

STORIES OF AFRICA'S MILLENNIAL ENTREPRENEURS

# the **BUSINESS DAY** ceo



## BUKKY KARIBI-WHYTE THE BRAND COMMUNICATOR

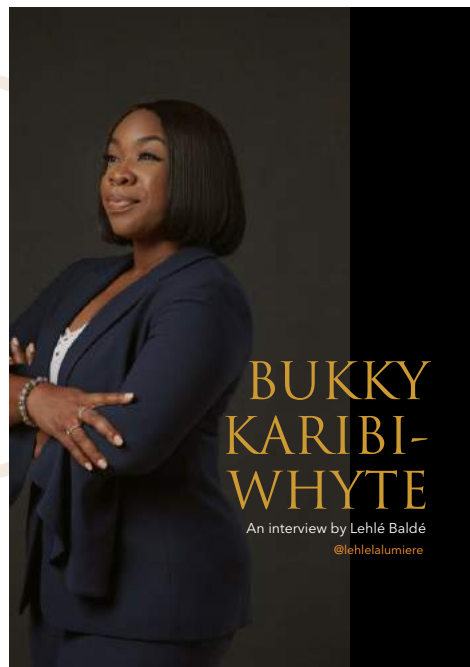
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INCLUDING STORIES OF PHENOMENAL  
AFRICAN MILLENNIAL WOMEN

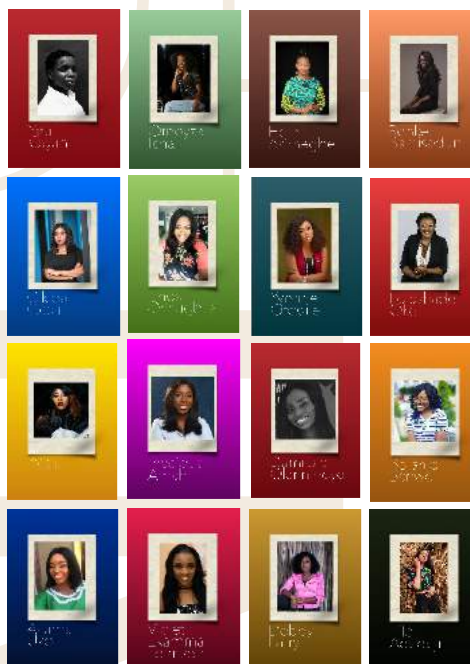


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There's a popular saying that goes like this...  
"Strong women may we know them, may we raise them, may we be them".

This edition of the Business Day CEO magazine is all about the ladies. African women who are fearlessly working towards their goals.

In this edition of the CEO magazine our cover star is the business mogul and communications expert Bukky Karibi-Whyte. In this interview, Bukky shares her career highs and lows, offers career tips for other women, talks to us about what she's up to and shares a reflective letter to her younger self.

I hope you enjoy the diversity of women showcased in this edition of the CEO magazine. Everybody's journey is different. Trust yours. Remain patient, work hard and most importantly be intentional.

Sincerely,  
**Lehlé Baldé** (@lehlalumiere)  
BusinessDay



Every edition has its spirit or vibe or “mana” as Dwane Johnson would call it. My best part is seeing articles or interviews come alive with appealing visuals so you can enjoy every swipe of this phenomenal editorial.

This would be my best edition yet. As a millennial raised by a strong woman African woman, I could feel a beautiful present-day and future of the African continent that would be birthed by women who are denting cultural expectations to fix problems. I think I know what it means for women to take things on.

Let’s do something guys, timelines would look just a bit better when you take screenshots of some pages and share with links. The bright and mature looks came from a wide range of inspiration you should also follow as a creative. Let’s go wild on it, let’s make the world know about Africa and most especially, it’s millennial women! It’s a big opportunity to have done this for you.

Never settle,

**Tomi Wale** (@tomiwale\_)

Creator & Art Director,  
The CEO Magazine





Yeti  
Ogun



Omoyza  
Icha



Helen  
Asimegbe



Ronke  
Bamisedun



Cikida  
Gcali



Linda  
Ochugbua



Yvonne  
Ofodile



Folashade  
Oke



K'Ola



Precious  
Amah



Damilola  
Olarinmoye



Bolanle  
Banwo



Akuma  
Uzo



Violet  
Ekamma  
Johnson



Debby  
Larry



Tife  
Adedeji

THE FUTURE OF WOMEN-LEADERSHIP

# DANFO



Over 2,000 Danfos In Lagos, This Is The Most Comfortable | **ALÁFIA**  
COLLECTIONS





Yvonne  
Ofodile

Yvonne  
Ofodile

# THE ASSET CALLED PERSONAL DEVELOPMENT

Personal development is an active purchase of soft skills that equips and keeps you armed for life. I often say that to negate the act of personal development is to employ and master the act of retrogression.

Personal development is simply a lifelong process. It is a way for people to assess their skills and qualities, consider their aims in life and set goals in order to realise and maximise their potential. It helps you to identify the skills you need to set life goals which can enhance your employability prospects, raise your confidence, and lead to a more fulfilling, higher quality life. Plan to make

relevant, positive and effective life choices and decisions for your future to enable personal empowerment.

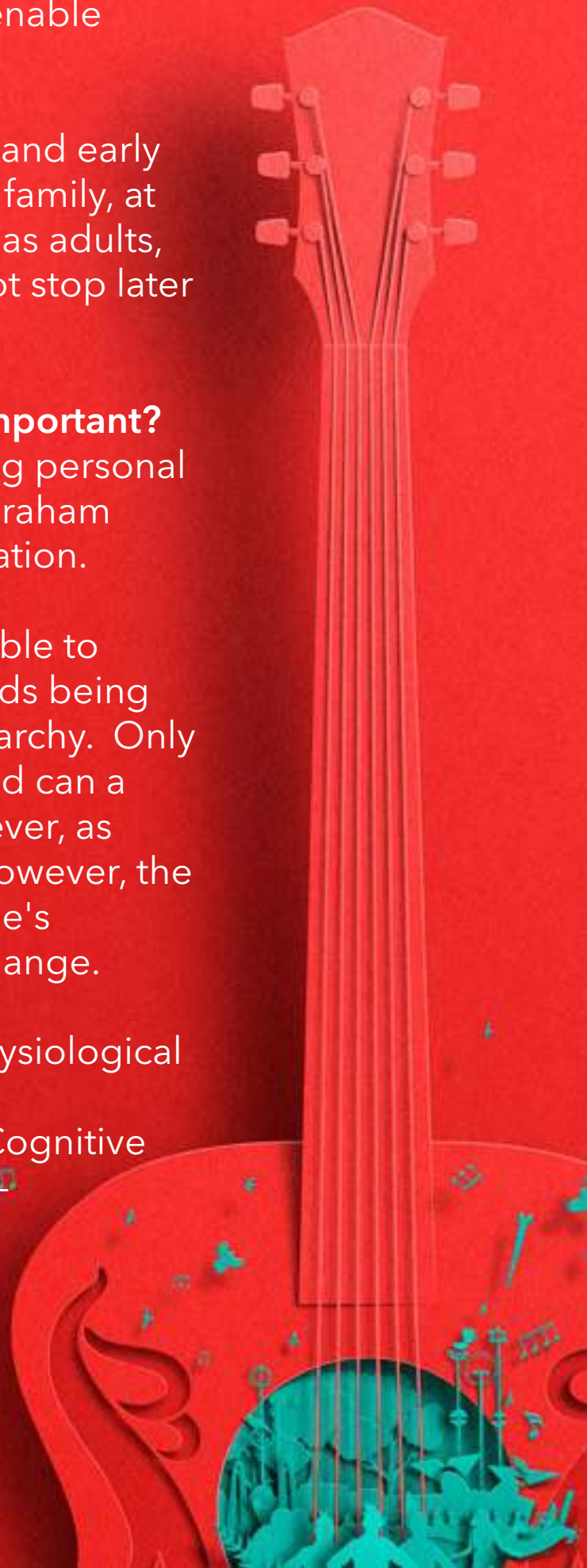
Although early life development and early formative experiences within the family, at school, etc. can help to shape us as adults, personal development should not stop later in life.

### **Why is Personal Development Important?**

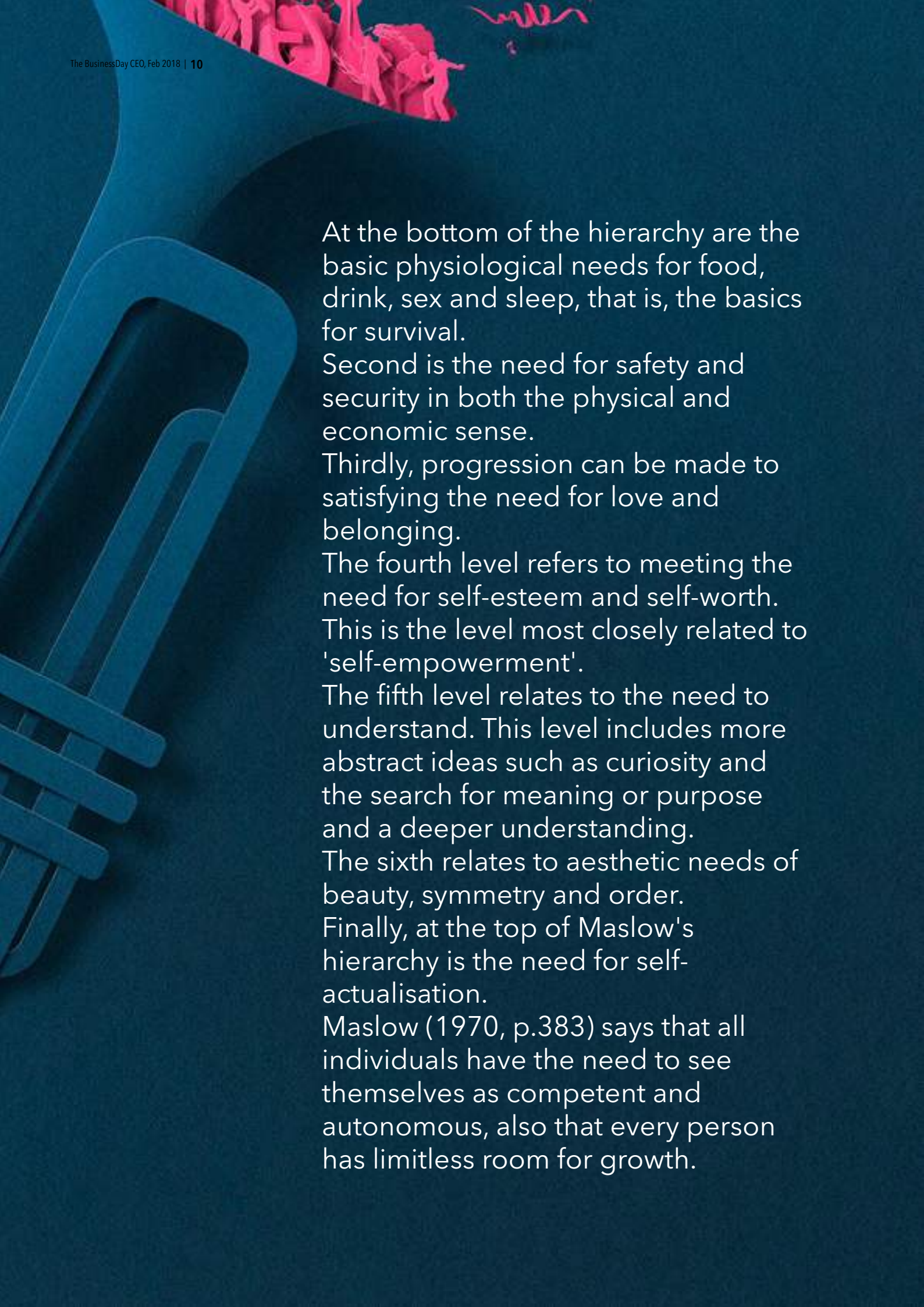
There are many ideas surrounding personal development, one of which is Abraham Maslow's process of self-actualisation.

The extent to which people are able to develop depends on certain needs being met and these needs form a hierarchy. Only when one level of need is satisfied can a higher one be developed. However, as change occurs throughout life, however, the level of need motivating someone's behaviour at any time will also change.

Maslow's Hierarchy of Needs: Physiological Needs, Safety Needs, Love and Belongingness, Esteem Needs, Cognitive Needs, Aesthetic Needs and Self-Actualisation.







At the bottom of the hierarchy are the basic physiological needs for food, drink, sex and sleep, that is, the basics for survival.

Second is the need for safety and security in both the physical and economic sense.

Thirdly, progression can be made to satisfying the need for love and belonging.

The fourth level refers to meeting the need for self-esteem and self-worth. This is the level most closely related to 'self-empowerment'.

The fifth level relates to the need to understand. This level includes more abstract ideas such as curiosity and the search for meaning or purpose and a deeper understanding.

The sixth relates to aesthetic needs of beauty, symmetry and order.

Finally, at the top of Maslow's hierarchy is the need for self-actualisation.

Maslow (1970, p.383) says that all individuals have the need to see themselves as competent and autonomous, also that every person has limitless room for growth.

**Self-actualisation refers to the desire that everybody has 'to become everything that they are capable of becoming'. In other words, it refers to self-fulfilment and the need to reach full potential as a unique human being.**

For Maslow, the path to self-actualisation involves being in touch with your feelings, experiencing life fully and with total concentration.

However, self-actualization is tied around how developed an individual is. The word development is the act or process of growing or causing something to grow or become larger or more advanced. It is also the act or process of creating something over a period of time hence personal development is an active act of creating a better you for your self-image and blind perception.



# Managing Your Personal Development

There are a number of steps to take in managing your personal development.

## 1. Developing a Personal Vision

**Personal development can simply be for fun.**

Most of us, however, find it easier to motivate ourselves to learn and improve if we have a purpose in doing so. Developing your personal vision - a clear idea of where you want to be in a few months or years, and why - is a crucial part of developing this purpose. A vision here means a picture of what and where you want to be in life or better still a picture of the future that you see. You might think of this as identifying what success looks like for you in work, in your personal life, or perhaps in sport and hobbies.

This vision is a vital step on the way to identifying your personal development needs, and then taking action to address them. This explains how you can develop that personal vision and help to define 'success' for yourself.



## 2. Planning Your Personal Development

Once you are clear about where you want to be, you can start planning how to get there. Drawing up a personal development plan is not essential, but it does make the planning process more realistic. A practice known as personal development does not happen by itself. Some personal development can be a matter of being in the right place at the right time, and simply taking up opportunities. But consistent, effective personal development across a wide range of skills requires deliberate and focused effort.

### Elements of Your Personal Development Plan

There are a number of things that you need to include in a personal development plan.

- I. A clear vision of where you want to be and why
- II. A good understanding of the skills you need to develop
- III. A clear idea of the standard you need to achieve, and how different that is
- IV. A level of priority for each area
- V. A detailed idea of how to get from where you are now for each skills or area

### 3. Starting the Improvement Process. Improving Your Skills by Developing Your Weaknesses:

There are a number of ways in which you can start to work on areas of weakness. In drawing up a plan for your personal development, it can be helpful to include several different methods to address problems. This helps to maintain interest.

Options include:  
Formal courses or learning opportunities, whether leading to qualifications or not.  
More informal learning experiences such as reading, mentoring or shadowing.

### 4. Reviewing and Revising Personal Development Plans.

This is best reflective practice, It is worth taking time to review your activities against your plans on a regular basis, probably every quarter or so.

Less often, and you may find that you are not placing a high enough priority on your development activities, and letting progress slip.

More often, and you are likely to find that you have not made enough progress, or that you are tempted to put the review off, because the last one was so recent. Again, it is also helpful to document it, because this forces you to articulate your reasoning.



## Ask yourself:


Are these goals really what I want to achieve more than anything else?

Do they inspire me to take action?

Finally, you will realize that as you take on plans to personally develop yourself you avail yourself the opportunity to grow and acquire more asset. Hence, personal development is an intangible form of asset that can't be seen but can be bought when the right smart steps are deployed.

Thank you.





Developing your personal vision - a clear idea of where you want to be in a few months or years, and why - is a crucial part of developing this purpose.



Tife  
Adedeji





It is a great time to be a Nigerian millennial. Being a Nigerian is simply a blessing and I didn't realize this until I moved to the United states. Since I got back, I have only sought light in this country that seems like chaos, which is a true blessing. It is a land of unlimited opportunities.

A big lesson I learnt and continue to discover in my 22 years of living in this beautiful mind is that we can do and be anything we want, as long as we focus on our goal, continuously remind ourselves about it, and be conscious of the tests that will lead us to our goal. In the past few years, I have focused on self-discovery, consciousness, and mindfulness. It has taught me to never accept that I am a victim of circumstance, never allow the voice of fear or ego control me, be conscious of tests to prove my dedication, and listen to my voice of truth.





I was 8 years old, in my cousin's house in Luton; that day she planned a mini fashion show. I loved the idea of creating my own world with apparel, I knew I wanted to be a fashion designer, no question. Then it was just a dream, and I didn't understand the power of dreams. My journey to becoming a fashion designer was pushed until I graduated college in 2016 with a Bachelors in Marketing. I went through depression and anxiety, and a lot of life tests. It was then I found some books that changed my life and I realized the lessons from them. A few are; The Alchemist and The Autobiography of a Yogi & The Four Agreements.







I realized that my future was truly in my hands, it wasn't a case of tomorrow or next year, but TODAY. I understood and appreciated myself and the world around me. I focused on my goal, and got closer to GOD. I understood that I had to learn certain things while still focusing on fashion design, and the journey was but a tree, and not a road. I am still learning, and growing. Every day, I challenge myself to be a better version of myself and listen to my truth. I'm not perfect, but I'm always trying, working as hard as I can, but remembering always that all is well, and my work will bring returns.

Now, I have a deeper reason within me for being a designer and a model/blogger. The only way to change the world, is to truly become that change we seek, and be calm in the storm. We will be tested, and feel like giving up, but to never give in to fear, ego, or limitations, is success. I choose to let my light shine, and change the world through my brand, Tribe Iris.



The brand is a representation of sustainability and spirituality. It features a blog and a store. The blog teaches others how to find themselves, appreciate the priceless things, which are most important, focus on their goals, and overcome fear/ego. The store produces sustainable apparel & accessories. It is a representation of sustainability, environmental consciousness, social responsibility, culture appreciation, and a feeling of freedom.











Follow your dream, stick to your goal, and it will manifest. Earl Nightingale defined success as “a progressive realization of a worthy ideal”, and that's what it is. As long as you are taking the necessary steps, and continuously focusing on your goal, you are already successful.

We are not our past, or the circumstances that signify fear, we are who we choose to be today. What is your goal? What do you want to be? That is who you are? Never give that up!





Precious  
Amah

**Precious** is an Experienced Strategy, Digital and Development Consultant with a track record of helping brands build a strong presence across various platforms. She coordinates the strategic development & marketing functions that are critical to the company's success. She specializes in Strategy, Digital Marketing & Organizational transformation & takes pride in providing the best services possible.

When Precious isn't creating and executing, she can be found experimenting with recipes in her kitchen or reading a good book. Precious intends to travel the world some day but for now she'll just keep on being awesome at what she does best...being herself



**Lehlé:** How did you start your entrepreneurial journey?

**Precious:** Entrepreneurship found me actually, it started off from me selling my snacks when I was in primary school to make money to buy super strikers or Archie comics. By doing this, I was able to make money and the feeling was out of this world, then slowly after that, I started trying my hands on different projects.

People very close to me can testify to the fact that I have started and failed at so many businesses. The first time I came across lush body products in 2013-2014, I was stunned and honestly was very interested in starting a company like that in Nigeria, as there were not many skincare brands in Nigeria as at then. I tried my hands on making natural body products. I failed woefully due to the fact that I didn't have the right materials to make the soaps, bath bombs or body creams. I succeeded in getting a few clients, but almost all of them complained that my packaging was terrible and how my delivery process was just not right. I had to abandon this project because I was going back to Uni and I also lacked a lot of materials like beeswax and glycerin and I overused the one material I could find which was "Shea Butter"





Following this small business stint, I got to Uni and started designing clothes, from the very popular "oleku" trend to Ankara peplum tops, But once again, this failed because I didn't have any tailor around to make this clothes when people ordered due to the fact that my school was not in Lagos and we had very limited access to the outside world.

After this yet again failed business venture, I went into a popcorn business which barely saw the light of day and well many more creative business failures from there.

I can proudly say these failures shaped my journey as an entrepreneur and it's been a continuous, stressful yet rewarding experience.

**Lehlé:** Is it true you have never worked a 9-5? Talk to us about that...

**Precious:** \*laughing\* well yes I haven't and it's not because I don't want to, it's because I am yet to find that job that suits my personality and that of so many young Nigerians. I am a change catalyst and I can't work in an organization that doesn't let me express my creativity. This is also one of the driving factors behind why I chose entrepreneurship. I want to create avenues where individuals can feel confident and conquer at the same time. It's one thing to work in an organization and it's another thing to create an impact/ be of importance in an organization.



**Lehlé:** Entrepreneurship can be viewed as a risk, you are essentially in charge of your income, What's the best and worst thing about being an entrepreneur?

**Precious:** Entrepreneurship is indeed a risk, because you can get too comfortable with the fact that you are in charge of your income and just splurge because you feel that more money is definitely going to come. But as an entrepreneur, your finances aren't always sure, in the sense that if you work a 9-5, you're rest assured to receive a salary at the end of the month but as an entrepreneur who has staff, when there isn't that much contracts coming in, you'll have to devise a way to pay staff and still keep your head above water, this is why stashing away certain percentage of your income for "The company" and "Personal Savings" is very important. You need to understand that the company's money is THE COMPANY'S MONEY and your money is "YOUR MONEY" if you succeed in not mixing these two up, then you are off to a great start. Nobody talks of entrepreneurship as survival, but that's exactly what it is and what nurtures creative thinking.

The best part of being an entrepreneur would be being in charge of your own time. You have the power to prioritize in the best way that suits you. Like myself for example, I work better at night when half of Lagos is asleep. So what I do is that I plan during the day, attend meetings and then execute at night.





**Lehlé:** You currently run multiple businesses, how you do you balance it all?

**Precious:** I run quite a number of businesses indeed and each of them are the direct opposite of the other. As for balancing it all, I think the vision drives it all and God has just been too merciful because in all honesty it's not the easiest especially when each business is in its growth stage, if you're not careful, one business will have to suffer for the other.

**Lehlé:** Talk to us about The Circle Communications company?

**Precious:** The Circle Communications Company is a strategically focused, research centered 360 degrees communications Company committed to delivering real results for clients. We pride ourselves in the fact that we speak from the mouth of the clients. We ensure we understand your brand principles and execute accordingly.



**Lehlé:** As a woman what barriers do you face running a consulting firm in Nigeria?

**Precious:** In all honesty, it's not easy being a woman in business in Nigeria. When I hear a lot of women say things like "being an entrepreneur is a walk in the park" or "being a woman in business in Nigeria is so rewarding", I only smile because I wish they would just tell the truth.

I totally understand that everyone is trying to run their race and not let others know where it hurts but being a woman in business in Nigeria isn't easy especially when the older generation are stuck on the mindset that men are more capable of delivering on a project than a woman and that it's not a woman's place to lead.



**Lehlé:** What advice do you have for young women looking to succeed in their field?

**Precious:** Keep your chin up, you'll lose people on along the way, you'll get frustrated, you'll realize that a lot of the things people told you about running your own business is false and you'll have to do it on your own because no one's story is the same, you'll have to give it 110% and you have to learn to say No even when it hurts. Be open to collaborations, protect your space and build useful networks. Trust no man and depend 1000% on God because man can only give you what God has given man to give you but God can give you what he has given no man.

**Lehlé:** Where do you see yourself in the next 5 years?

**Precious:** Birthing, Building, Nurturing, Growing, Transforming & Conquering.





# BUKKY KARIBI- WHYTE

An interview by Lehlé Baldé

@lehlelalumiere

## **Lehlé: In your own words... who is Bukky Karibi Whyte?**

Bukky: Bukky Karibi-Whyte is a Female Entrepreneur, a Motivator, a Woman's Woman, a Writer, a Speaker and an Inspiration to her generation of women.

## **Lehlé: Talk to us about how you discovered your passion for Communications?**

Bukky: My passion for communications was discovered at a very young age. My ability to tell stories, engage an audience, create conversation, organize events, handle crisis and strategize were things I did as a young girl. I also come from a family that played in the field of Marketing, PR, Events, branding etc. and so I was exposed to quite a lot at a young age. I decided to turn it into a career when I was 25 years old.

**Lehlé: You have built your reputation as one of Africa's top Communications mavens, CEO of the Bobby Taylor company, as well as two other communications agencies, Invicta Africa with a focus on Corporate Communications and Boom Box PR which you co-founded, with a focus on the Nigerian Entertainment Industry...talk to us about your companies?**

**Bukky:** All of these companies were merged to create Robert Taylor Media in 2017 which also marked my 10th year anniversary. Robert Taylor Media focuses on both Corporate and Lifestyle accounts. We are extremely versatile and can adapt to the nature of any account fairly easily.



**Lehlé: You started your company with no start-up funds... How were you able to do it? How did you get your first big break?**

Bukky: I had a passion and I had drive and I had amazing people around me who were ready to help. I tapped into my resources and got my lawyer friend to draw up my contracts and my creative friends to work with me in designing my website, logo and tag lines and then I threw my brand out there until I got my first client. I didn't start my agency in an office. I was a new mom with a new born baby and so I worked from home and I had a small team who shared my vision. When you have a will, there is surely a way.



**Lehlé: Communications is an industry that a decade ago was not taken as seriously as it is today, especially in Nigeria. What do you think is responsible for its fast-evolving nature?**

Bukky: I am excited about how fast the industry is going. The fast and evolving nature of my industry is due to various factors stemming from the need of content development and management to the need to communicate a brands message to its publics, stake holders and its community. The widespread adoption of social technology and the democratization of the media is another reason to why the industry is growing so fast. News is no longer on NTA, the source of news is widespread now. Powerful sources for stories and news now comes from “what everyone is saying” and “what everyone sees” or “what that trusted platform said”. PR Professionals are now more proactive and progressive as traditional media is no longer the only source of information. Brand Journalism and Story Telling is fast becoming a technique and an art that every PR professional should learn. The use of Influencers (Influencer marketing) is also becoming quite the trend and has successfully pushed various brands in the fore front of media.

**Lehlé: Robert Taylor Media recently celebrated a 10-year anniversary! Looking back, what has been your biggest struggles as an entrepreneur building a Communications company in Nigeria?**

Bukky: My biggest struggle would be understanding the Nigerian market. It is a unique market and not like anywhere in the world. It can also be a very rewarding market if you know how to play ball. In 10 years we have represented quite a few international brands. Being able to take an international brand and localize it and communicate effectively and locally, is one of the many challenges but one that my agency has mastered quite well.

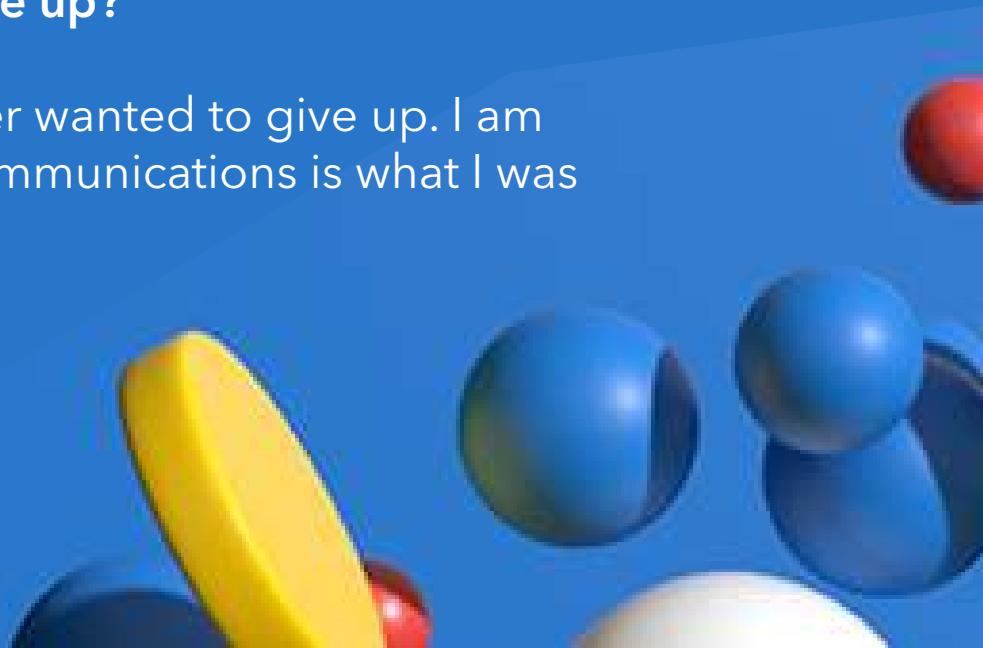


**Lehlé: One of the most difficult aspects of running a business is human resources, how have you managed and retained top staff?**

Bukky: My staff is extremely important to me because that's what defines the effective running of your business. Enrolling into the Nellie Quander Leadership Institute, taught me a lot about investing in your team/staff. My staff are encouraged to build themselves. I want a staff of LEADERS. I mentor my team, I train my team, the females in my company are encouraged to join WIMBIZ and other important bodies. They are encouraged to become members of the Nigerian Institute of Public Relations and they are taking advantage of it and I do see an amazing difference.

**Lehlé: Business is filled with ups and downs...Can you remember a time when you wanted to give up?**

Bukky: I have never wanted to give up. I am very clear, that Communications is what I was born to do.



### **Lehlé: What motivates you?**

Bukky: My clients and the desire to see their brands succeed through effective communications.

### **Lehlé: How do you ensure the quality of your services stays consistent?**

Bukky: We do this through continuous assessment, training and ensuring we pay attention to customer feedback.

**Lehlé: Talk to us about the most difficult business account you have handled and how you overcame the hurdles it?**

Bukky: Every account is difficult, but with proper strategy, aligning with the vision of the clients, believing in the brand and being an expert at what one does, anyone should be able to overcome hurdles and finish well.

**Lehlé: You actively partake in woman empowerment initiatives, where does that passion come from?**

Bukky: It comes from the knowledge that we as women are extremely hard on ourselves. It also comes from the understanding that only us women truly knows where it feels great and where it hurts. I love to see other women do amazing. Majority of my friends are entrepreneurs and we support one another and its so powerful. I would like to share that. This year I have publicly stated that I would be looking to build a community of "business girlfriends". There is so much we can share and learn from one another.



**Lehlé: Being female and owning a business in Nigeria is tough. How have you been able to persevere as a leading woman in the tough business world?**

Bukky: Being a woman is an absolute blessing. It is true that sometimes we have to work twice as hard and that it is possible that we may be treated unfairly in our fields, however, as a woman, I do not want any favors and I want to earn everything I get. To persevere as a female entrepreneur means that you are an expert at what you do, you continue to educate yourself, invest in self-development, and that you continue to stay WOKE! Being a great leader also helps.

**My biggest struggle would be understanding the Nigerian market. It is a unique market and not like anywhere in the world. It can also be a very rewarding market if you know how to play ball.**



**Lehlé: You are also a mother and wife. How do you juggle your various roles while still running a profitable business?**

Bukky: My kids are grown and are all away from home and so I do have some time to myself, husband and work. When they are home (I cant wait!), I get to spend time with them as well. I make time!







### **Lehlé: Which women inspire you?**

Bukky: I am inspired by very authentic women.

Women like Nellie Quander, Osayi Alile, Kemi Dasilva Ibru, Uche Majekodunmi, my Mother. I am drawn to strong women who stand out in their fields because I know for a fact that it is not easy to do so. I am also drawn to women who are gutsy and women who lead.

### **Lehlé: What do you do to relax?**

Bukky: Travel. Out of country means "rest".

**Lehlé: How do you see yourself growing professionally in the next 5 years?**

Bukky: I see myself doing more educating in the next 5 years. Master Classes, Mentorship Programs, Leadership Programs. I want to impact my generation. Its important.



## **Lehlé: What can we expect from you in 2018?**

Bukky: More personal branding, online Courses (From Bukky and Friends); more public speaking and more service. 2018 is power packed.







# NOTE TO MY 20 YEAR OLD SELF



Dear Bukky,

Its me, the remarkable woman you have grown to be. Its an amazing opportunity that I have a chance to speak to you and advise you as no one ever really gets an opportunity like this.

First, I want to commend you that at 20, you are out of school, working at Cadwallader, Wickersham & Taft and your gig Teddys House of Comedy. You are young, you live in Washington DC and you have great jobs and good people around you. Great job!

There are few things I have to say to you today and I hope that this letter touches other 20-year olds out there.

Don't be too hard on yourself Bukky. Yes, you want everything to be perfect, but that's just not how life works. Sometimes things don't go as you plan, and that's okay and you must trust that God has an amazing direction for you. There is no point in beating yourself up and telling yourself that you are not good enough when infact you are perfect but what you want is probably not "for you".

Another thing I want to tell you Bukky is that you must not follow the crowd. You are uniquely made and you don't have to do something because everyone is doing it. Stay focused, dream your dreams and go for it. In one year you will be getting married. I feel its too early and that you have a lot of things to do, lots of experiences and memories to make, places to see and people to meet. I would advise that you do not think about marriage until much later. Marriage and Companionship has a lot to do with maturity and I am not sure you are there yet. And that's okay .... Books and Business before Boys.

Remember Bukky that your family is everything. Don't wait until your parents or sibling gets old before you realize what they mean to you. Your family will be your strength and you will understand how important your MOTHER is. Love them now, keep in touch and be thoughtful and kind.

In another 5 years, you will decide to quit your place of work and birth your own Public Relations Company. Go for it! You will use your strong network to set up this company which will grow to a reputable agency in the



near future. There are some important things you needed to do which you didn't do when you started your business. You didn't value the importance of having certain team members that would be influential in the growth of your business. An accountant, A Lawyer, An HR consultant and a Business Consultant. All four of these guys are so important. Even if you have friends in these fields who agree to mentor you or answer questions or offer advice, you need them.

I know how important your business is to you but one thing you did that I would advise against is **HIRING YOUR FRIENDS!!!!** Your business is not a SORORITY (Teehee!). With everything I know now, there is no need to hire your friends to work for you, it eventually gets messy. Hire people who can do the job and people who are qualified. You can hang out with your friends after work.

You are a mess with handling money. Managing your finances will be extremely important in your business and personal life. Learn to invest, learn to manage money. There is a lot of information out there. Find it and adapt it to your business and personal life.





Finally, Bukky, you worry too much. You worry about the future. Kick fear out of your head completely. The future is uncertain and so what? What does worrying about it do for you? Nothing! Look fear in the face and overcome it. Believe in yourself. Believe in your brand and Trust the process. You are destined to do well and you must trust what God has in store for you.

In the meantime, get high on life, live well, sleep well, rest well, exercise well, be happy and share love everywhere you go. Don't be nobody's fool but be a good person to everyone you meet.



Cikida  
Gcali



**Lily:** You're a woman who is excelling greatly in a field that is dominated by men in Africa. What will you say has helped you achieve this feat?

**Cikida:** Firstly, God. He's the source of every endeavor I've ever conquered. I would also attribute this to the fact that I have never really seen myself at any sort of disadvantage due to my gender. I was raised by parents who gave my sister and I a "seat at the table" from a very young age. For as long as I can remember we were involved in decision making at home. Which made me believe in my ability to lead within any industry of my choice. I just happened to have an affinity to those dominated by men. A pure coincidence.



**Lily:** You're very keen on educating entrepreneurs on how to manage their finances. What experiences did you have that motivated you to do that?

**Cikida:** As a millennial, I believe the discussion around our finances is one that is barely had. And addressing this topic in our day and age is important in my view for 2 main reasons:

The first is that we live under constant pressure to look like we are succeeding. The stats show that the average person spends about 2 hours per day on social media. This is 2 hours of being inundated with others' illusion of success which is largely tied to a false sense financial prosperity—spending money frivolously rather than saving and investing it. I wanted to create a social movement that emulated delayed gratification. One

where people not only felt comfortable with “staying in their lane” but could also be empowered on how to create real wealth and success beyond the bounds of what people can observe socially.

The second is the fact that the economic circumstances under which we live as millennials is completely different to that of our

***I have never really seen myself at any sort of disadvantage due to my gender. I was raised by parents who gave my sister and I a “seat at the table” from a very young age.***

parents. According to Forbes we are earning some 20% less than our parents did at the same stage of life. We are marrying later. And we live in the sharing economy where ownership is not as valuable to us. This makes traditional financial advice that we grew up with redundant to our lifestyles. We need new nuggets of knowledge that can assist us to thrive financially given our circumstances.

These experiences coupled with the widespread financial advice which I found irrelevant to me as a millennial were my key motivators for doing what I do.

**Lily:** What sets you apart in the industry? i.e what distinguishing factor would you say your business has?

**Cikida:** Firstly, the fact that our content is very relatable. We are a “for millennials, by millennials” brand. Secondly, and most importantly, we have positioned ourselves as a safe space where questions can be asked and knowledge can be attained in an unbiased manner. We act as the bridge between the millennials that require relevant expertise on their finances and the experts that have it. These factors build the element of trust. Since we always get the best experts and never compromise on the quality of our content, either on or online platforms or during our various events. Lastly, we are creative about





content on finance. We recently hosted a property investment event which entailed taking a walk evaluating properties in one of Johannesburg's hottest spots for investment and entertainment. The event was a beautiful display of relatability, expertise, quality and creativity. Which are 4 of our key values.

**Lily:** In 10 years what impact do you think your company will have on Africa?

**Cikida:** Well, a girl can only dream, right? In 10 years I would like to see The Money Fam being a formidable force in changing the culture around money for millennials across Africa. It should be a driver of financial opportunities and a key source of financial knowledge and insights as we work towards economic freedom as a continent. I believe in the beautiful story that lies ahead for the future of our continent. And I want The Money Fam to be a part of that story.



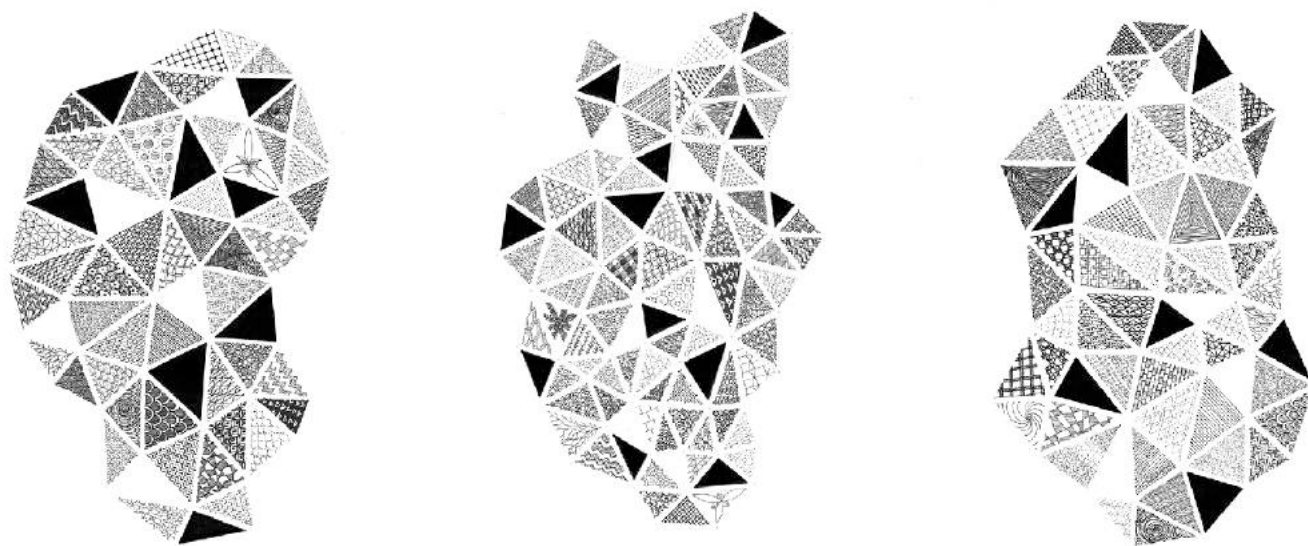


Yeti  
Ogun



## Yeti Ogun

Nigerian-born architect, artist, and poet Yetunde Ogunwumi (aka Yeti Ogun) employs an extensive visual dictionary of patterns in the creation of her maximalist portraits inspired by concepts of organised chaos. Her re-constructions of the human form follow a long tradition of abstraction re-conceived by her thorough process. By breaking down the human form into grids and tones, and manipulating shapes from her rich "pattern bible" across these systems (inspired by Yoruba traditional Adire, Art Deco, geometric forms, and nature), she produces unique scape at once diverse and yet methodical. Self-taught with a B.Sc in Architecture from the University of Virginia and experience in New York, Ghana, and Nigeria, she began her present line of experimentation to counter the over-reliance of her profession on digital mark-making, which eschews the nuanced and expressive imperfections of handcrafts. Her pieces such as "Insecure", "Untitled", "Dread", and "Concentric" celebrate the African body, especially encouraging the physical freedom of the African body and creativity usually controlled and concealed in today's society.



## CONSTELLATIONS

*By Yeti Ogun*

Medium      Pen on paper  
Size         297 x 420 mm per piece  
Year         2017

*Between points of light  
A figure emerges:  
Inhabit the sky.*

**Can we have a little rant about how much Africa values its art?**

**Yeti Ogun:** I'm not sure I could give you the rant you want on this topic, mostly because, and I can only speak for Nigeria; we tend to only value what foreigners tell us is good. I liken this to a phenomenal product like Dudu Osun that is very common here but underappreciated, yet the natural hair community in countries such as the US spend a lot of money to obtain authentic "African Black Soap". I'm not sure why it is we have this attitude, perhaps it's residual of Colonial times, but I know our society cannot progress till we develop systems that value and celebrate those things that are of us.





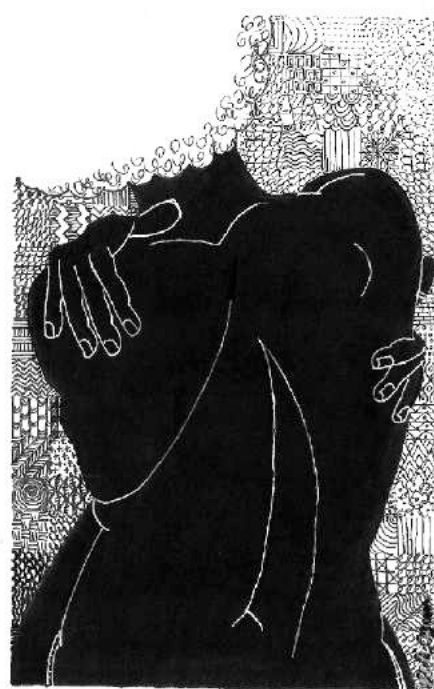
## UNTITLED

By Yeti Ogun

Medium	Pen on paper
Size	148 x 210 mm
Year	2018

By expressions of art, I'm going to assume you mean medium, and the truth is I'm probably going to get to all the forms I wish to explore. I have a pretty diverse past when it comes to handicrafts. I spent my childhood bent over books, paper, fabrics, and beads and my education in the University of Virginia forced me to dabble in metalwork and carpentry, all aspects I am sure will come out when I am ready for them to. But a medium I love that I am so sure I have no hope for is sculpture. In fact, when I create my pieces, it feels a bit like carving away at the paper to create 3D forms. I love that a material as hard and rigid as stone could flow around a human figure like it's draped on real flesh. I wish I could create that.

**What other expression of art would you love to be known for today if you had the time?**



## EVOLVE TRIPTYCH

By Yeti Ogun

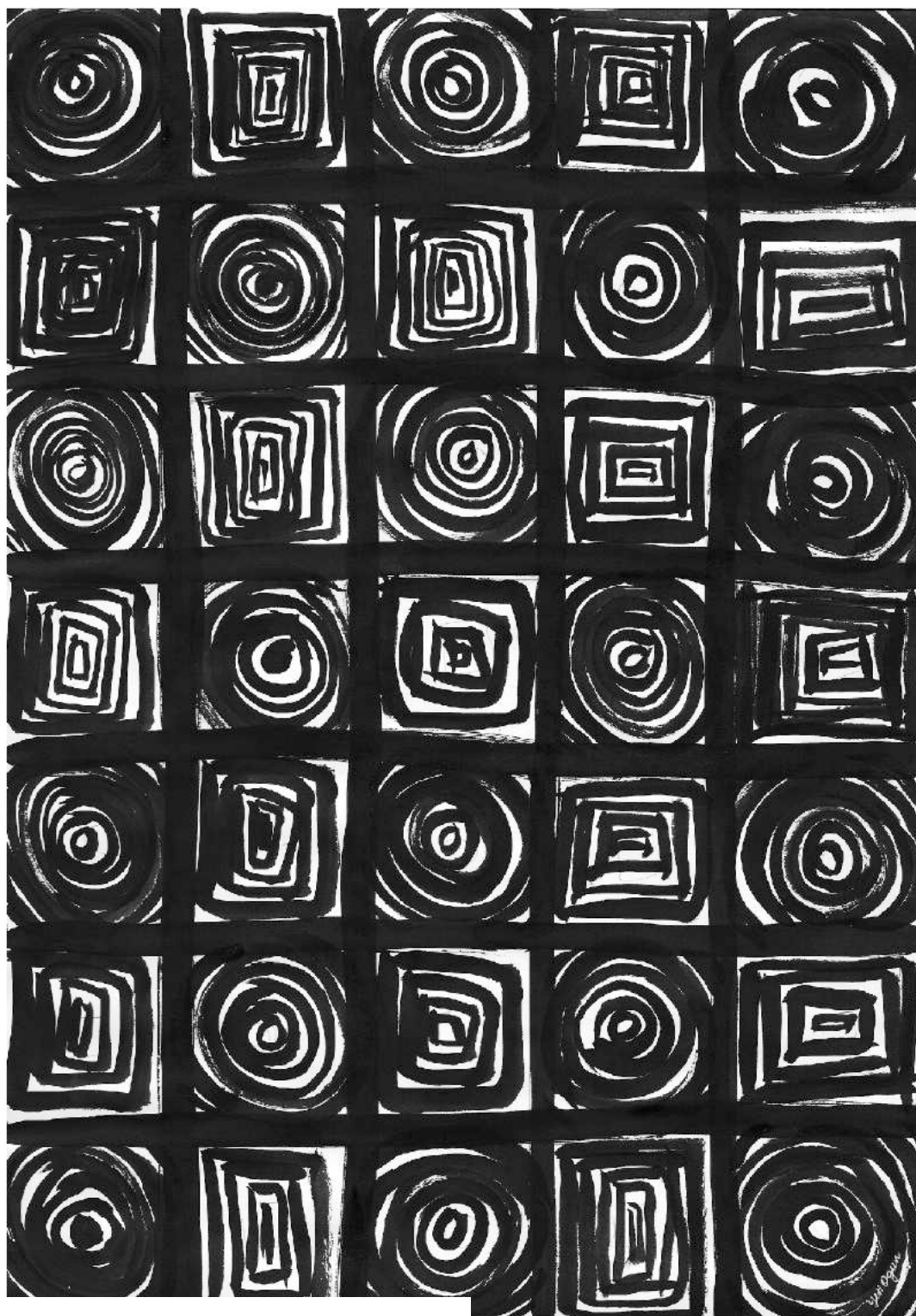
Medium      Pen on paper  
Size        148 x 210 mm per piece  
Year        2017

*Soul soaring above  
Take in sun's splendid glow  
And shed your aged skins*



**With the understanding that monochrome is art in itself, do you feel you lose a part of your expressions to the absence of colours?**

My choice to employ a monochrome palette actually allows me to express my ideas in their purest forms. When every stroke means something and has a purpose in a visual language I am still developing, color is another layer that would require a whole new set of associations that I will get into only when I have fully understood my present language. I understand the appeal of colour in artworks to some degree and so many artists employ it so well, but I do not wish to be unintentional in my use of it. In one sentence, I'll start using colour when I need it.



## CONCENTRIC

By Yeti Ogun

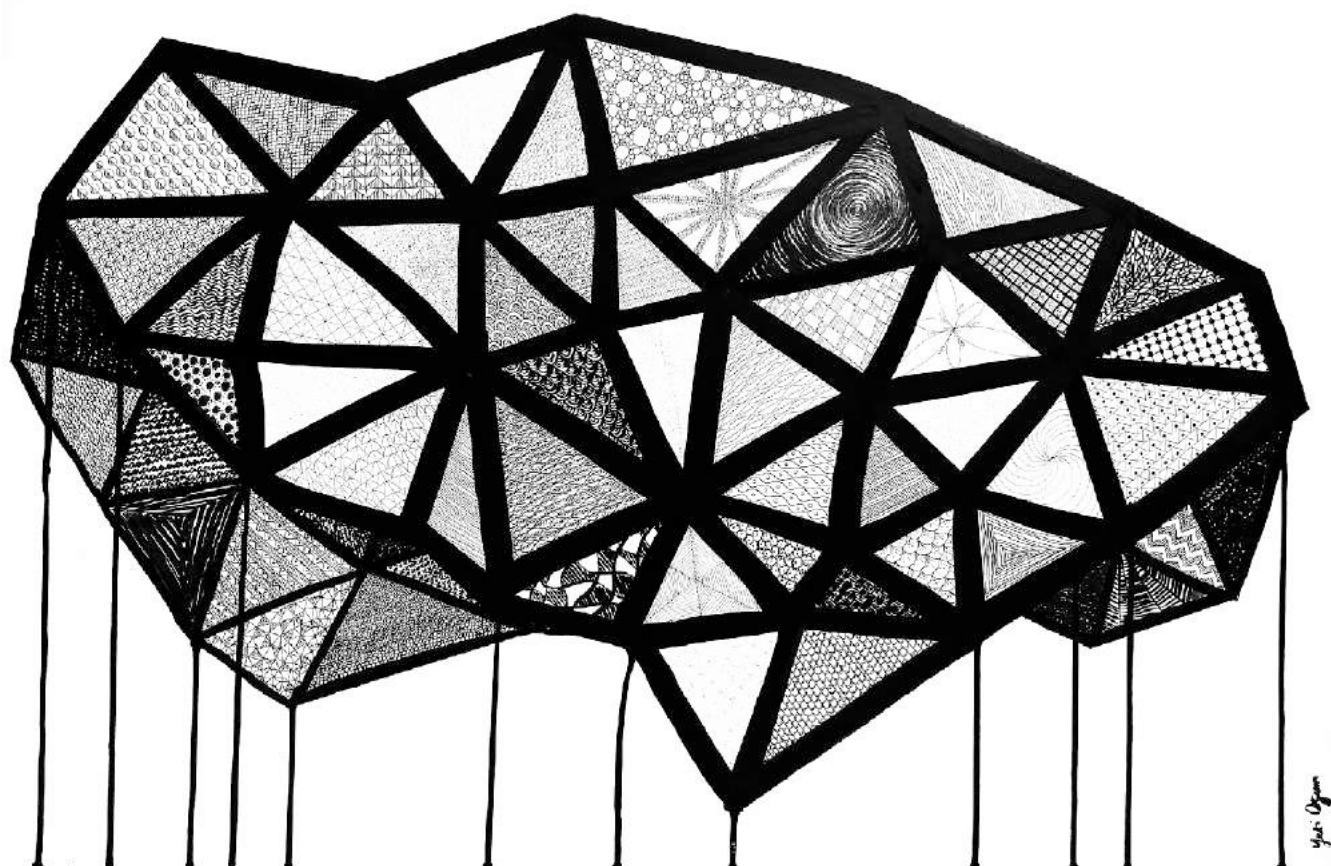
Medium	Ink on paper
Size	297 x 420 mm
Year	2018

*For we co-exist  
On this earthly plane, all souls  
Searching for meaning.*

## Does originality exist?

This is a bit of a slippery slope if you ask me, because it calls into question some issues I've been pondering myself such as copyright infringement for instance. The concepts of "originality" and "uniqueness" are overtly glorified, which is why I adore the art of Andy Warhol. He celebrated the common and mundane as art, down to his production methods. In Architecture, you don't even want to be original. You want to "copy well" which in essence means taking the parts of past projects that have worked and employing them efficiently. Generally, to me, originality means starting from scratch, and why would anyone want to do that?





## DREAD

By Yeti Ogun

Medium      Ink on paper  
Size         841 x 594 mm  
Year         2018

*Hovering dark Cloud  
Drench the earth with your black tears  
Must you find me here?*

## **What measures do you think should be put in place to protect Africa's art?**

The way I see it, there are two aspects to this question: there's the traditional and historic art stolen by our colonial masters that we cannot easily re-obtain; and there's our contemporary art. The second is more of a global issue that it is specific to the African continent. The necessity of the internet and social media in every aspect of the creative field have made the access to and reproduction of works much easier and very prevalent. I won't pretend to have an inkling on how these problems can be solved, I'm still trying to figure it out for myself. Perhaps you let me know when you know! For the first aspect, till we have the means to safeguard our valuable heritage we cannot hope to vie for our art.







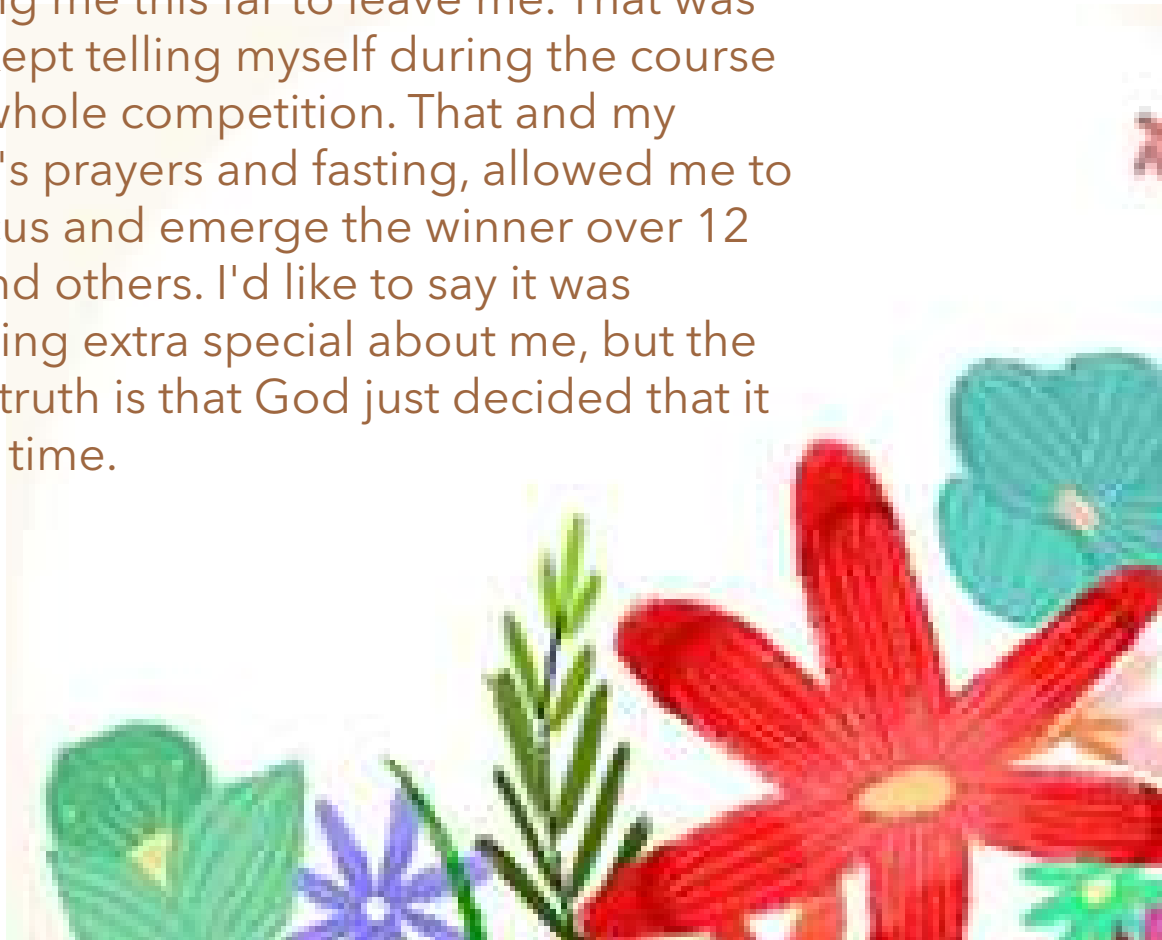
# K'Ola

**Lehle: You took a leap of faith, by leaving the U.S to pursue a media career in Nigeria...where did you find the courage to do that?**

K'Ola: Leaving your comfort zone to and trying a new territory and industry? I found the courage to move, the moment I decided to stop walking in fear and start walking in faith. I've never been a person that makes decisions based on logic. I just simply ask myself, what do you want? Once I know what that is, I go for it. No matter how irrational it may seem to others, as long as I am at peace with it and it is in line with God's plan for my life, then that's what I'll do. Also, someone once told me that a comfort zone in the most dangerous place to be because nothing ever grows there; and I am deathly afraid of mediocrity.

**Lehle: You emerged the winner of the MTV VJ search while competing with thousands of others back in 2016, talk to us about how that felt? How did you stay focused?**

K'Ola: Looking back at that moment, I still can't believe it happened because it was never a part of my plan. To be honest I never even had a plan when I moved back and casually heard about the competition when I was at new friends. I didn't even want to register for the competition and on the day of my audition I thought about going back home because there were over 5,000 people there. But I stayed because I believe that I am a child of purpose and God would not bring me this far to leave me. That was what I kept telling myself during the course of the whole competition. That and my mother's prayers and fasting, allowed me to stay focus and emerge the winner over 12 thousand others. I'd like to say it was something extra special about me, but the honest truth is that God just decided that it was my time.





**Lehle: You have an extremely busy schedule, with your various television shows on MTV and 'Now That You're Married' on Africa magic. Somehow you still managed to start a business last year too! Tell us about it?**

K'Ola: The simply answer is I hate being boxed in and love trying new things. I'm a very creative individual and love to express myself in as many outlets as possible. MTV keeps be very busy, but it does not define who I am. So it's very important that I feed the other parts of me so that I remain balance





**Lehle: What made you decide to start your business (Krowned by Kola)? What is the most difficult aspect of your business?**

K'Ola: Krown by K'Ola started off as a passion project. When I was in college I started making my own wigs because honestly speaking I wanted to save money. My friends took notice and I would occasionally make something for them. Once I moved to Nigeria, I was still making hair for myself but not for anyone else. Now seeing that I'm on TV, I'm always rocking different looks and constantly have people asking me about my hair. Then some females in the industry asked if they could purchase them, and that started the birth of Krown by K'Ola. The most difficult part was getting the supplies. One of the brand values that I have for my company was that I wanted the hair to be good quality yet affordable. So it was important to me that all of the supplies came from the US so that I can use the type of hair that I trusted and keep price down, instead of buying from a second or third party reseller in Nigeria. This meant that I had to plan ahead and arrange for shipment to be made to Nigeria. It took a while to sort out shipment, but once I finally did, I was in business.

**Lehle: You recently started a YouTube channel K'Ola's Korner, what is it about?**

K'Ola: K'Ola's Korner is a lifestyle vlog. It is the brainchild of my Instagram DM's, which aims to answer questions and tackle topics that relate to millennials. I use my witty personality to bring an interesting perspective on life, society, and popular culture.

The vlog is a part of my #JourneyToHappy initiative, in which I aim to make a positive change in my life and the life of others by always 'choosing' to do what makes her happy. I have been blessed to have a real and genuine connection with my followers and created this vlog just for them in hopes of bringing a smile to their faces.



**Lehle: What advice do you have for millennial women on staying focused and achieving their goals?**

K'Ola: Never let anyone else lacks of imagination dull your shine. As women, we are often painted in a particular picture. Well it's now our time to become the painters. It's your world baby girl, draw it anyway you want.





**Lehle: You are known to use your social platforms to talk about issues that bother you, such as women's issues... how do we encourage other young women to use their voices, to shed light on the issues that matter to them?**

K'Ola: I think first it starts by letting these young women know that they don't need permission to think. I know that sounds strange, but in the part of the world that we live in, women are still often put down for having an opinion and are often regarded as "other." When i first started to be vocal, I often wouldn't say anything because I would wonder, "would what I have to say even make a difference?" But the honest truth is, it doesn't have to make a difference, it just has to me said. It was important to me that I know that I contributed in this life. I am tool for change, and I refuse to just lay there and rust in the tool box.



**Lehle: What is the best and worst thing about your current career?**

K'Ola: The best thing is I am constantly meeting new people and not only am I helping to tell their story, but I also get to be a part of it. Worst thing about it is the sacrifices that have to be made on my personal life. But I am blessed to be around people who genuinely want to see me happy.





**Lehle: Where do you see yourself in the next 5 years?**

K'Ola: I'm typically not a planner, but one thing is for sure. I will be living a life that I love and be the queen of "my" kingdom; whatever that may be. No need to be stressed, when you're blessed.



Ronke  
Bamisedun



# TOP TIPS FOR CAREER WOMEN

Ronke  
Bamisedun

Like many young undergraduate, I wasn't certain of my career path although I had a vague idea of what I wanted to do. I figured that the only way for me to be certain was to go out there and intern in various companies, hoping that this gives me the much needed clarity.



I went into all of my internships with a 'ready to get my hands' dirty approach, willing to take on any task - the exciting and the mundane. I made it my mission to use my internships as an opportunity to soak and absorb everything without a single complaint. I had secretly given myself a challenge- to become the super intern that was invited back.

There are a few lessons that I picked up, conversations and observations that helped me secure an offer straight out of Uni with one of the top PR agencies in the UK. I believe these easy to replicate tips might help young ambitious women who are aiming to climb the proverbial ladder and make impact in their careers.



## 1) Have a clear vision in mind

Having a pretty picture of a high flying job and a big house simply won't cut it. You don't have to have minute details, however, you must have a clear idea of where you are heading.

Pen your vision and dreams down, put together your objectives and a development plan. This gives you a sense of purpose and direction. Write down your short term goals and long term goals. How do you plan on achieving this? What support would you require to achieve them?

A plan also helps you reflect on how well you are doing. It points out areas of improvements. Be sure to ask for feedback regularly in order to improve.



## 2) Take Calculated Risk

Get out of your comfort zone. No one gets noticed in a work place for taking the backseat. Here are a few ways to get yourself noticed without being obnoxious or loud:

**Presentations:** Presentations are a great way to impress your peers and bosses. Offer to support on putting proposals together – even if this means just research. And if you are a design whiz, offer to put together a fancy deck. Presenting your ideas back not only boosts your confidence it also gets you pitch ready!

**Have your say:** Don't forget to have a voice within your company but make sure you have something worthy to say. Do your research before client meetings and presentations and practice your delivery in front of a mirror regularly.





### 3) Find a mentor

As a young Account Executive in a PR Agency in London, I spent a considerable amount of time with my superiors – be it having dinner, drinks or having them run through my work or simply bouncing ideas off them. For some reason, I seemed to be the only one who had the confidence to ask to be mentored. Having people who were Director level coach me meant that I was ahead of my peers in terms of how I operated. As they say you become, what or who you surround yourself with.

Find great mentors who have walked the same or similar paths and who are willing to guide and coach you.



## 4) Be knowledgeable

In whatever position you find yourself, you must have as much knowledge as possible. If your job is front of house at a top agency or a Fortune 500 company, it is your job to be the most knowledgeable front office staff by knowing who walks in through those doors every day - first name and last name! It's your job to know the name of the delivery man and how many children he has. Yes, it is your job to be in the know!

Similarly, it's your responsibility to devote additional time to learning. Spend time researching and learning about your clients, your industry and trends. Commit to learning a new skill. This sets you apart from the rest when the time comes for a promotion, well it's a no brainer!



## 5. Do it all with a smile

Nothing beats a positive attitude mixed with a ton of passion! Be that person that is willing to take on more within the company and willing to do it with a smile.

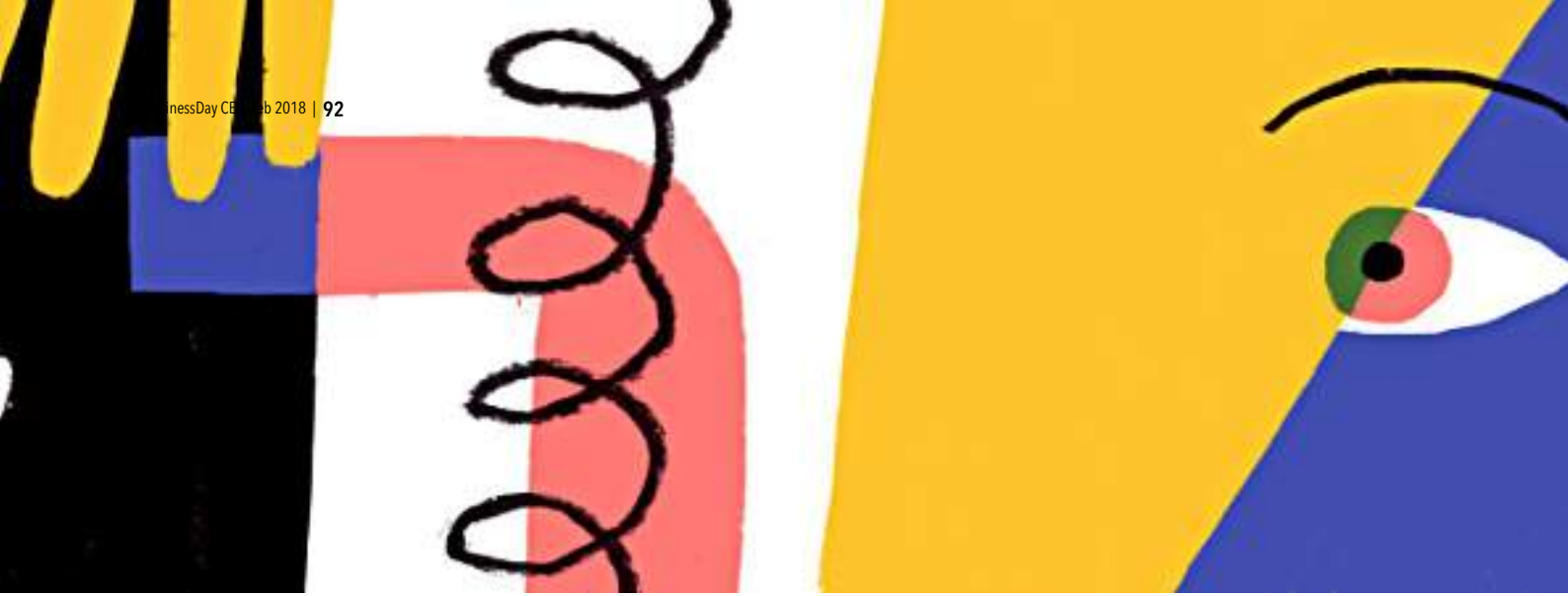
I'm certain that your office is full of smart and talented young women, but I bet not all of them are enthusiastic or even want to be there! That's your edge! Enthusiasm radiates around the office, so make sure you are that person that is willing to learn, offering your support in other parts of the business when it's needed.





Violet  
Ekamma  
Johnson






# Violet Ekamma Johnson

is a digital media enthusiast and a budding journalist who is passionate about telling extraordinary stories.

A former contributing writer for Guardian Life Magazine and currently a Content Producer at Business Day where she manages its online lifestyle and entertainment platform - The Real Gist.

She is also the Founder of Up & About - an emerging online travel and lifestyle media company - and looks forward to actively working on women empowerment programs.

## My 5 "R" Solutions To The "It's Too Late" Syndrome.



I planned on writing a letter to my younger self but, I changed my mind. I will hold on to that thought for a few more years; I believe there are so many life's event I need to witness or experience to make my letter even juicier. Haha!

Anyway, in the course of reflecting in this birth-month of mine (and officially women's month), it occurred to me that there are many young females out there going through the "it's too late for me to..." phase. Mind you, this is no respecter of age, class or gender.

I got stuck in this phase at some point in life – It's too late to keep pushing for my dream course because 1MARK won't let me in the Post-UTME's. It's too late to start over; see my mates graduating already! It's too late to start that business because someone else is doing almost same thing and excelling – I could go on but my focus in this article is not on these hurdles but how I was able to overcome.

In order to overcome this trial, one MUST Go back to the drawing board. This is the moment one has to – **Relax, Reflect, Research, Re-strategize and Resolve.**



## **Relax**

Yes, relax. In a time like this, you need to slow down so that the blood pressure does not skyrocket.

You are going through a lot; just breathe. Take two or more deep breaths at intervals, close your eyes and focus on nothing. Keep your mind blank and just let go.

This is a simple way of rejuvenating your mind. It's very necessary.

## **Reflect**

It's okay to reflect on how events in your life have been playing out. Slowly retrace your steps and figure out where you made that wrong move (i.e. decisions etc). In the cause of reflection, also pay attention to the moments where your strengths and weaknesses become glaring. Take note.

Identifying your strengths and weaknesses play a vital role in your progression (in business, academics or whatever) and helps in knowing your limits, breaking and yield points.



## Research

A wise friend of mine once told me - "Read o! Surf the internet for e-books in your line of work. Just read!"

That advice can NEVER be underestimated and is definitely one of the BEST advices anyone could give because knowledge is power.

Whatever happens, don't make a big move/decision based on residual knowledge or common facts, do a proper research. Read, ask questions and compare notes. IT IS VERY IMPORTANT.

## Re-strategize

What or How you were doing things in the past, obviously did not work for you; why not tweak things a bit. Revise your vision; don't do things solely because you were advised to venture into it. Ask questions like - Is this what I love doing? Or Am I passionate about this?, Is this a long-term venture and will it be profitable? Or just a waste of time... Another very important part of re-strategizing is "Time management". Many of us DO NOT know how to manage time; we tend to make less important things priority and that MUST STOP. Time is money and certainly waits for no man.




## **Resolve**

Last but not the least, decide that the thought "it's too late to..." shall never cross your mind and even if it does, you shall chase it out. Decide that no matter what happens you will make use of that womanly strength bestowed on us by our Creator to work hard, stick to your new/revamped progression plan and most of all, be successful!





Folashayo  
Oke



It has been proven beyond doubt that success is extremely a deliberate decision; anyone who takes the intentional step sees results.

This is the summary of the story of FOLASHAYO OKE-SOBO, MD/CEO PRODUCTIONS.

She bagged a BSc Degree in Economics and a Master's Degree in Financial Management. She started off in a commercial Bank, public sector unit and then moved on to investment banking where she was an investment banker for four years.

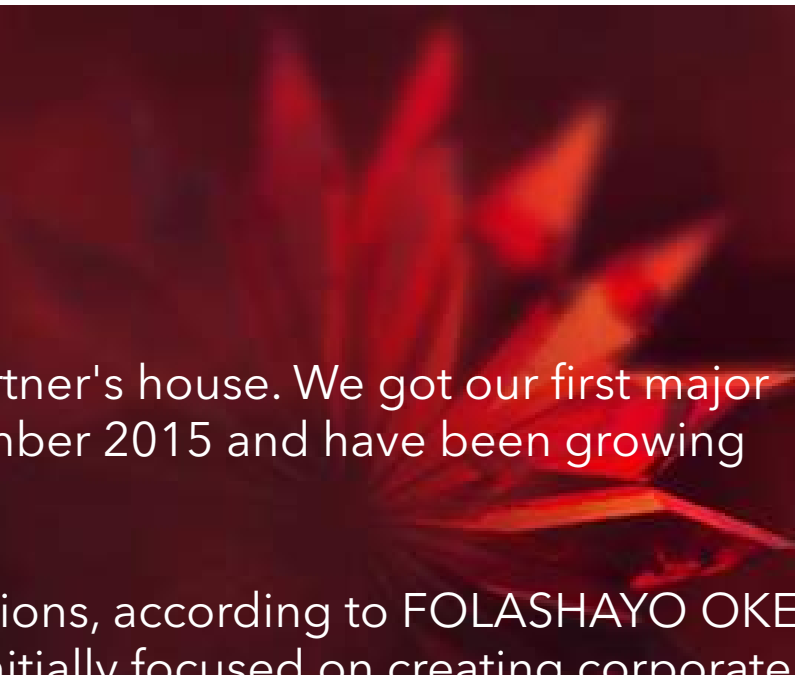
Despite financial hurdles, she forged ahead and doggedly created "things out of the blue" with her "exaggerated imagination" which made her creative process a lot of fun.

In addition to her job in finance, she was involved in several creative projects like scripting, writing songs for musicals, articles for print and joining creative brainstorming sessions etc. which helped develop her skill as a writer and producer.

"After much restlessness" as a banker, she quit her job to follow her dreams which brought about the birth of Suss Productions.

She said,  
"My production company actually started in my bedroom and then moved to the BQ of my now





husband/partner's house. We got our first major job in November 2015 and have been growing since then".

Suss Productions, according to FOLASHAYO OKE-SOBO was initially focused on creating corporate content such as commercials and documentaries which later increased to include a series of entertainment, content partnership with companies such as UBA's Red TV among others, working on narratives and exciting TV productions.

In 2015, Suss Studio was set up and since then has grown massively, capable of handling different projects.

Her favourite phrase is, "Anything is possible if you believe", and from her story, you can see this playing out as she breaks through unbelievable barriers one small ounce of faith at a time.

This week, we celebrate this woman of outstanding creativity, leadership and excellence.



**Lily:** Switching careers can be a lot of work; and can be risky if you're switching between totally unrelated fields. How did you pull it off?

**Folashayo:** I guess for me it wasn't a decision I made lightly as Finance was all I did from the jump and at the time when i switched careers i was an investment banker. A few things made the decision a little easier, one will be my passion for creating. I have always loved storytelling and i had a chance to do that in church. I was in charge of my drama group at the time and we created amazing musical. Scripts that were adaptations of bible stories with original songs written by me, this was an escape world for me and i started loving it way more than my real world

and my passion for creating grew to the point that it made more sense to me than finance in every way.

The second factor was God, I was on a journey at the time to find out what my real purpose was and a Mentor of mine was taking me through the purpose driven life book, the more I studied and tried to get clarity for what I was really called to do the more I saw the creative industry in spotlights

Finally I would say supportive friends and family made it less scary, but scary nonetheless. Once I was sure it took me another year to make the cross and quit my job, as it's one thing to be sure and another to be sure sure. from that point on i took it one day at a time learning all i can as quickly as i can and pushing myself to grow and be the best in this new industry that chose me.

**Lily:** How were you able to permeate the industry looking at how unstructured it seems?

**Folashayo:** For me what helped was specialization, we took a part of the industry and tried to get good at it before moving on to another. We didn't start off as that production company that did it all. We started with creating corporate content, from documentaries to training videos, TVC etc. One thing that really helped was that our first job was with a well known brand so when we went to other clients and they asked for a track record we mentioned this brand and added others, even though that was our only client at the time.

Subsequently we moved on to more narrative

content, starting with basic TV shows, to serialized content, short films and now movies.

The key was for us was to grow organically, learn quickly and find our edge, which is to do things the right way irrespective and also to give the best possible quality we can. We are the industry and if its ever going to have a structure it has to start from us. From the little things we do, how we handle the projects we are given and the standards we require from those that work with us.

**Lily:** What problem is SUSS productions solving and what edge do you think you have over your counterparts?

**Folashayo:** One thing we do at SUSS is to train young creatives, there is so much bad behavior in the industry in terms of structure and standard, our plan is to raise a new generation that will do it

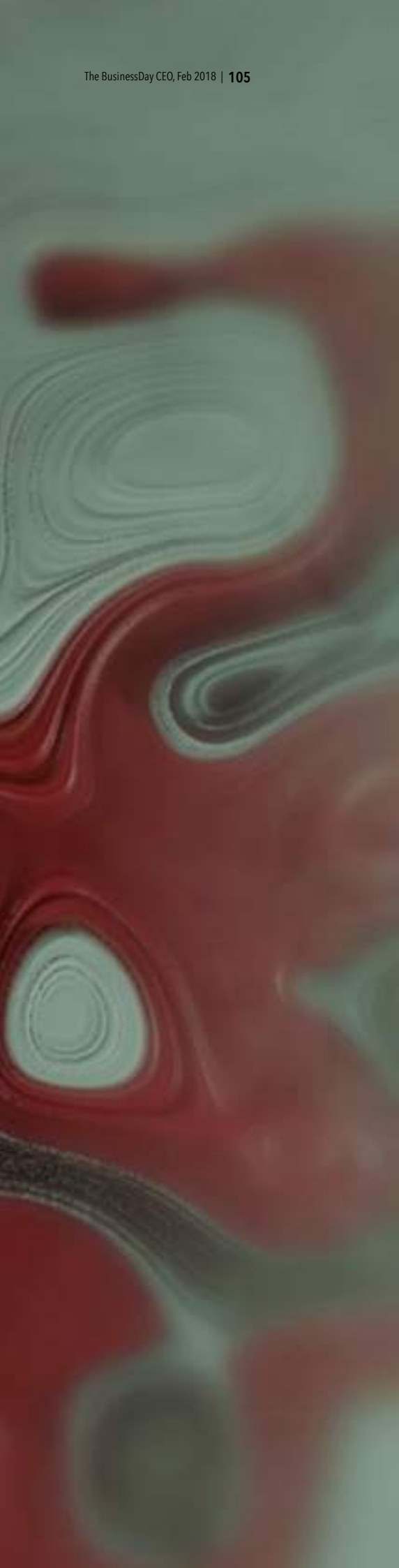
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For me what helped was specialization, we took a part of the industry and tried to get good at it before moving on to another.

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right in terms of telling our story and capturing the essence of our unique creative angle, not cutting corner or managing whatever is given but demanding always to do thing the right way and the right way only. In order to accomplish this, we have an internship and a young graduate program where young creatives are trained

I think our edge is that we refuse to follow the norm and we want to create new stories and chart new waters in terms of content across all platforms. when we get project our first thought is "how do we do this differently?" and then "how do we do this in the most mind blowing way?" when you take on a project with that mindset you are sure to get a happy customer or a pleased audience.

**Lily:** What milestone do you see yourself achieving in the next 10 years and what significance will it have on the industry?

**Folashayo:** In the next 10 years we want to be the go to production company for groundbreaking and box office wrecking content. We would want our continued desire to do things the right way and create unique content to have singled us out for international collaboration with other studios. We would also want to have set standards for the industry with regards to how a productions should run, fueled by mutually beneficial collaborations, unique storytelling and technical know how.

We aim to be the leader in telling our story and using these stories to cause a change in our immediate society, country, continent and the world at large.



**Lily:** Are there peculiar challenges you face as a woman in the industry that your male counterparts don't? if there are how do you deal with them?

**Folashayo:** For me i would say its managing both a family and my personal life along side running major productions. Productions are demanding they required long hours and ridiculous schedules, so I have had to learn time management on a whole new level. Also being the producer on all my projects has seen me cross part with a lot of folks that are older and maybe even male who do not know why they should answer to you. But honestly it's about treating people right and let people know what their roles are and what is expected of them. That's pretty much how i handle things.





Akuma  
Uzo

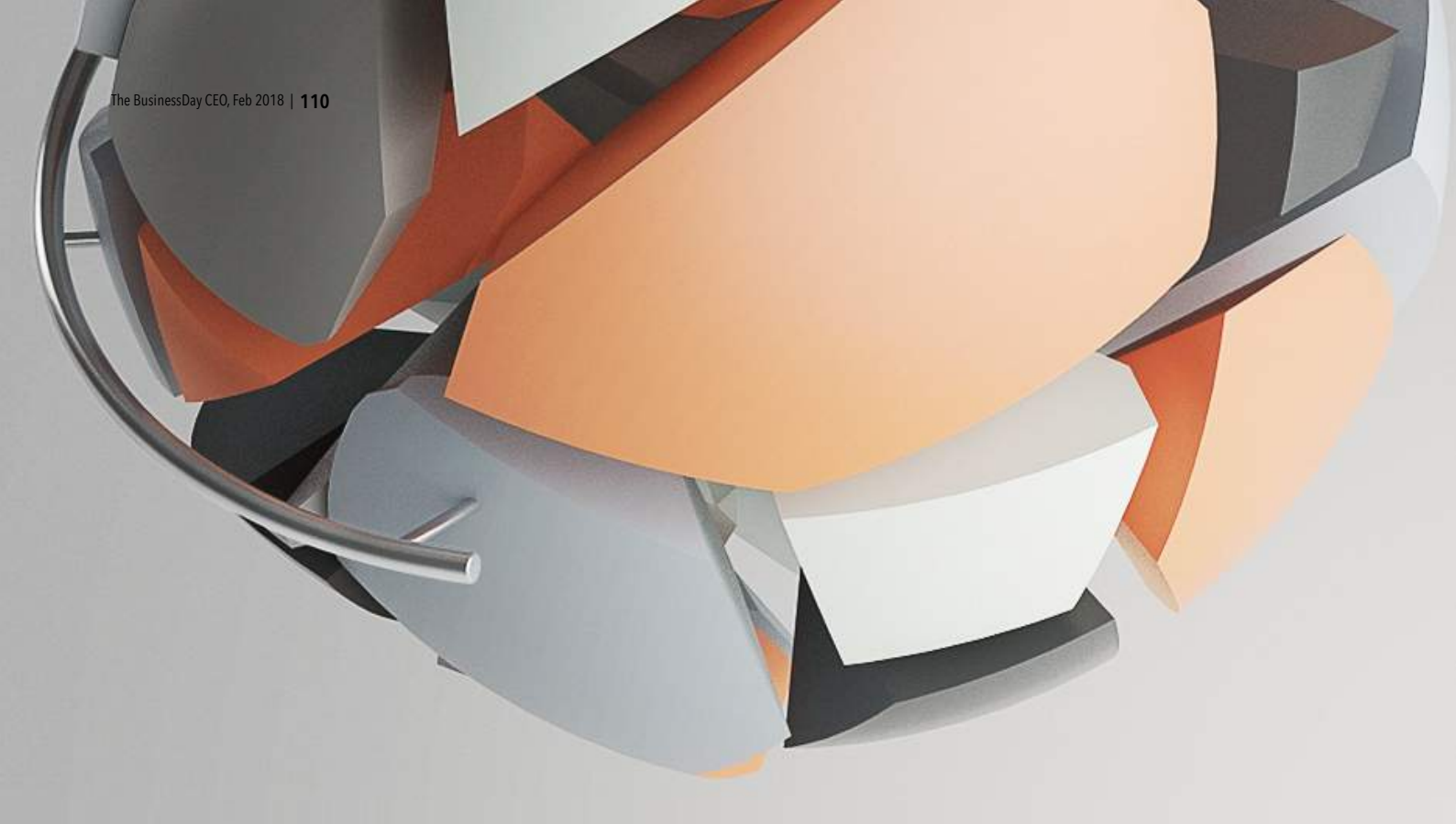
Akuma  
UZO

## PERSONAL FINANCE TIPS

I was of the opinion that "please I can't kill myself," and a lot of people are still with this mind set.

The world's economy is going through a phase right now so saving money is pretty much one of the hardest tasks to do on earth, home and abroad. It took me many years to cultivate this habit, and eventually when I started I saw it's usefulness. Truth is, at the beginning, I did it for 2 months, then blew the money. I tried again, this time using 'ajo' and once I got paid it went into thin air. And you don't want to know how many more tries I had before getting it right, or at least consistent.





An average income earner takes everyday as it comes, struggling to save from the salary that comes in at the end of the month, or for some, at the 1st/2nd week in the new month. But I'll like you to know that as difficult as it might seem, there are some simple ways you can start with, which will help you stay consistent and grow your savings over the days.

In no particular order, here are a few measures I've taken to ensure my monthly saving is consistent.

**1** I have a thing I call SYB (Spoil Yourself Budget). I don't joke with this part of my salary. In fact once my pay cheque is collected at the end of the month, this is one of the first things I subtract, because I don't want to give myself a reason not to be happy or spend overboard. My SYB is 10% of my salary and no, it's not me eating my tithe.


**2** Plan your monthly expenses as far as your eyes and mind can take you. Yes expenses just pop up from nowhere, but you have an idea of how much you need to spend monthly on food, water, electricity and other major bills. Make a list (they always help), and be sure not to spend more than, only if you have unexpected contributions to make. Don't make spontaneous financial decisions PLEASE!





**3** Have a salary ratio. You know what works for you so split it to the best of your capacity. Don't save more than your expenses, you'll just be deceiving yourself, because bills don't go away simply because you ignore them. Make sure your margins are right, so that mid-month you won't go running back to your savings.

**4** Side hustles are the new white angels. You just have to find something on the side to make that extra 'mula'. You know how they say money is never enough? This is very true. If not, the likes of Bill Gates, Dangote and Mark Zuckerberg will be resting in their beds resting. The secret of this side hustle is, you get to reduce your expenses as you have less free time on your hand... But really, when you make profits from your side, split it in two and save 50%. Then split the other 50% in two equal halves, spend one half and reinvest the other. Nothing pays better than an increased capital.



**5** Have multiple savings... Open different savings accounts to which you don't have ATM cards for. Have that wooden or iron piggy bank. You'll thank me later. Those little 100 naira notes you use to gala everyday (N700 weekly, N3,000 monthly and N36,000 yearly), will go a long way in your boxes and accounts.

**Lastly, make up your mind to be consistent. No one will force you to save. You just need to understand the importance and need for it. Simple!**



Debby  
Larry



Debby  
Larry

# BUSINESS LESSONS I'VE LEARNT SO FAR

My journey as an entrepreneur has truly been an exciting one, quite unique too and oh, will it make an interesting interview someday! But I guess that's what really happens when you start off a digital agency straight from university with no experience.

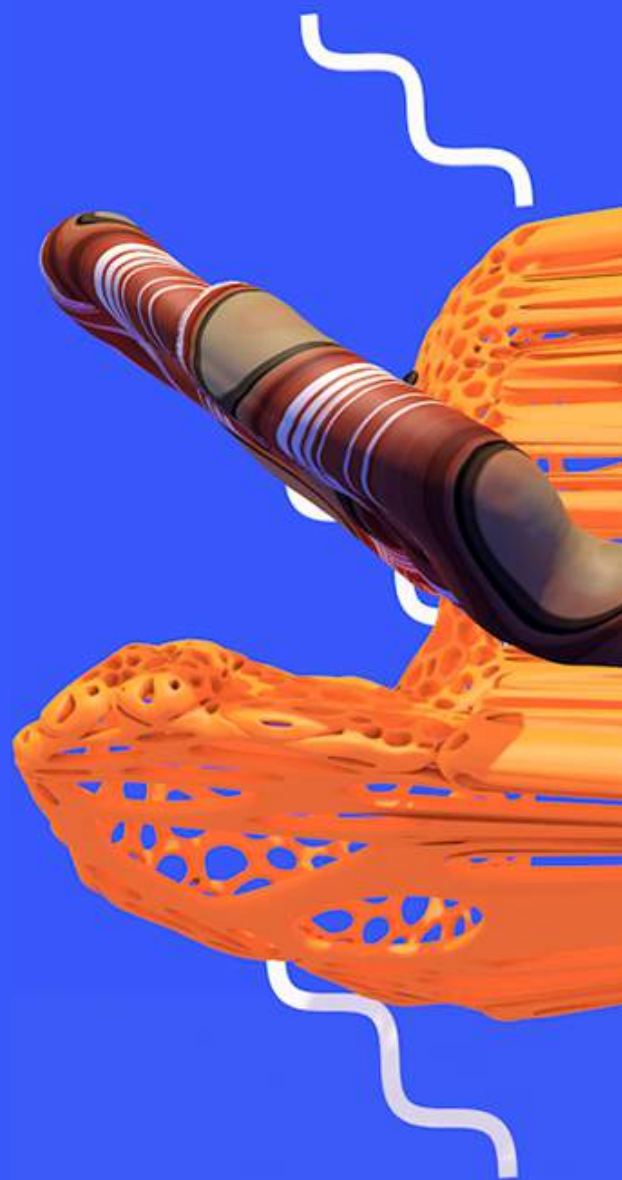
I remember just moving back to the country with so much passion and knowledge on how things ought to be done. But there really is a difference between experiencing Nigeria from the diaspora and experiencing it up close and personal. These two cannot be compared, don't let those pretty social media pictures deceive you.

So there I was at 21 trying to teach people who had been in business for years how to run their businesses. Going for meetings and having to explain why digital marketing was important and why they should pick me to handle their digital marketing needs because I really could add value.



## CONFIDENCE

I'll never forget the first major meeting I had with a company I considered big at the time, and this looked like it was going to be my big break. I really didn't care much about making money; I was born into a family where thankfully I wasn't the breadwinner so I could afford to go a few months living on my savings. I didn't need to pay salaries at this point because I didn't have any staff. I just wanted someone's approval and somehow forgot to seek approval within myself before heading out there. And after 20 minutes of pitching all my ideas and more, the marketing manager said to me, "How old are you?" Words will never be able to describe how shocked I was. Was I meant to bring my birth certificate too? Oh my! I had heard that business in Nigeria was different but I didn't know it would be almost the exact process of applying for an American visa. "21" I said, almost forgetting my age at this point. "We see what you're able to do but we don't quite



believe that you can deliver because you don't even look like you believe that you can deliver”.

Long story short, I got home and cried my eyes out but learnt my first vital lesson that day.

You must be confident as an entrepreneur, you must learn to speak up and own what you do. You are your best marketer.

Entrepreneurship has toughened me and taught me to believe in my abilities and



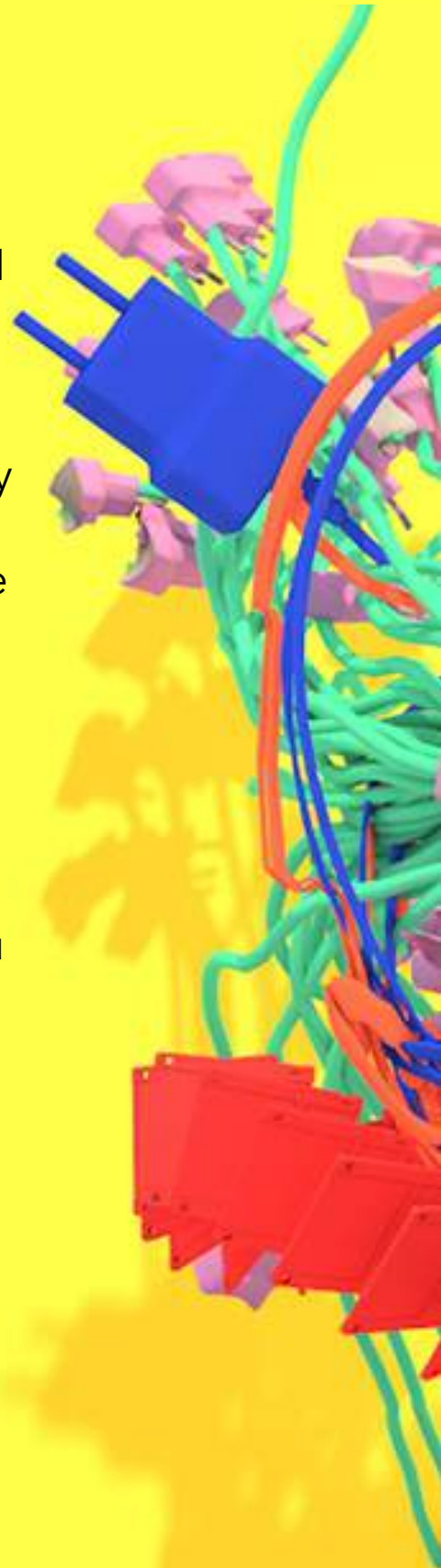
## BE UNAPOLOGETIC ABOUT CUTTING TIES

My social life had to suffer when I realized that Image Boosters was here to stay. I had to cut ties with a lot of people that I didn't see adding much value to my life and to be honest it didn't matter how long I had known them for, I needed to surround myself with people I could learn from, people that would have a positive impact in my approach to business and life in general.

Once my personal life was settled, I learnt after being burnt a few times that a culture needed to be developed in Image Boosters. The way you run a big agency is different from that of a small agency and that's something that took me a while to learn. I hire slow and fire quickly. I'm proud to say we've built an amazing culture and I work with the most talented and intelligent creative thanks to the lessons I learnt early enough.

## ENJOY THE PROCESS

In my early stage as an entrepreneur, I was my biggest critic prior to starting a business. Everyone could see how perfect I was doing or how much Image Boosters was growing and I wouldn't. This was both a blessing and a curse because it meant I worked twice as hard in everything I put my mind to but it also meant I was also displeased with the journey. I sat down one day and told myself that I was done with being so hard on myself. What entrepreneurship has taught me is that direction is so much more important than speed but this does not mean speed is bad. Enjoy the process, trust your employees, learn to take time off when you feel overwhelmed, always listen to your instincts, they are your best friend in business.





Omoyza  
Icha



**Omoyzalcha** is a freelance Creative Director, Producer and Scriptwriter. She has been in the production field professionally since 2015. A production executive at the award winning media house 'Royal Roots Productions' notable works include "Edge of Paradise" and "House Apart". Currently the Creative director for Rewa Hutt & Co' for the 'Food and Culture Festival'. Also working on several productions as a scriptwriter and production manager, including Beyond Limits Africa created by the Country Manager for Google Nigeria.

She holds a Marketing degree from Covenant University. She also holds a Digital Skills certificate from Google Nigeria. She is also a trained public speaker.

She is a published writer with the Journal of Internet Banking and Commerce (JIBC). Published article titled: Effectiveness of Social Media Networks as a Strategic Tools for Organizational Marketing Management.

Omoyzalcha currently resides in Lagos state. Preparing to go for her MBA and is still very much involved in the field of Marketing and production.



One of the women who inspire me in my field is Shonda Rhimes. She is a television producer, screenwriter and is the brilliant creator of one of the longest medical series in television history. She has the ability to turn anything she touches into gold. She inspires me with the way she screws over the rules as a screenwriter and goes beyond where a story can go. The way she tells a story leaves you craving for more, she captures your attention and doesn't give it back to you until she is through.

I knew what I wanted to be since I was seven. I didn't know what it was called but I knew what it was. I wanted to bring the stories in my head to life. My poor sisters must have acted different roles that I created just because. Before I start a script I can see the reactions in my head. I know what angle the camera has to be to get said reaction. I wrote short plays and I even did a little bit of drama in primary school and unfortunately that was how far it went at that time. Slowly I had to pick whether I wanted to be a science, commercial or an art student (not creative arts). I almost forgot what I could naturally.



I finally found an opportunity when I graduated from University and asked my parents to give me a year to discover what I wanted to do. I found myself in a media house and all of a sudden it felt like I belonged. I obviously had a lot of catching up and training to do but I didn't mind. I fully immersed myself in this world because I knew this is what I wanted to do. Now of course like everyone you start at the grass root level. I aspire to be a great producer as well as a director and a screenwriter in both film and television. If there is anything that Shonda Rhimes has taught me is that there are no limits to what you become.

I've been in the creative industry for three years and it is obvious that there is so much potential and opportunity quality content being put out by not only filmmakers but by individuals who use social media as their platform. It's anybody's game if you're willing to put in the work.





A letter to my younger self would probably focus on self-discovery. Self-discovery is the most important journey one can and should take and also learning the skill of networking and communication.

Finally, it is important to remember that no man is an island, if you are struggling then seek help, for the sake of your sanity or overall well being. Life is going to bring you down at times and sometimes you might want to give up just remember, there's always a bright light at the end of the tunnel you just got to hang in there.





Damilola  
Olarinmoye

# WHY WE MUST GROW

Damilola  
Olarinmoye

One of the greatest gifts in life is the opportunity to grow;

We must never come to the point where we think we know enough, and have enough.

We cannot glory in the victories of the past when unconquered territories lie ahead of us, when uncharted courses and unreached destinations stare us in the face.

We cannot bask in the accolades of yesterday's achievements when in us lie untold stories, unwritten songs, veiled innovations, untested inventions and concealed strategies.

We must grow, because the women ahead of us have shown us that it is possible to rise up after each achievement, and embrace the call to be MORE and do MORE!!!

That we can ignore the temptation to settle and be caught up in the bubble called "Enough"

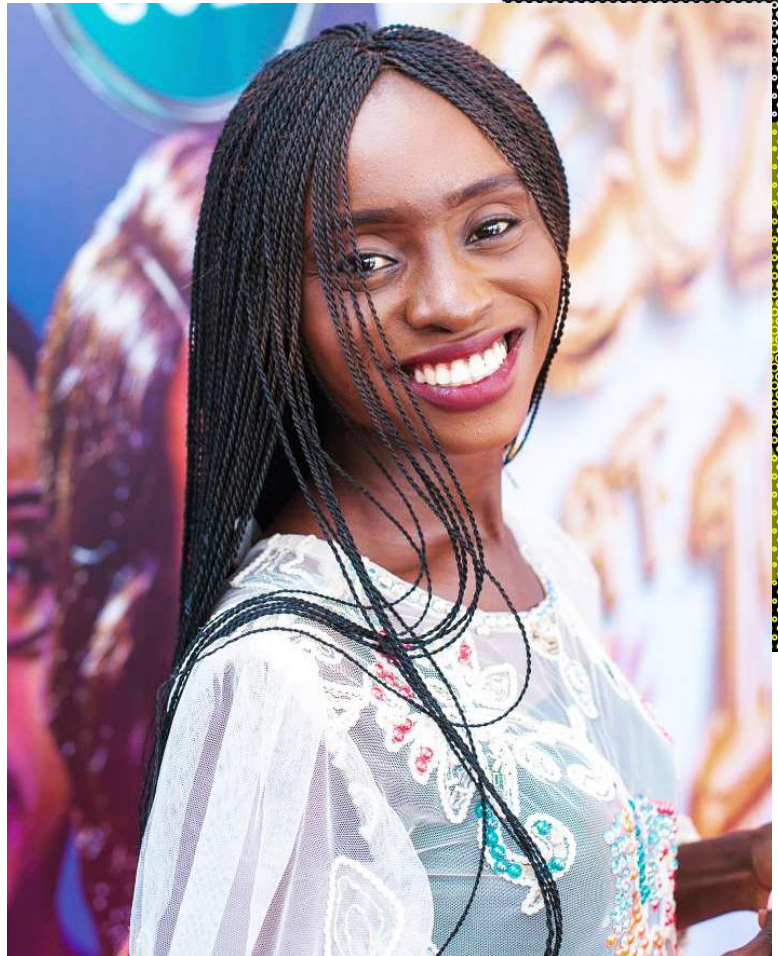
We must grow for ourselves; so that we will fit the role and play the part, saving ourselves from the frustration of lacking what it takes.

We must grow, so we can be better, stronger and ready to be ever useful in a world of change.

**We must grow, because there is an audience of young women, who are waiting for a message to run with, a template to build on, and an inspiration to draw from.**

You can be a better maid, a better nurse, a better daughter, a better chef, a better designer, a better writer, a better teacher, a better mother, a better friend, a better wife, a better sister, a better leader, a better CEO.

Look around you and take advantage of every opportunity you have to GROW!!!



**Damilola** is a Fashion designer and writer. Her passion for women and girl child advancement motivated her to build a unique fashion brand, giving her the platform to reach out. She is a Fashion Instructor at Lorinder school of design and a creative director at Best Dressed by Lorinder



Helen  
Asimegbe



# LEADING WOMAN, A MENTOR AND A HUMANITARIAN ENTREPRENEUR.

Helen  
Asimegbe

From selling clothes from the boot of my car to being on one of Nigeria's largest online shopping mall, this is my story.

Its one thing to make a decision to start a business but following through is always a bit difficult, like most people say, but I fulfilled a lifelong dream by starting my business at age 30.

The thought of leaving banking to business, I must say, wasn't the easiest thing for me, and am sure it's something most people are currently faced with.

Ok so, I had a difficult time at the beginning because both professions (Banking & Entrepreneurship), are not the same. I took time to figure out what I was passionate about, I knew it would have to revolve around something that can keep me up late at night and I could still smile and enjoy it.

To all my dear young folks reading this, are you currently faced with a situation like this? I think you should, go back and look at the goals you have mapped out for yourself, and decide if the time to achieve them is now.

Interestingly, after I finally moved on from my job, and started my business, I began by marketing to my friends and relatives, and then I began to talk to a few parents from my kids' school. Most of the time, I would stock up goods in the boot of my car and move around doing deliveries trying to hopefully get new customers. I took a step further and began to use very well, all the social media platforms: Whatsapp, BBM, Facebook, Instagram and Twitter to do my adverts.

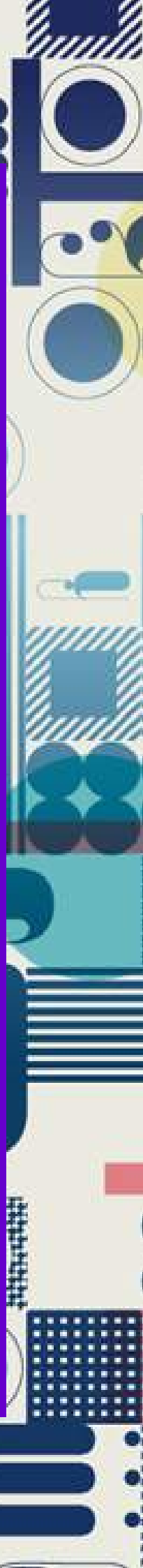
I was really committed and devoted, not minding how small my business was. I would create adverts with words and post on social media, together with pictures for people to see. It's been quite an interesting journey.

You see in life my dear young women, when you have dreams and aspirations, it's your duty to follow through with those dreams, quit pushing it over until tomorrow. Set a timeline for yourself, do all you can humanly possible to achieve it. Don't allow fear hold you down.

During the period of my transition from the bank, I had to face reality and said to myself, look Helen its either this works or you are back in a 9-5, I did not have an option but to press forward!!

Not giving into fear and doubt, or looking back regardless of limited resources, I did it, I set up two businesses, in less than 3 years, and in addition I launched other initiatives to help the less privileged and Startups, that's really brilliant if you ask me.

Allow me share a little more about my background, and a few other things you may want to about me.





My name is Helen Asimegbe, I'm a Nigerian mother of two with a passion for Entrepreneurship and development. As a serial entrepreneur, I run a high-end quality children's clothing and an accessories retail shop. My other business is Stylemark Pro Enterprise Hub, a capacity development center, a platform which I have over the years, used to organize trainings/skills acquisition programmes for Startups/Entrepreneurs in Abuja/Nigeria. I advocate for Sustainable Development Goal 8: Promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. My goal is to assist more individuals fulfill their dreams and aspirations in life.



And also Goal 2- Zero Hunger, by coordinating regular supply of food and other materials to orphanages and Camps for internally displaced persons (IDPs) in Abuja.

I also serve as a business mentor for Tony Elumelu Entrepreneurship Foundation, Cherie Blaire Foundation for Women in Business, and also United Nations Sustainable Development Network' Youth Investment Readiness Program.

I went into mentoring, out of passion for seeing other young business owners or aspiring Entrepreneurs start and scale. It's a platform for me to touch many lives, and be a guide to many.

My advice for young people aspiring to be CEO's would be, get as much education and training as you can, Leverage communication an interpersonal skills, Plan your career, Network, find a mentor, Cultivate and project confidence, Don't be afraid or ashamed to ask for help. Just stay inspired and achieve success in life.



At every opportunity I have to inspire my world, I say to everyone, you don't give up because you faced an obstacle. Hidden in it, is a gold mine. So until you are able to persevere, you will never discover where that treasure is. Keep moving, never give up, keep your eye on the goal. You are closer than you think. Slowly but surely.

You can follow me  
Twitter/Instagram:  
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Bolanle  
Banwo





# Bolanle Banwo

is a brand Identity designer from Lagos, Nigeria. She helps brands tell compelling stories via creative designs. Much of her work is centered around helping small and medium businesses create smart impressions and build strong identities via good communication designs. Bolanle is the Founder and Lead Creative at the Female Designer Movement, an initiative she launched with a mission to train and equip women with design skillset and thereby help increase the number of women in the Nigerian Technology ecosystem. She has been featured on BBC pidgin, Guardian newspaper and other platforms.

She may be found online on Instagram @bolanle.banwo, where she occasionally shares her work and projects.



**From your work one can see that you're a creative and you also organize trainings. Can you share a little about the background of what you do?**

I have been a lover of Art since childhood, I would paint and illustrate on my school notes and everyone knew me for that. It was only natural for me to take up design as a profession. I started designing professionally some years back when I realized I didn't find joy in any other thing.

Because there is so much you can do with design, I decided to focus on Branding. Branding gives me the opportunity to help brands tell compelling visual stories through intelligent designs, illustrations and animations.

I launched an initiative recently called "The Female Designer Movement" with a goal to train and equip women to become excellent graphic designers. My initial plan was to train about 15 women, but at the end of the day over 250 women registered and we had to cut down the numbers. The Design and Tech industry is male dominated, it was only right to encourage more women to come on board.

## What solutions do you seek to provide with your skill set?

I seek to create an avenue where more women with design skill sets are employed so they can earn enough money to support their families and can also express their creativity through design.

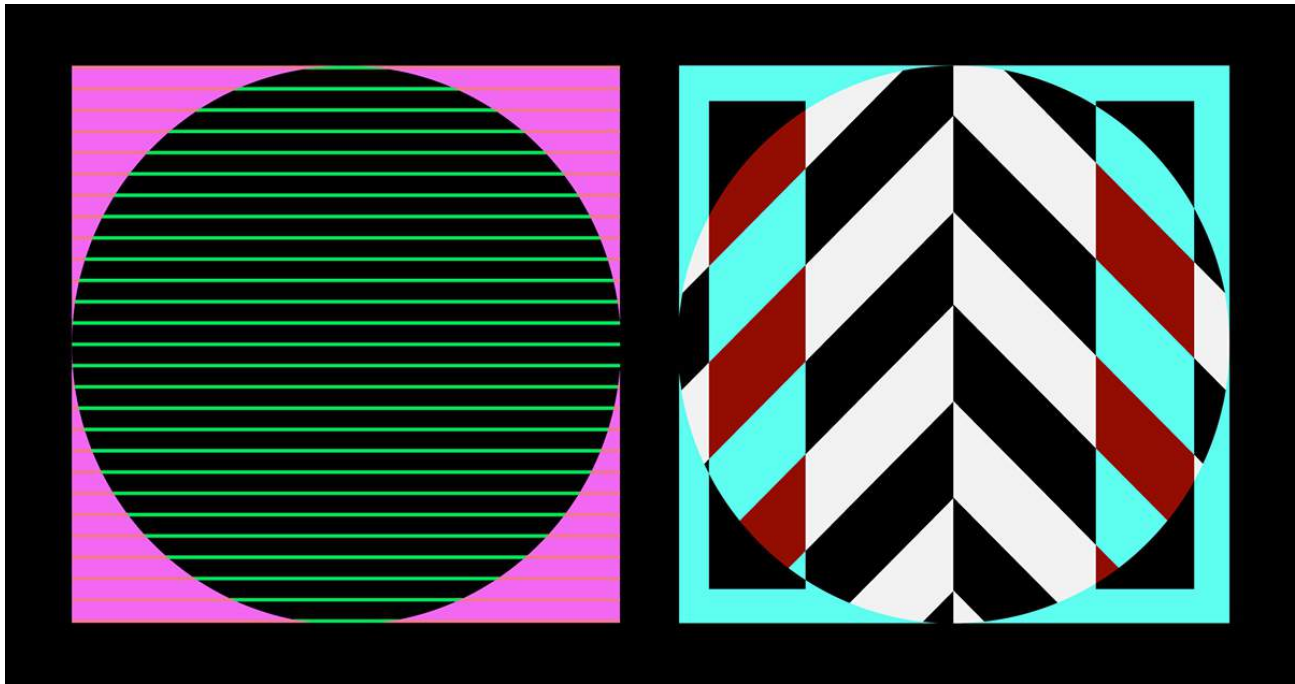
## What would you say is your major strength as a creative?

I think being a woman is my major strength; there is this natural instinct to arrange things and make them perfect.



## How do you deal with the typical challenges that come with being a female entrepreneur in Africa, especially Nigeria?

Sometimes, because of the economic situations, it's easy to feel like everything is working against your dream. But I have realized that if you can survive in Nigeria with all the unfavourable conditions, you can survive anywhere in the world. So I see it as a training ground, pushing myself everyday, not tolerating excuses and unbelief. I also try to develop myself so my designs are not considered as "Just okay" because I'm a woman but rather, considered as excellent, sophisticated and world class.



## **What's your long term goal for your business and how will it impact Africa?**

I intend to establish my initiative in Nigeria first , then take it to other African countries, equipping and training women to design and giving them a chance to follow their passion for design. I also intend to build my initiative to that point where we become the biggest and most impactful training institute for women who love to design.

## **What's the most important lesson you've learnt so far as a female entrepreneur ?**

There is no perfect moment or perfect time to build your dreams, make a move; develop yourself until your works can stand beside the works of those you look up to. Work hard and smart like you don't pray and pray so hard like you don't work. A balance of everything will make you unstoppable.





Linda  
Ochugbua

Linda  
Ochugbua

## THE LIFE OF A MARKETER

Looking back now I must say that I have enjoyed every bit of my marketing career and role. Although many see it as stressful and difficult, for those who have gotten to love it and enjoy it, they feel like marketing is the only role that they can fit into. At the beginning especially when you take up a new role as a marketing executive, you will face challenges and pressure, that can either make or destroy the career you are about to build. I sincerely thought that I wouldn't last one year, sometimes the fear of not surpassing the target and query that comes along with it, could give you sleepless nights for days; it sometimes brings tears to your heart and eyes. Sometimes I felt like I was going to give up and just quit, on other hand I knew if I was going to make it far in life, giving up wasn't an option at all. I have gotten to love my job and loving it and the people around me have made it much easier to carry out my duties. It's being almost 10years in total of taking different roles as a marketer

and I can only stand tall, and look back in smiles, saying to myself that although it was tough and difficult it has being worth.

The role as a marketer could be dull and sometime so much fun, but yet quiet rewarding for those who learn to love it. It doesn't really matter how old you are, or how long you have being on the job, every day is a new leaf and there is always something new to learn from. It kind of opens your eyes to so many other things and along the line new ideas, just keep popping up for you to tap from. As you work and meet new people from different backgrounds and works of life you are sure to learn a lot of life lessons you really never imagined you will learn from.

The role of a marketer gives you the opportunity to grow fast and meet people, I will be sharing with you a few tips on how to manage your time schedules and plans to strategically help you surpass your target.



## **1. Plan your daily Activities**

Every day make sure you have a clear cut out plan and schedule for the day, this will enable you optimize your limited time, and assist you in achieving more. Makes sure you put the top priority clients on top of the list and put other new prospects below, this will help you in bringing in money, while you teal new grounds.

## **2. Share you task appropriately**

Most marketers try to be jack of all trades and master of none, they always feel like no one else can do the job, that not always true. Make sure you concentrate on the tasks you are fast and good at, and delegate that which you are not very good at to others, in that way, they will learn to be better and you end up achieving more for that day.



### **3. Sincerity is ideal in business**

This is a very hard task, but extremely necessary if you are going to build a long time relationship with your clients. You don't want to carry out one transaction and that becomes the end of that client. Make sure you tell them the truth, so that they make wise decisions about the product. If they can trust you even if they don't give you business, they will end up marketing your product and bringing you fresh clients, so be clear and sincere about all, this might cost you a lot but it's always better in the long run.

### **4. Make Friends as you go (Build good relationships)**

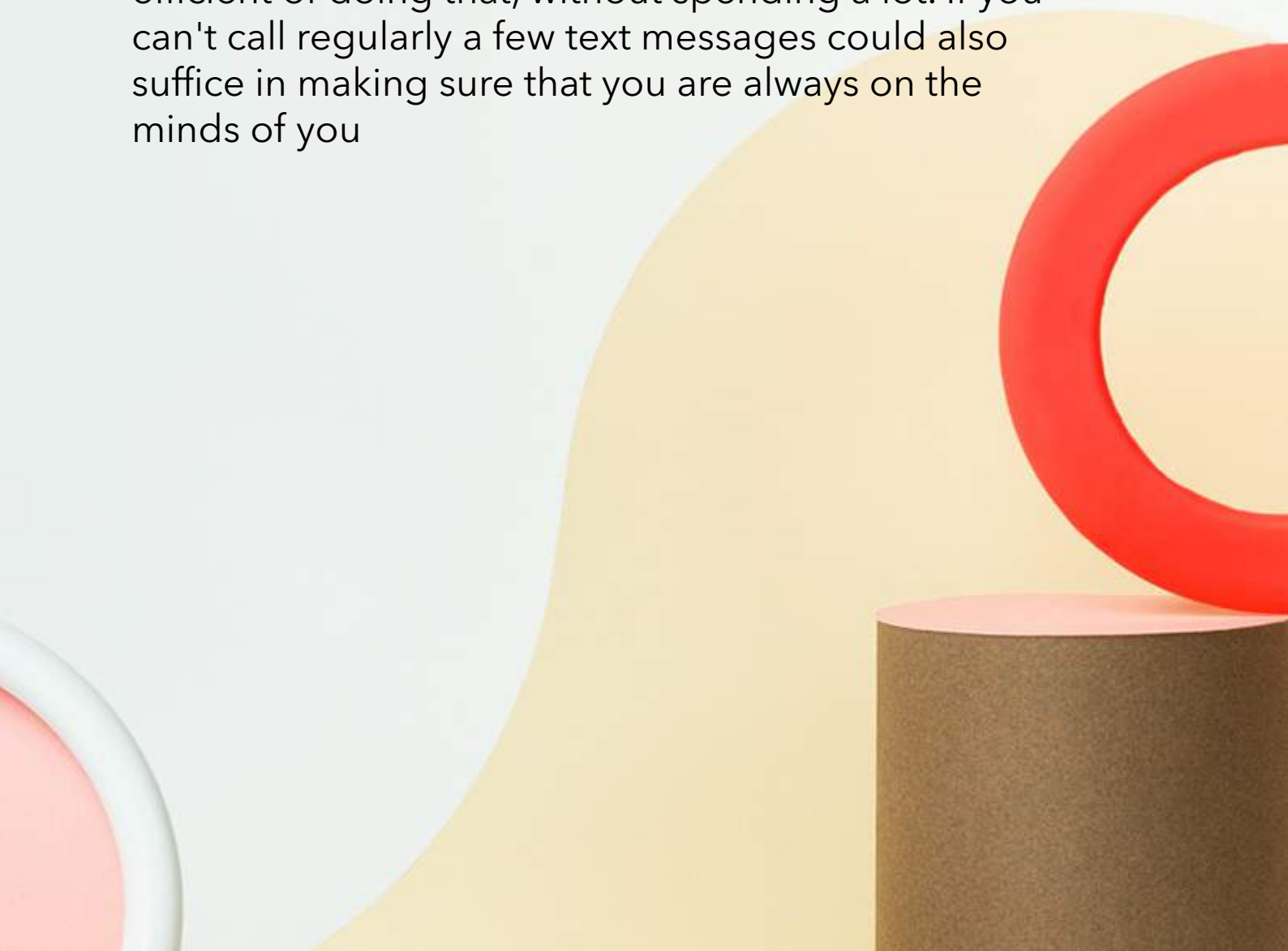
As you work, you ought to have friends not just clients, clients transact business with you and it ends there, but friends transact with you for a life time, they even help you sell products, thereby increasing your revenue. When you make friends off the job, they actually tend to last for a lifetime, they are always true and fair. It's always worth it when you make friends than enemies.

## **5. Do not be anxious**

You cannot afford to appear anxious and desperate in the presence of a client, as they can tell when you are genuine or anxious to just sell. Always stay calm and focused at all times, so that you could listen in attentively and discover exactly what they would need.

## **6. Sending out Emails (Keep in Touch)**

It's important that you keep in touch with your clients regularly, emails can be a very effective and efficient of doing that, without spending a lot. If you can't call regularly a few text messages could also suffice in making sure that you are always on the minds of you



## **7. Coordinate your thoughts and sales pitch -Never go unprepared to an event or meeting**

Most people always feel that they know it all, but the truth is that you might never remember it all, or have all answers. So it's extremely important that you always refresh your memory, go over your products and practice what you will say and how. This will help in boosting your confidence level and spirit to face anyone on any day and at any time. You must make sure that you are constantly aware of industry happenings as well as your company product; preparation is paramount in killing a sale.

## **8. Life is too short no to be happy- be passionate about your job**

One way to survive and last on any job is to love the job, most people lack passion and you can tell whenever they speak to you, that they are not happy but just working to earn a living, when you meet passionate people you can easily tell, the aura around them is all joy and smiles and you can tell on the first meeting, that they are happy about the job. Its key that you love the job, in that way, you don't use up all your energy and then you get to achieve more with less stress and efforts. You can actually acquire passion and learn it as you go, you either love what you do, or you do what you love. You would actually climb to the peak faster and then achieve more.

## **9. Set SMART goals and targets for you to avoid being crushed**

Some marketers feel that when they set very high and realistic targets when they fail, they still do very well, the honest truth is that setting such targets make you so sacred and worried, you never really achieve them. So when you set goals, make sure they don't crush you or make you feel bad, in as much as you want to aim very high, aim properly so that you don't feel depressed when you don't achieve them all.

## **10. The act of focus**

Always make sure you focus on the things that matter most and delegate the ones that you can assign to someone to do. A lot of marketers are scared that other people can't do the jobs or may want to steal their customers, but the reverse is the case, when you have a very good relationship with your client, they would always remain loyal to you and most times they won't act till they have your buy in. every day make a list of all the things that matter in the order of preference, and make sure you plan and strategize properly so you tick all the boxes, in this way you don't leave out the most important things for the less important ones.



## **11. Spread your risk appropriately**

Always learn to spread your risk across board, do not rely on only one customer to achieve your target, make sure you build a very large database of clients so that you could always have one to help you meet your target each week. In this way you have a variety of clients to always come on, who would most likely buy your products at different times, thereby making the work stress-less and seamless.

## **12. Negotiation skills is important for every marketer**

As a marketer you need to learn the act of negotiation, which you need very importantly on the job. In convincing people to buy your products you need to know how to convince them on why they should pay your price for the product. Having this skill gives you an upper hand when you discuss with your clients. This would help you avoiding the risk of making losses, because when you get this wrong, you actually end up losing money, when this is done over and over again.

## 13. The act of promises

When you discuss with your clients, try not to over promise them, because when you fail, this can jeopardize the already existing relationship. The safer side is to under promise and over deliver, in this way you have more happier customers, who feel that you always do more than what is expected. Never promise what you are not sure will work, this might make you look like someone who isn't sure of what they do. You must always understand that people are happier when you do what they never expected than when you fail to do what you said you would, even though you actually didn't owe them that extra. Understanding the act of promises will help you retain majority of your customers.

Art Inspirition:  
Eiko Ojala  
Sergiy Maidukov  
Fabrizio Morra  
Snask  
Kateryna Savchenko  
Rafael Bicalho  
Javier Torres  
Wendy Studio  
Ruslan Khasanov  
Michael Jarrott  
John Caponi  
Dany Álvarez M  
Asa Onze Studio  
Marc Urtasun



ILGELUNOT / BLACK PANTHER by: OSBORNE  
MACHARIA & KEVO ABBRA

FOR ADVERT PLACEMENTS & OTHER ENQUIRIES

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