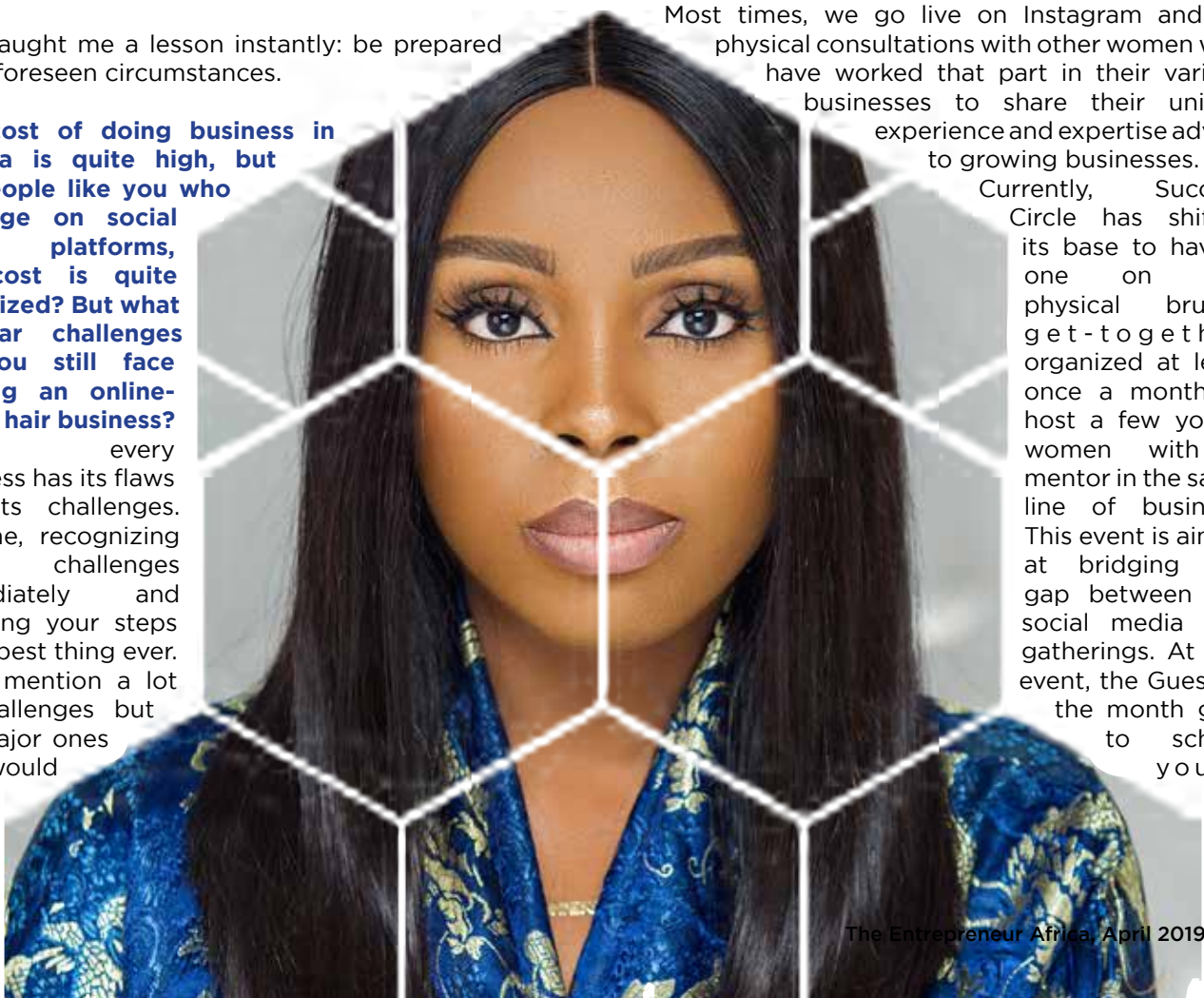
Most times, I get DMs on how to grow a business or what have been my biggest hazards in the industry etc. This gave birth to the emergence of **Success Circle**. I currently don't run it alone but I have a few collaborations on that platform.

Success Circle (Wanneka Empowerment Initiative)

is aimed at tending to growing businesses owned by young women or individuals who seek exposure for their brand on social media. We provide financial aid and support SMEs.

Most times, we go live on Instagram and do physical consultations with other women who have worked that part in their various businesses to share their unique experience and expertise advice to growing businesses.

Currently, Success Circle has shifted its base to having one on one physical brunch get-together organized at least once a month to host a few young women with a mentor in the same line of business. This event is aimed at bridging the gap between the social media and gatherings. At this event, the Guest of the month gets to school young





women about the pros and cons of the business. I know you would say I'm a feminist but I believe in women having their own business regardless of their husbands' money (laughs). In attendance most times are young wives, married women and single mothers. Also on the platform we get paid to talk about a business or do give-away.

You've been trending on social media for donating to finance the education of a little girl sent home due to unpaid school fees. How do you feel about this and how much more can be done for the education of the African child?

To be honest with you, why are we in life and we are not able to help one another? The girl's passion in that video made me want to help her get into school. Nigeria is faced with a lot of pressure; one of it is what the young girl is facing. I have kids as well and I know what it means to ensure that their school fees are been paid. Every girl child is expected to become someone in life, so give them a chance or a shot at it. I did that on my own free will just to help.

I feel that the government has a whole lot of work to do as regards the education system in Nigeria, but that is another story for another day.

What do you do when you are not working?

I love travelling for business and adventure. Most importantly, spending 'Mommy time' with the kids.

Just ensuring I expand my business. Creating new virtues to increase the capacity of my abilities.

What more should we expect from Nwanneka Doris Nkumah in the coming years?

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Nwanneka Doris Nkumah can be reached via her Instagram handle @mzwanneka

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COVER STORY

KIKI OKEWALE

**WITH JUST FOUR YEARS IN
FASHION DESIGNING, KIKI OKEWALE HAS BECOME
NIGERIA'S EMPIRE QUEEN OF BLINGS**

By David Agu, Esq.

Kiki Okewale is Nigeria's Empire Queen of Blings, a title she earned through the excellent patterns, embellishments and beadings she adds to her haute couture.

As an upscale/celebrity fashion entrepreneur, she's been able to build her brand to enviable heights, gaining several recognitions and awards, both locally and internationally, in the process.

Though a high-flying affluent fashionista, she continues to commit her talent, time and treasure towards issues affecting poor women and the girl-child through her 'Kiki Okewale Foundation'.

In this interview, Kiki Okewale tells **The Entrepreneur Africa** about her company, journey as an entrepreneur, her foundation and lots more.

One of the first pieces of advice a business consultant would give to an emerging entrepreneur is to choose their brand's name carefully. HOPE by Kiki Okewale seems very well-thought-out and easy to connect with. So, why HOPE?

First, **HOPE** is an acronym for 'House of Plush Exclusive'. But beyond being an acronym, Hope is a belief in, or expectation of some possibilities. Our brand name is therefore a figurative affirmation of our clients' fantasies.

That is why we don't make ordinary designs; we create exotic imaginations of the elegant personas that people have of themselves and we reflect this with our outfits with emphasis on the use of stones and beadings to create unique patterns on exotic fabrics of all types, jewellery, shoes, bags, and accessories.

What we are saying with all these embellishments is "yes, you are royalty!" Yes, you are a princess! Yes, you are a queen. Yes, all these fantasies are possible. All you need do is look like a queen that you are. That is why we are HOPE Fashion.

Have you always been a fashion designer? If not, tell us about you before fashion business, and how the fashion business began?

I did not start straight away with fashion, although, I loved fashion since I was a little girl. Before I began the fashion business, I worked in the Marketing Communications industry with the likes of Marketing Mix & Co, a leading PR firm in

Nigeria, as a Marketing and Branding Strategist. I also worked at TPT Nigeria and OOI Events. I had the experience of working on some big accounts like MTN Nigeria, UNILEVER Nigeria, Etisalat and some state government agencies. HOPE fashion started four years ago and we thank God for where we have been able to reach today.

Today, HOPE Fashion has become an upscale/celebrity fashion brand with huge patronage and social media followership. What made/makes the difference for the brand in such a crowded industry?

In every business or enterprise, similarities abound especially in the creative industry like ours. It is therefore necessary to carve out a niche for yourself. HOPE fashion aims to make outfits that stand out at all occasions. The difference is evident in the patterns, embellishments, and beadings we create even in our bold designs. And clients who desire more than the regular in their outfits recognise these unique designs and patronize us.

You're an ideal example of a boss lady, and you appear to maintain a beautiful marriage and family life, what is your opinion of modern feminism and how it should affect our lives?

Thank you very much. You see, there are lots of ideologies about feminism, and if we are not careful or well-informed, we might miss the point of feminism entirely. So, for me it's not about modern or old feminism. Feminism is, and should always be feminism.

Therefore, I believe in the fundamental idea of gender equality. And to this end, I am a firm believer in, and staunch advocate of women empowerment because what helps in perpetuating the downgrading of women is primarily and largely the issue of dependency of women on men for something as basic as survival.

A woman should be able to make a living, and keep her home irrespective of the challenges. Let me ask you how the world sees and treats successful women? Of course, with admiration and respect. So, when we have most women having earning capacities and sustainable livelihoods; when we have more women breaking barriers and accomplishing feats; when we

have more women breaking the chains of dependency on men for basic and subsistence, the ugly issue of gender discrimination and inequality can be more effectively defeated and ultimately eradicated. And the key to all these is to empower the woman. That for me should be the ultimate goal of feminism. But the real challenge is the wrong notion that is widespread amongst a lot of women that feminism should be anti-men. This antagonistic approach is the reason the ideology seems to be struggling. We cannot achieve that glorious emancipation without the support of our men. No, not permission, but support – be it as fathers, brothers, friends, colleagues or spouses.

For example, I am happily married with wonderful kids and still able to run my business adequately. Why is this possible? It is actually made possible because of the tremendous support I get from the men in my life: my husband, my brothers and my family.

So, feminism should be a two-way street: on one side, women should develop themselves with the mindset that they are complete beings and have the capacity to be able to take care of themselves, their needs and their families.

On the other side of the street, our opposite sex should appreciate, support and treat us as equal partners in progress. And believe me, it is easier for the men to fall in line when they see the enormous drive and dreams of the women around them.

I therefore advocate for these kinds of treatment for women through my Foundations.

Your dresses are a showcase of uncommon fabrics and designs; what guides your choice of designs and fabrics and how do you come by them?

I use all kind of fabrics but I particularly love Ankara print, it's so colorful and gives me room to play with patterns. And I must also say that I am unapologetically luxurious, hence the reason I favor exotic fabrics of all kind.

As for our designs, we are unhindered and uninhibited. We allow our imaginations to soar and create designs that elevate even the highest of our clients onto that topmost pedestal they will like to see themselves. We bring to life

people's fanciest fantasies. We make our clients kings and queens through their outfits. This is something they can only get at Kiki Okewale and HOPE Fashion.

Despite tremendous breakthroughs by women in recent times in the field of business, there remains a great need to empower more women. How have you contributed/do you contribute to driving this course in your own sphere?

By God's grace, one of my foundations is the **KIKI OKEWALE FOUNDATION**. The foundation has two focal areas. First, we give support through scholarships and empowerment programs to girls/ladies seeking careers in the fashion design industry. Second, we advocate for less fortunate women through intervention programs such as widows' empowerment, rehabilitation of prostitutes, gender discrimination and domestic abuse. Though it's little for now, but we are doing our bit. And we are committed.

You recently opened a new store at the highbrow Ikoyi area of Lagos. This is obviously a sign of business growth. How would you describe the growth of HOPE Fashion in the last 4 years?

Our growth is traceable to the exquisite range of unique designs and collections we stock which enables us to reach more clients with taste for luxury and elegance. But more importantly, it is a testament to our excellent customer service, even if I say so myself. Here, our customers are treasures and we treat them as such. That's how we are able to keep them coming back and keep on growing as a business.

Now, about Ikoyi: the outlet is actually situated on Awolowo Road and it is especially a response to feedbacks from many of our clients who expressed a wish for us to be closer to those of them resident in that part of town. And because our offerings are originally upscale, it was easy for us to meet that demand, and fit into the elite class on the island.

There appears to be a preponderance of fashion designers without tailoring skills in Nigeria today. How does this upsurge affect the fashion industry and the quality of designs available in the market?

Of course, lots of people go into fashion designing without proper knowledge and skills. Some even think that as long as they can sew they are automatically qualified to be a fashion designer. A critical part of the business is being able to imagine, create and mix fabrics. This seems easy on the outside;

so, some people will sketch and gather tailors to do the sewing. Some don't even sketch, they just act as middlemen between customers and other tailors and put themselves about as fashion designers. So, we have all kinds of pretenders in the industry. But the question is, can they be the best at it?

For me, however creative you are, it is imperative that you acquire the appropriate tailoring skills to bring your designs alive because the most essential part of this craft is not even being creative, it is being detailed. Being thorough. That is the attribute that drives you to perfection. And you cannot master that by being just creative. You need to master the art of tailoring itself. That is the one way you can also properly lead your tailoring staff and earn their respect. When they know you have an eye for thread; that you can spot that cut that is not straight; that you will notice that sewing that is not smooth; that you will reject that finishing that is rough, they will submit to you and your customers will appreciate this in your work. That devil in the detail is what learning the tailoring itself will give you. Make you a master.

If you do a check, you will discover that the most causes of dissatisfaction between clients and designers are often not the designs, it is the imperfections in the actual outcomes. Many unsuspecting customers go to our so-called designers with a style they see in a magazine and request same, at the end of the day what you will see will not correspond with the design presented.

This has particularly degenerated to serious issues which make people label fashion designers and tailors derogatively.

However long it takes, talent and skill tell eventually in this business. You cannot make it to the top and stay there without the necessary ability to make clothes yourself, and the sufficient ability of creativity because that is what will stand your work out and sustain you at the top.

What are some of the challenges that you've faced as a fashion entrepreneur and how did you overcome them?

Entrepreneurs in Nigeria have a fair share of challenges. These range from the cost of maintaining the business, epileptic power supply, employing same-minded staff that would understand your vision and your mission and align with it whether you are there or not. But I would say the human capital challenges outweigh the environmental issues. Finding the right set of people as staff is huge. And we have been fortunate though as we have some amazing staff that have been some kind of blessings to the business. They are diligent and resourceful.

With your years of mainstream fashion designing, do you think the Nigerian fashion industry has earned a bragging right among first world fashion industries?

Of course. More than a bragging right. Like they say, Naija no dey carry last. The Nigerian fashion industry has succeeded in putting a lot about the country on the map. Look at the explosion of Ankara-induced fashion in the last decade. Have you noticed how



Ankara has become a mainstay of European and American runways in recent years? Even among high fashion.

The internet age and social media era has made it possible to showcase a lot of our creativity and fabric. For both men and women, we are making strides in the world of fashion. Ankara jacket is a regular staple for women both home and abroad, and the many ways of making and wearing the regular male tunic is now a global phenomenon.

Despite being 'un-African', nudity is fast-becoming a fashion style in this part of the world. Does this worry you?

No, it doesn't worry me. There are better things to occupy the mind with. You know what they say about every one giving what he or she has. Those who engage in nudity do so because that is all they have to offer the world and I wish them well.

For me, there is too much in me and about me to offer the world. The beauty inside of me is much more than the beauty on the outside. So, let me worry about how I'm going to continue being even a greater blessing to mankind through my business, my talent, my knowledge, my impact on other people. Second base job.

You have a pet project called Kiki Okewale Foundation. Tell us what it's all about and what inspired you to set up this foundation.

As earlier stated, Kiki Okewale Foundation is about women empowerment with particular focus on building capacities and careers in fashion and related industries. Other areas of interest are widows' empowerment, rehabilitation of prostitutes and victims of domestic abuse.

Now we also have Stitches of HOPE Foundation which primarily focuses on supporting children in homes and hospices, and those less privileged. We have been making little efforts since 2017 when it was set up and we have a big event planned for this year's Children's Day.

My inspiration stems from the fact that circumstances and opportunities are not equal which make people lose hope in themselves. We therefore aim to provide timely interventions that

will help restore hope in the minds of children, so that they can look beyond their present challenges and see forward to a better tomorrow.

Would you rate yourself among the top 5 female fashion designers in Nigeria?

Before nko? By God's grace I would, owing to the enchanting style and excellence I create each and every time. In fact, top 5 is a start, let's put it bluntly and claim it so that "Angeli to n pinre" (Yoruba literal saying that 'the Angel that shares good fortune') can stamp it - I am the best. And in a few years, I will be the best not just in Nigeria, but internationally recognized as the favorite designer of Kings and Queens, Presidents, Senators, Female leaders, Celebrities and Royalties the world over. Beyonce and Meghan Markle, watch out! Nigeria's Empire Queen of Blings is coming out!

What more should we expect from you in the near future?

We are still growing the brand and expanding the business. HOPE Fashion and the Kiki Okewale brands are going places.

And for the foundations: at Kiki Okewale Foundation, we are committed to building capacity for as many women as we can reach; while the Stitches of Hope Foundation will continue to spread hope and happiness to as many as we can touch.

Thank you.

Kiki Okewale can be reached via her Instagram handle @h.o.p.e.fashion_atelier





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FUNKE KEHINDE

ONE FAMILY AT A TIME,
FUNKE KEHINDE IS CREATING PROSPERITY,
THROUGH REAL ESTATE

By Dominic Onyebuchi Ugwu



Funke Kehinde perfectly exemplifies the popular saying that 'What a Man can do, a Woman can do even better'.

Here is a quintessential realtor with an excellent pedigree and a force to reckon with in the real estate market space with so many unprecedented records, well-deserved awards and recognitions to show for it.

The Entrepreneur Africa caught up with this daring, unassuming and consummate CEO of Brilliant Concepts Realtors – a registered and successful real estate marketing company – and she had a lot to tell us. Enjoy!

Real estate companies are as ubiquitous as mosquitoes. Yet, only a few like Brilliant Concepts is highly rated as one of the most successful real estate companies. What are you doing differently?

Applied Knowledge they say is Power. Brilliant Concepts Realtors came into the market to solve the problem of housing deficit in the country because we believe everyone deserves a home and we put in our best on a daily basis to make this a dream come through.

We offer peace of mind with all the properties we sell and our numerous clients can attest to this and we have also won various industry leadership awards to this end.

We have made many people land and house owners in the cities of Lagos, Owerri and Dubai.

And we are happy to make many more, like the people reading this. So, make sure you contact us today to start the journey with you.

It's barely a year now since you set up 'REMS Realtors', a real estate network marketing company. So far, how is the company meeting its vision of raising 5000 real estate millionaires by 2023?

REMS has a vision of raising 5,000 entrepreneurs that makes millions monthly through real estate, and currently in 7 months of incorporation we have trained and equipped over 1000 entrepreneurs with over 100 of them making over a million naira monthly. Over 300 families have been made landowners. The goal is to equip 5000 entrepreneurs that will create

over 25,000 jobs in the next 5 years thereby creating prosperity for the nation, enterprise development and people empowerment.

Figures from the National Bureau of Statistics (NBS) show that in the last two years, the real estate sector was Nigeria's worst performing economic subsector despite the country exiting from recession. Do you think anything is currently being done to improve the sector's contributions to Nigeria's GDP this year and in the years to come?

Well, from my point of view as a real estate marketer, the market has been good; the middle class have gradually come into the property market which I think must have contributed to the GDP of our nation.

The Treasury Single Account (TSA) Policy was formulated to plug leakages and curb corruption. However, some real estate practitioners believe the implementation of the policy is making the sector underperform by blocking some of the sources of the funding for many real estate transactions. Do you share a different view?

The TSA policy has brought a lot of things to limelight, and I believe it was implemented to make agencies in our country accountable. But I don't want us to see real estate as a means for money laundering, if you are seriously doing real estate business, the funds for investing in it should not be subject to a government policy.

It is evident that the activities of the real estate sector are pronounced in states experiencing a high rate of urbanization, Lagos, Ogun, Oyo, Port Harcourt and Abuja for example. How soon will we begin to see real estate activities become manifest in majority of other states in Nigeria?

Visionary Leadership is required to drive development. In Ibeju-Lekki for instance, most of the developmental activities is 85% driven by the private sector (for example DANGOTE). So, all the states that want to see development should enact policies that favor PRIVATE INVESTORS IN REAL ESTATE. Until then, we pray for the best.



The International Women's Day was celebrated this month. In your view, do you think women in Nigeria are getting heard today compared to what obtained in the past?

I can speak for my sector, real estate marketing, women are leading the thought and dominating the awards.

The spate of building collapse appears to be increasing by the day. As an expert in the housing sector, what would you recommend to end this disaster?

Nothing just happens, everything has causes and effects, and if you are not mindful of the things that matter, you will definitely always be in the corrective mode. I say this every time I speak to experts in my field; to let your works be a legacy, which means it must be done with almost professionalism and care. If we must stop this menace, all hands both government and private individuals must first understand their roles and stop cutting corners when it comes to building approvals.

As an Entrepreneur, you have done marvelously well in staying afloat in today's fast-paced, highly-competitive and dynamic business environment. In your view, what innovative ways should start-ups, small and medium-sized businesses adopt to remain in business?

Every business must be creative and innovative and must be ready to move faster than the speed of light..... it is either you sink or swim in business or you must go all out to be visible and strategic in your approach to business management. And be very profuse with customer service.

You have constantly held the view that investments in real estate are no longer an exclusive preserve of the rich. What practical steps can poor people and low-income earners take to become landlords?

Becoming a landowner is first, a thing that starts from the mind and a commitment to do it and then equip yourself with the right information. This is where brilliant concepts has carved out a niche for herself; we take you through various free consultations and actually help you work out flexible payment options that will suit your pocket. That is how Brilliant Concepts has brought in a lot of middle income earners into the landlord gang.

Funke Kehinde can be reached via her Instagram handle @brillantconcepts_realtors



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COVER STORY

ABISOYE AKINFOLARIN:

AFRICA'S TECH HERO,
GIRLSCODING, AND THE
STORY BEHIND HER FAME

By Dominic Onyebuchi Ugwu



Abisoye Ajayi-Akinfolarin is a multi-award winning social entrepreneur, a mentor, change agent and an ICT consultant with over 12 years cognate experience. She is the founder of Pearls Africa Foundation and Nigeria's current and only CNN Hero Honoree, a feat she achieved in 2018 through her now world-renowned **#GirlsCoding** – a deliberate and positive initiative to better the lot of the African girl-child through coding.

She talks to **The Entrepreneur Africa** about her travails as a child, her undergraduate days, her foundation via social enterprise, amongst others.

Reports say that you were not born with a silver spoon. In fact, you became an orphan at age four. Tell us more about your early years and the struggles of becoming who you are today.

I lost my mother when I was four years old. I would say that it felt normal for a very long time until I was a teenager when I started living with other people and then I noticed how they were relating with their children. It was tough growing up without a Mum.

I wasn't orphaned, I only lost my mum. My dad passed on in the year 2011, which is 8 years ago.

University Education was difficult to get but thankfully, I was busy with technology and after getting my university degree, I decided to give back to girls who can't afford to pay for computer programming classes.

While in the University, you combined academics with running a business. Was there more to this, aside the need to survive?

I joined EDP Audit as an intern and I was still with the firm before I got admitted into a part time program in a University. I also ran a business as a side hustle while in school, making good use of my negotiation skills. Doing business paved a way for me to achieve my other goals at that time. I still have the flair for entrepreneurship which is what I'm doing but, for a social cause.

Pearls Africa Foundation and GirlsCoding have become world-famous in recent time with several recognitions internationally and locally. Are they both non-profit? Tell us more about these two organizations.

Pearls Africa Foundation is a non-governmental organization, founded in 2015. The foundation promotes the cause and advancement of vulnerable young girls through training in technology, skills acquisition, vocational skills, entrepreneurship and mentorship. It has birthed four projects focused on Sustainable Developmental Goals 1, 4, 5 and 8.

GirlsCoding is an initiative of Pearls Africa, which teaches girls how to use technology to create solutions to common societal problems. These young girls are between ages 10-17 and live in underserved communities across Nigeria. The project covers courses in Computer literacy, programming and web development, problem solving and critical thinking. Some of the solutions our

girls have come up with are Makoko Fresh (ecommerce for buying and selling of seafood), Break, The Blade (Advocacy against female genital mutilation) and Hope Basket (thrift store).

Despite widespread recognitions (and, hopefully, support), do you still face challenges in achieving the goals of Pearls Africa and GirlsCoding?

Over the years we have faced so many challenges most especially financial resources to help support our work. With the global recognition we have now, companies are reaching out to partner and collaborate with us. We believe with the proposed collaboration, we will be



able
to
spread
across
Nigeria and
Africa at large
equipping and
empowering young
girls, thereby reaching
our goals.

Empowering disadvantaged girls through your works at your organization is capital intensive. How do you get funding?

Yes, it is very capital intensive. Initially, when we started, family and friends supported the work. We got in-kind support from BudgIT. Then we started getting financial support from the US Missions in Nigeria and Union Bank. Now, we apply for grants on the internet.

Another reason it is capital intensive is because we have to make sure that their basic needs

are met in order to improve their learning experience – like food, water, drinks, sanitary towels, the laptops we train our girls with – amongst many other resources that must be provided to enable us pass this knowledge across to them and see results.

How can small and medium-sized businesses benefit from Coding?

The end product of coding is software solutions that help entrepreneurs automate tasks, ultimately saving them time and money. That's a huge plus for small businesses where budgets are typically very tight. If you own a business that has a website, uses a mail client service (for instance) or uses software that simplifies your business process, then you are benefitting from the hours of work put into coding.

For instance, one of the projects our girls created called Makoko Fresh, is a form of critical thinking, identification of a serious problem within a community and thereby using the coding skills to build a solution which is the ecommerce platform to solve this problem, a business of inconvenience has been solved and folks who rarely make enough money because of many middle men, now make better income, thanks to critical thinking and coding.

Having passed through all the different levels of Nigeria's educational system, and with your rich experience of grooming young girls of school age, if you were to advise Nigeria's educational policy makers, what would you tell them to do differently?

Nigeria's educational system especially the curriculum has to be updated to ensure it responds effectively to current career demands and for it to empower students to be job creators.

There should be a policy to ensure that all girls must attend school and in the remote towns, mothers could be given some sort of incentive to let their daughters go to school as most times, these girls help with chores at home.

With the attendant problems that characterized Nigeria's recently-conducted general elections and the many before it, there are increasing clamors that the nation should switch to e-voting, as obtained in developed countries. As a Nigerian with over 12 years cognate experience in Information Technology Solutions Development, what would you recommend?

I would recommend an e-voting system based on block-chain technology. It is a digital, anonymous and distributed system model that is unlikely to be hacked.

If you weren't in the Information Technology space, where else would you have been and why?

The options for me would have spanned from being active in the civic space, or practicing as a consultant but I don't see myself outside the IT space.

Besides, there are many career opportunities within the IT sector like Animation and graphics, data analyst, network engineering, robotics, etc. It's really an exciting path, not sure I could have traded this path.

You are the FIRST Nigerian CNN Hero Honoree. How has the feat impacted on your foundation and life generally?

As a foundation, we have gained more recognition across the world, corporate bodies especially those who focus their CSR on technology, education and impact driven projects have reached out for partnerships and collaborations. Personally, my network has been expanded. It's fulfilling to be recognized as an ambassador of good will, representing the good that is coming from Nigeria and Africa.

Some of the girls in our program have gained scholarships from public schools to private schools. Their parents and communities are excited and they now believe in the education of the girl child.

The path to success isn't always smooth. You took an unpopular decision and ventured into programming, an otherwise male-dominated skill. What were the challenges you faced then and what useful lessons should young people aspiring for success learn from your own experiences?

I got interested in technology at a very early age and by the time I interned at EDP Audit, the technology was not as developed as it is now. I had a Desktop PC and there were no frameworks so I had to do the work.

I have always believed in myself, even though I was not certain about the future or where I was heading, I had to keep moving, keep learning. The technology space has always been a male dominated sector no doubt, I believe it was worse back in the days, there's a level of improvement now, and I believe we can do better.

The lesson I would like to share with the younger generation is that who they are now shouldn't decide who they would be for the rest of their lives. You are responsible for the future you dream of.

Volunteer your time and do not feel entitled. Life is easier for you now compared to how it was for us 10 years ago, make good use of data in your phone to develop yourself, take online courses, many of them are free and useful.

What are your greatest fears in life? Not having enough support to expand the cause of the girl child education in technology in Nigeria and Africa.

How do you unwind when you are not working? I am always on a book at any time when I'm not working. I go to the gym, Netflix and chill.

Abisoye can be reached via her Instagram handle @msabisoye or mail via; abisoye@pearlsafrica.org



As a family woman, how do you balance work and family responsibilities?

There is time for everything and I stick strictly to my schedule. In that way, there is a balance. I prioritize my health so no part suffers. My job is my passion so when I'm working I'm doing what I love. There's no strain on both aspects in my life.



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MEET 17-YEAR OLD AARON LAWSON

THE NIGERIAN IMMIGRANT WHO'S HELPING AMERICAN YOUTHS
STEP UP THEIR GAMES

By Drusilla I.B.O

A portrait of Aaron Iwson, a young Black man with short hair, wearing a dark polo shirt. He is looking directly at the camera with a neutral expression. The background is blurred, showing what appears to be an indoor setting with some architectural elements.

Aaron Iwson

is a 17-year old Nigerian American Entrepreneur based in Dallas, United States of America. As a Cinematographer and social media marketer, he combines his skills and ingenuity to create high-quality and tailor-made videos that help Dallas-based brands gain the necessary attention and connections needed for their businesses to thrive and flourish. Yes, he's doing all these at just 17! Little wonder he's been dubbed "Generation Z Entrepreneur".

The Entrepreneur Africa sat down with this 'wonderpreneur' to discuss his exploits, business in America and the importance of hard work in today's business industry.

At 17, you are an Entrepreneur, a Social Media

Marketer and a

Cinematographer. How did all these come to be?

Pele, one of my favorite soccer players once said: "Success is no accident. It is hard work, perseverance, learning, studying, sacrifice

and most of all, love of what you are doing or learning to do."

I have lived my life based on that quote, and everything I put my hands on turn into gold, not because I'm just "lucky" but also because I was always ready to outwork my competition. My whole journey wouldn't have been possible if I didn't have a strong support system and encouragement from my family – and I consider these priceless.

You are the founder of the African immigrant scholarship. What is this about and what inspired you to set it up?

So, I started this scholarship to help African immigrants that are living in America. Moving to America was really tough, going to school, not being able to apply to the same scholarship as everybody else was a bitter experience for me. Remembering the struggles I faced, I would love to help someone in that situation who has a dream and just needs a little financial help. The scholarship is twice a year but the amount offered is quite small at the moment given that it's our first year of starting the scholarship. It is our hope that soon enough the grant will increase as the sponsorships pour in.

You are also into the business of helping brands gain connection. How do you do this and which brands have you helped to position well in business?

The number one way I do this is through my creative videos, using my young mind to visualize ideas for brands has been so powerful, and many brands entrusting me with their vision has been really awesome. I have worked with a lot of Dallas brands such as: Dallas Millennial Club, Vista Bank, the Olana, and Ritz Carlton Hotels, just to name a few.

Are there peculiar challenges immigrants like you face while doing business in America?

While in business in America, being a Nigerian already raises a red flag because of the suspicion other nationals have of Nigerians and most Africans. Proving your trust and loyalty is an important business trait in America! You just have to show that you are different, and not the normal stereotype.



Me being under 18 also makes it hard to do business without a parental signature or some people don't allow it at all, driving ... I mean I could name a lot but I never let my issues control my today or tomorrow, I find ways around it and work my way to success.

You were featured on Fox News, voyage dallas and other notable American media outfits. What attracted them to you?

I am a distinctive person, just like a unicorn – REALLY RARE. For me to have graduated high school at 15 when others do it at 18 is already good enough. Wait for it – I am an Immigrant, business owner and an inspiration to American youths to step up their game. Who wouldn't want to have me on their media outlet?

To an average African business person, America is paradise on earth. As one who lives in America, is it so easy to do business there?

It isn't always rainbow and sunshine. Yes, some businesses make it very easy for you to work with them, while some don't. America is the land of opportunity and taking that for granted would be my demise. I love doing business here and thank God for the chance.

If there's one thing you could celebrate Africa and Africans for, what would it be?

Hustle!!! No other continent hustles like Africa. Almost everybody in Africa was not born with a silver spoon, so everything they had or have – they had to work really hard for them. That is one thing that I love about Africans, it's so amazing.

What will it take you to leave America and come back home to do business in Africa?

REAL ESTATE. When I get older, I would love to buy some real estate in Nigeria. In 3 to 5 years, the Nigerian real estate market would be booming heavily, and I would love to catch on to that.

Are there any useful lessons you've learnt as an entrepreneur that you would want young people doing business in Africa to learn?

Hustle beats talent when talent doesn't hustle. Mark Cuban once said in a speaking engagement: 'forget your passion and follow your effort/hustle'. It may seem so simple but it's really deep and complex. If you are willing to outwork people in your industry, if you are willing to sacrifice sleep, sacrifice soccer or hangout with friends in order to finish a project, your hard work will definitely pay off.

"Keep your dreams alive. Understand that to achieve anything requires faith and belief in yourself, vision,

hard work, determination, and dedication. Remember all things are possible for those who believe."- Gail Devers

Where do you see yourself in the next 5 years?

In the next 5 years, I see myself expanding African Immigrant scholarship to a Visa lottery system, where I can give top young entrepreneurs in Africa a chance to come and continue their business in America. I see myself launching a networking system for 'Generation Z'ers' to meet and collaborate with like-minded individuals, and lastly, pushing my creative marketing agency.

How can people reach you?

You can now google "aaronlwsn" and find everything you want to know about me.

My Instagram page is really booming. Lol. You can check me out @aaronlwsn or send me an email to: aaronlwsn@yahoo.com.





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FEATURED INTERVIEW



EZE ROBERT EBUBE

IN LAGOS, EZE ROBERT EBUBE IS GIVING ROLEX A RUN
FOR THEIR MONEY, WITH THE DOLO INTELLIGENT WATCH

By Dominic Onyebuchi Ugwu



Eze Robert Ebube, popularly known as Dolo is an Entertainer and an Entrepreneur based in Lagos, Nigeria. As an Entertainer, he is no newcomer in Nigeria's music industry and has worked with the likes of Ruggedman, Orezi and Patoranking to mention but a few.

As an Entrepreneur, he founded **Yakpa Global Company** in 2015, a company dedicated to the sales of known brands of wristwatches. Through vision, dint of hard work, and consistency he went on to innovate and launch his own wristwatch brand – **Dolo Intelligent Watch**.

The Computer science graduate from Olabisi Onabanjo University, Ago-Iwoye, Ogun State fielded questions from The Entrepreneur Africa about his journey to entrepreneurship, his wristwatch brand, future plans etc. Excerpts below:

What inspired your journey to entrepreneurship?

My journey to entrepreneurship started from when I was a kid. Yes, in my secondary school days in Federal Government College, Enugu, I was into buying and selling of clothes.

In the University, the popularity I had as an entertainer made it quite easy for friends and students to patronise the clothes business I was doing, and so I was able to make extra income while in school. Being involved in buying and selling taught me a lot about the art of doing business.

Why wristwatch business?

When I wanted to start business professionally, I considered going into the fashion industry because of my love for fashion. However, I quickly dismissed the idea because I saw the fashion market as a saturated one in the sense that every tom, dick and harry was into it. And so, I chose the wristwatch business.

Settling for the wristwatch business stemmed from two reasons: One, I was an ardent lover of wristwatches and other body accessories. Two, I saw the wristwatch market as one that had a lot of potentials and opportunities, and not many people were in it. So, about four years ago, I did some in-depth research about the wristwatch business and all it required to start and succeed in it.

When I was done researching, I then started the wristwatch business by selling random wristwatches and other known brands in the market via a platform I created – watchyakpa.com. I was doing quite well, but at some point I felt unsatisfied and I said to myself: Why can't I birth and sell my own wristwatch brand? And so, after another one year and six months of extensive research, I created my own wristwatch brand – Dolo Intelligent Watch

The Dolo Intelligent Watch is really doing well in the market, judging from the wide popularity and huge patronage it enjoys from Nigerians. What's so special about the Dolo Intelligent Watch?

Dolo Intelligent Watch has some amazing features like a video cam, a voice recorder; it also comes with a 15GB and 8GB memory, has night vision and is waterproof. It's a smart intelligent watch such that with just a click of a button on the wristwatch you can record any incident around you at any given point in time and the recorded data automatically saves on the watch's in-built memory card. So, that's the added value on the wristwatch. And this is a great feature that can help in the area of shady business deals and security in this part of the world. The Dolo Intelligent Watch was created specifically for the Nigerian market.

Considering all these amazing features that characterise the Dolo Intelligent Watch, just how affordable is the wristwatch?

The Dolo Intelligent Watch is quite affordable. It was developed from the Chinese/Hong Kong Market, same market where even

most American wristwatch brands develop theirs. The Dolo Intelligent Watch goes for about N60, 000 and we all know there are casual brands in the Nigerian market that are of the same quality with the Dolo Intelligent Watch but are quite higher than N60, 000. And the shocking thing is that both the Dolo Intelligent Watch and these other casual brands were developed from the same market - the Chinese/Hong Kong market. However, the edge Dolo Intelligent Watch has is its peculiarity to the Nigerian market.

How can one differentiate an original luxury wristwatch from a fake one in the market?

The truth is that it's quite difficult to distinguish an original luxury wristwatch from a fake one except you are a wristwatch expert. Today, people buy a lot of fake wristwatches thinking it's the original ones.

Most luxury wristwatches are from Switzerland and they can't be bought just anywhere. For example, you can't tell me you bought an original Rolex wristwatch in Oshodi market. An original Gold bezel Rolex wristwatch costs about N8 Million Naira. So, even if such a wristwatch was stolen, it's impossible that you'll buy it for N50, 000 or N80, 000. It can't match.

Also, most luxury wristwatches are made of quality fine materials e.g. the Gold bezels in an authentic Rolex Watch is made of 24k gold and it's not gold plated with Great Standard and quality, though it takes a professional horologist to detect. There are only few accredited sellers in Nigeria, (Polo Nigeria, May brands for casual watches and also WATCHYAKPA which is our affiliate brand). I would say you contact such recognized brands for their expertise before you go on making such a purchase to avoid huge regrets.

What are the challenges you face in the wristwatch business and how do you deal with them?

There are challenges such as replicas, (customers say they bought the same product/brand at a more cheaper price which might really not be as quality as that you are selling to them). Since

quite lucrative at the moment and as time goes by, it'll get better.

What lessons has entrepreneurship taught you?

Entrepreneurship has taught me to be tough, decisive and be ready to weather the storm. I will say it's not an easy road but it's definitely worth it. Sometimes you are feeling so down, the next minute you are excited and everything is working in your favour. Though it's more challenging in our economy due to the challenges we face with the infrastructure and government but I must say that there are more opportunities over here than anywhere else.

What should we expect from Dolo in the next few years?

Bigger, better Brand. Plans are already underway to delve into other products line. We also plan to do greater awareness in the market and probably a few philanthropic activities in our country Nigeria.

Eze Robert Ebube can be reached via his Instagram handle @dolondolo

How lucrative is the wristwatch business?

It is very lucrative if you know your business. In fact, every business is lucrative if you have a strategic role to play in your field and if you are solving a problem or meeting a need. Though the market still remains very competitive, we have a brand that serves the people (that is the DOLOWATCH and its functionalities). People are getting to know what it does and how it can help them besides just telling them the time of the day. So we are steadily expanding. So yes, it's



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CREATING YOUR SIGNATURE LOOK

"Dressing well to improve your life isn't about pretending to look like you're successful.
It's about giving yourself a kick-start to become successful"

- Peter Nguyen CEO of the essentialman.com

Creating your signature look...

An elderly man walks into the room, he is simply dressed. The only things that stand out about his appearance are his beard and head of afro which have turned completely white with age. Could it be...? You move towards him to try and get a better look. You can't believe your eyes, it's the world famous Nobel laureate; Prof. Wole Soyinka!

A signature look is your social identity. It's what separates you from the next person. It is a fusion of your go to style (Wole Soyinka's style is casual) incorporated with standout elements that are distinctively you (in this case Prof's white hair). If Prof. Wole Soyinka for whatever reason cut his hair, a lot of us would easily miss him in a crowd. His hair has become an important part of his social identity.

As an entrepreneur, you are always the first face of your business especially when your business requires you to be in the public eye frequently. Thus, by getting creative with your personal branding you get to attract favorable recognition for yourself and your business. There are a number of ways to create that distinct style identity also known as your signature look. And most of them don't require you to break the bank. So here are 5 ways to create your own signature look.

Hair style: One of the easiest ways to create your signature look is your hair style. Denrele Edun, Ara, Chimamanda Adichie and Taribo West are just some people who have created a brand identity with just their hairstyle. Note of caution here: you should take your lifestyle into consideration when picking out hair styles: How much time are

you able to devote to your beauty routine every morning? Do not aim for an elaborate routine, if you are more of a wash n' go type.

Hats/ head-ties: think of former Nigerian minister of finance Ngozi Okonjo Iweala, Dj Spinall, Abraham Lincoln, Madam Kofo and my personal favorite Nkiru Anumudu and



one thing comes to mind; each of these people are famous for their head adornment. A hat might be all you need to make that statement. Make-up: Simple, bold, understated or none at all. Your style of make-up can also be part of your signature look. Remember Sade Adu's iconic red lipstick? Or Nkiru Anumudu's black eyeliner?

Clothing style/ structure: Apart from being one of the richest men in the world, facebook founder and CEO, Mark Zuckerberg is known for his simple clothing style (or the lack of it) with his famous grey shirt and blue jeans. Way before Mark though, we had former leader of the Nigerian Labour Congress Adams Oshiomole with his brown khaki uniform. Since sticking to a uniform can quickly become boring you might try wearing a particular style of clothes. For instance you

could go for structured outfits if you desire a more formal image or loose flowing outfits for a more whimsical appeal.

Color: this is probably the easiest one yet. Wear only outfits in a color that represents your brand, your values or that are simply flattering for your skin tone. Some popular colors that have been used by icons over the years are white, black, red, grey and blue. This shouldn't limit you though, remember, style is about expressing yourself- it's about you. So if Orange works for you then by all means let orange become the new black.

Accessories: Iris Apfel is probably one icon who made a very large statement with accessories- her larger than life reading glasses and tons of colorful jewelry made sure she made a lasting impression on onlookers every single time! Chief Awolowo also made a statement with his circular glasses. Cecilia Ibru had her silk scarves and Charly Boy had his multiple piercings.



look, whether by incorporating one or more of the ways mentioned here, keep in mind that your style should not just tell others who you are, it should also remind you every time who you are and who you want to be. Don't dress like where you are now; dress for where you want to be. As such you should keep in mind the dress codes of individuals who are successful in your industry.

However
you
choose
to

create
your
own
signature

The background of the entire advertisement is a collage of four images: a hotel room with a large bed, a modern multi-story hotel building at night, the hotel's entrance with a revolving door, and an outdoor swimming pool at night.

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THE ART OF UNLOCKING VALUE

(Part 2)

An exciting case study of “4IR” in Africa.



Every month on this column, we bring you words of business wisdom from this proven, world renowned business leader- Strive Masiyiwa. Strive Masiyiwa is the richest man in Zimbabwe and founder of Econet, Kwese Inc., etc. He has been among 50 greatest world leaders ever. Enjoy!

Some of you have asked me to explain the strategy behind the recent decision by one of our companies, Econet Wireless Zimbabwe (EWZ), to split itself into two: EWZ and Cassava Smartech Zimbabwe (CSZ). This is actually a very good question, and shows that some of you are now in the senior class.

How I answer the question will be a little difficult because of the rules of the stock exchange, so I will not answer anything which might violate those rules. EWZ is unusual amongst the companies in our group, because it is the only one listed on a stock exchange. I have explained how and why I made that decision 20 years ago. Recap: I wanted to raise money to expand the business.

EWZ is not the holding company of our group. It is actually a subsidiary of Econet in which we hold about 50%. The rest of EWZ is held by the general public, including institutional investors. It's the largest company in Zimbabwe with interests limited only to what we do in the Zimbabwe market.

As a subsidiary of EWZ, Cassava Smartech Zimbabwe includes the following businesses:

1. Cassava FinTech:

- EcoCash (mobile money services)
- Steward Digital Bank
- International Remittances
- Payment services (TPS, PayBay and Payment Gateway) these are “B2B” companies.

2. Cassava InsurTech:

- EcoSure Funeral Insurance

- Moovah Auto Insurance (one of the largest vehicle insurance company in the country now!)
- Health insurance (This has been partially launched through the Hospital Cash Back Service)
- Education insurance!

I'm very excited about our new education product which will be available in January. The concept is simple: If a family loses a breadwinner, we will pick up the cost of educating children until they finish high school (secondary school).

3. Cassava On Demand Services (formerly Cumii Technologies):

- Technites and Tasknites App (Technites is the single largest creator of employment in Zimbabwe)
- Vaya Ride App (our own Uber-type ride hailing service, just launched last week!)
- KariGo App (transport services ranging from van deliveries to large cargo deliveries. It will be launched soon in Zimbabwe, currently in Nigeria only).

4. Cassava eCommerce:

- Ownai Online Market Place (a free online classified service soon to be relaunched with an upgraded platform)
- Cassava E-store
- Cassava store fronts.

5. Cassava HealthTech (formerly called EcoHealth):

- Maisha Medik includes: Maisha Medik Symptom Checker, Maisha Medik Health Tips, Maisha Medik Dial-a-Doc, and Maisha Medik Tele-Health.

6. Cassava EduTech:

- Ruzivo online learning

- Akello eBooks
- Muzinda Hub (coding school)
- Elevate

7. Cassava AgriTech:

- EcoFarmer includes: Information Services, Financial Services, Technical Support Services, Communication Services and the EcoFarmer Trading Platform! A few weeks ago, I wrote here about all the benefits Zimbabwean smallholder farmers get with their EcoFarmer club card.

Yes! This is a lot of companies! Now let me share some secrets that few people know, except those paid to track what we do (market analysts): Last year this little business (CSZ) generated revenue of over US\$250m in Zimbabwe.

Every year it doubles in size. It is the single largest employment creator in Zimbabwe... about 1,000 directly and 100,000 indirectly. It touches the lives of more people than any other business in the country.

Our insurance arm, EcoSure, is the largest insurance company in the

country in terms of policies. Our digital bank, Steward Bank, has more than 800,000 customers. 80% of Zimbabwe's 1.5m smallholder farmers use EcoFarmer. 1m kids access educational support through Ruzivo (online learning). Teachers use the platform, too! One of my daughters (who now sits on the CSZ board) developed the education platform as a master's thesis whilst studying in the US!

For many people, CSZ is a "hidden" company because they see everything it does as "Econet, the mobile company." The fact is our digital product and services business has operated independently from the telecoms company for years, with its own head office and board of directors. We have so many great Afripreneurial innovators amongst our 4IR people. We study to do!

Senior Class, what do you see? Let's continue the conversation we started last week:

Cassava Smartech Zimbabwe does not need money. It has money! So why list it?

I will answer in Part 3 of the series but see if you can figure it out. Every industrial revolution needs a learning revolution, too!

To be continued. . .



Personality Feature

Miss Ugbang Perpetua is my name. I am a Social entrepreneur, Councillor, Emerging global leader, Youth advocate on Education and Sustainable Development Goals (SDGs).

I am a gender expert, member of the Nigeria Red Cross and Rotary International.

I am a fellow of Barrack Obama Young African Leaders Initiative (YALI). I am also an alumnus of Institute for Humanitarian Studies and Social Development (IHSD).

I am the Executive director of Perpetua Ugbang Foundation for Sustainable Development where I have invested more than four years in Education, Health, Women's Rights Promotion, Peace and Capacity Building. I am also one of the International Youth Diplomacy Conference Ambassadors to China.

I can be reached via: pugbang@gmail.com



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Your Productivity Hinges On How You Arrange Your Desk

Advice from 9 design, career, and organization experts on making your space work for you

By Alli Hoff Kosik

If your job requires you to sit at a desk, you probably spend more waking hours at that desk each day than you do in your own home (or in any other part of your home, if that's where you work from). If you love your job, this may not seem like such a bad thing, but it's still worth maximizing your small space for ultimate productivity.

We asked design and productivity experts for advice on how best to structure, organize, and decorate your desk to create a workspace that serves you, keeps you on task, and makes you feel good about what you're doing.

Focus on functionality

Keep it simple and functional with items you use all the time. My desktop must-haves include a stapler; a jar of pens, pencils, and highlighters; a candle; and, most

space that you have to move and shift around, you'll likely feel flustered and spend more time finding the things you need. Be intentional and selective about what goes where. If you have a lot of decor you love, consider switching it out weekly instead of trying to fit it all on your desk at once.

--- Sarah Steckler, productivity expert

Organize based on how you work and think

The way you set up your desk should depend on your job and mirror the flow of your thoughts and materials. If you're a linear thinker or someone who works based on task categories (prospecting, invoicing, brainstorming), you might prefer to separate papers and other items based on type. If you're a web thinker or work based on clients or projects, organize your desk

that way, with a cubby or file assigned to each of those clients or projects. It all depends—do you want to focus on the process or the project? Adjust your workspace accordingly.

--- Steve Robbins, executive coach and host of the Get-It-Done Guy podcast; Cambridge, Massachusetts
Clutter isn't evil during a project, but it certainly isn't necessary all the time.



important, my planners. My life is in my day planner, so having that right next to me as I work ensures that I stay on task and plan accordingly when responding to emails. It also has all my important to-dos and papers right inside.

--- Megan Meridith life coach and home organizer; Atlanta, Georgia

Practice Minimalism

Having a clear space helps you avoid decision fatigue. If you have a lot of clutter on your desk, it creates a lot of stimuli for your brain to constantly react and respond to. Likewise, if you have a lot of stuff in your

Bring your values to the forefront

Something I've always found helpful and have suggested to plenty of clients throughout my years is to put a reminder of your values front and center, whether that's with a Post-it Note, a printout, or a computer screen background. That way, when you're feeling overwhelmed and need to decide what to tackle next, you can use those values to help you decide what to do. For instance, if you value flexibility and haven't had much lately, it might be time to reprioritize a bit so you remember to honor what matters to you. It's really easy to get swept up in work and spend time on less

important things.

--- *Kelly Poulson, life and career coach; Philadelphia, Pennsylvania*

Use multiple screens to keep you on track

One thing I find that provides a significant advantage is the use of double monitors or very large screens. With the increasing demand to work in multiple applications simultaneously, having dual monitors allows that to happen and helps increase workflow efficiency by making data sharing between applications a breeze.

--- *Tristan Layfield, career coach; Detroit, Michigan*

Add green

Studies have proven that plants enhance how we feel in our interior environments. Some research suggests that being near plants can reduce stress, minimize anger, and contribute to well-being.

--- *Amanda Amato, interior designer; Pompton Lakes, New Jersey*

Adapt a “desktop zero” habit

Clutter isn’t evil during a project, but it certainly isn’t necessary all

the time. That’s why I adopted the practice of “desktop zero,” just like inbox zero for email: At the end of a task or project, I clear my desk of everything I don’t need sitting out. This keeps my desk clean most of the time but allows me to be super messy when I’m deep in the middle of something important.

--- *Jeff Sanders, author of The Free-Time Formula and The 5 A.M. Miracle; Nashville, Tennessee*

Put your goals in plain sight

Your workspace should hold you accountable and inspire you. I love to have my yearly vision board right above my desk, as well as specific 30-, 60-, and 90-day goals posted on the wall for my life and business. I also like to have positive affirmations, inspirational quotes, photographs, and fun banners.

--- *Danise Summer, owner of Busy Bee Productivity Coaching; Richmond, Virginia*

Display feel-good photos

Bringing non-work elements into your workplace through photos can help serve as a reminder that life is about more than work. And

if you have photos on your wall from an experience—be it a trip to a beautiful national park or that roller coaster you went on with your childhood best friend—you are decorating your space with memories that spark joy. When your mood is better, you’re bound to have a more positive outlook.



Personality Feature

My name is **Nwachukwu Oge**. I am the Founder/CEO of **Jewel Up**.

Jewel Up is a careful collection of Jewellery for elegant folks.

I realized I never liked wearing a piece of Jewellery which didn’t make a statement and wasn’t good enough. I also wanted to work for myself.

Jewel Up is me living my passion and creating value for clients at the same time.

I began Jewel Up in 2009 as a 200 level student of the University of Nigeria, Nsukka.

My classmates were my major clients and since then the business is steadily expanding.

I am a firm advocate of entrepreneurship because it is a tool vital for nation building and economic independence. It comes with its peculiarities, it is not a

party. One needs grit and a clear cut direction to stay on track.

I am a graduate of Mass communication and currently running my Master’s degree in Public Relations at the University of Nigeria, Enugu. I’m also a 2018 YALI RLC Fellow of the Business and Entrepreneurship track.

My favourite quote is one by Lupita Nyong’o “No matter where you are from, your dreams are valid”.

I aspire to build a formidable Jewellery brand to be reckoned with in the near future. I am inspired by Titi Olulana of Rare Gems Jewellery.

You can reach Jewel up on Instagram: @jewelup

Facebook:

Facebook.com/jewelup

Email:

**nwachukwuoge157@gmail.com
jewwelup@gmail.com**



Corporate Insider

IN 2019 YOU NEED A COMPANY CULTURE.

FIND OUT WHY IT MATTERS MORE THAN A BRAND NAME

By Bunmi Jembola

In 2019 you must NEVER run business without culture. In 2019, culture will matter more than brand name. It will determine employee loyalty and even employee performance outputs.

[If there's something you must do in 2019 it is building an enviable corporate culture however small your business may be. What drives long term business success is culture.

A performance culture drives more sales results than pushing people to sell.

An happiness culture make people

more positive at work than any motivational speech.

A learning culture creates a very knowledgeable workforce.

Most CEO's and corporate leaders insist that culture is very important to them but all their actions indicate the contrary. For instance you can write excellent contents on your website about how very highly you esteem team work. When a key sales performer consistently demonstrates unacceptably low level of consideration for other team players and you turn the bad eye it becomes obvious.

Three things indicate what matters to you: what you punish, what you promote and what you do.

Lastly do note that culture always come from leadership. If you do not lead by example no one will follow. Some CEO's want to outsource their leadership in the area of moulding culture and act like they can really be the exception to the rule. If you make yourself an exception to the rules where culture is involved, no one in your absence will obey that rule.

Bunmi Jembola is Nigeria's leading sales coach, trainer and consultant. He has over a decade experience in B2B and B2C sales that spans four industries including I.T, Banking, FMCG and Consulting. In those years he earned over N12Billion in aggregate sales value. He is the CEO of Sales Ruby Ltd which is at the fore-front of deploying technological solutions to organizations for sales enablement. He is also CEO of Venture Starter Ltd. He is the Convener of Founders Conference and Africa Startup Festival. Bunmi hosts a quarterly Sales Master Class for entrepreneurs and senior sales executives.

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