BUSINESS DAY
WEEKENDER
EDITION 319 | 14, NOVEMBER 2026

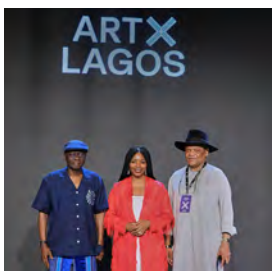


"Send It to Me, I'll Gather It": The Hidden Work Behind Every Nigerian Wedding, Burial and Hospital Bill



FASHION

From Streetwear to High Fashion: GTCO Fashion Weekend 2026 Celebrates Timeless African Creativity



ART

Reclaiming History, Building Legacy: The Magic, Memory, and Masterpieces of ART X Lagos

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BusinessDay Media Limited
6A George Street, off
Mobolaji Johnson Street, Ikoyi
01-2799100
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BUSINESS DAY WEEKENDER

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Nkponani Limited

INDIVIDUAL CONSUMER CODE OF PRACTICE (ICCP)

This Individual Consumer Code of Practice (ICCP) is published by Nkponani Limited (the 'Company') in compliance with the Nigerian Communications Commission (NCC) Consumer Code of Practice Regulations 2024, made pursuant to the Nigerian Communications Act 2003. This code has been prepared in the format required by the Commission and will be submitted for NCC approval prior to publication. Upon approval, it will be published on the Company's website, in a national newspaper, and via at least one social media channel, as required by the 2024 Regulations.

1. Provision of Information to Consumers 1(a) Description of Services

The Company provides internet services to consumers and businesses across Nigeria. A full description of all current services, including any technical limitations, coverage restrictions, and terms of use, is available on the Company's website at www.nkponani.com and can be obtained by contacting the Company's customer support team.

1(b) Service Contracts

Upon registration with the company, each consumer enters into a service agreement with the Company. The service agreement is presented to the consumer in clear, accessible language at the time of registration and must be accepted before the consumer can access the Company's services. The Company will, upon request by any consumer or member of the public, provide a copy of the standard service contract at no charge. All contracts are written in plain English, avoiding technical jargon, and clearly state the obligations of both the Company and the consumer.

1(c) Pricing Information

The Company is committed to transparent pricing. Current prices for all services are displayed prominently on the Company's website and at the point of purchase before any transaction is confirmed. Prices are denominated in Nigerian Naira and include all applicable taxes and charges. The Company will notify consumers of any price changes at least fourteen (14) days before the changes take effect, via SMS to the consumer's registered mobile number and via in-app notification.

1(d) Contract Terms and Termination

The Company's standard service contract does not impose a minimum term on retail consumers. Consumers may deactivate their Company account at any time by contacting customer support or through the self-service account management portal. Upon deactivation, any unused wallet balance will be refunded to the consumer's designated bank account within seven (7) business days, net of any outstanding charges. The Company reserves the right to terminate a consumer's account where the consumer is found to have engaged in fraudulent activity, violation of applicable law, or material breach of the terms of service, in which case the Company will provide written notice and an opportunity to respond before termination is executed.

1(e) Product Warranties and Maintenance

The Company warrants that its internet services will be provided with reasonable care and skill, and in accordance with the service specifications published on its website. The Company does not offer warranties on the services of third parties (MNOs, backhaul service providers, DISCOs) whose network availability may affect service delivery. Where scheduled maintenance is required, the Company will notify consumers at least twenty-four (24) hours in advance via the Company's communication channels, and will schedule maintenance during off-peak hours where possible.

1(f) Fault Repairs and Service Interruptions

The Company maintains a 24/7 NOC that monitors service performance in real time. In the event of a service interruption attributable to the Company's infrastructure, affected consumers will be notified via SMS within two (2) hours, and the Company's engineers will work to restore services within the RTO specified in Section 6 of this report. For failed transactions where funds are debited but service is not delivered, an automatic reversal will be processed within two (2) business hours.

1(g) Subscription of Service

Consumers may subscribe to the Company's service by completing the online registration process on the Company's website or USSD/IVR or other mobile application depending on the medium of interaction. Registration requires provision of a valid mobile number (which must be linked to a verified NIN), a valid email address, and acceptance of the Company's terms of service. Wallet funding and transaction processing are available immediately upon successful registration and identity verification.

2. Advertising and Representation of Service 2(a) Availability of Services

The Company will accurately represent the availability of its services in all advertising and promotional materials. Where a service is subject to geographic limitations, network dependencies, or other restrictions, these will be clearly disclosed. The Company will not claim 100% availability unless this is substantiated by its monitored service metrics.

'

2(b) Advertising of Packaged Services

Where the Company advertises bundled or packaged services, the full composition and price of each package will be clearly stated in the advertisement. The individual price of each component service will also be disclosed to enable consumers to make an informed comparison. Package pricing will not create misleading impressions about value or discount levels.

2(c) Internet Connections

Where the Company's services require internet connectivity, this dependency will be clearly stated in service descriptions and advertising materials. The Company will note that service availability may be affected by the quality of the consumer's internet connection and will provide guidance on minimum connectivity requirements for optimal platform performance. The upload and download speeds on the internet connections are 1 Gbps and 1 Gbps respectively.

2(d) Disclaimer

All advertising and promotional materials produced by the Company will include appropriate disclaimers where required. These will note, among other things, that service delivery is subject to network availability, that prices are subject to change with prior notice, and that the Company's services are dependent on third-party infrastructure over which the Company has no direct control. All advertisements will comply with the standards established by the Advertising Regulatory Council of Nigeria (ARCON) and the NCC's Guidelines on Promotional Advertisements 2023.

2(e) Telemarketing

The Company will not engage in unsolicited telemarketing calls or SMS marketing to consumers who have not explicitly opted in to receiving such communications. Where a consumer has opted in to marketing communications, the Company will honour opt-out requests within forty-eight (48) hours. The Company will maintain a suppression list of consumers who have requested no further marketing contact.

3. Consumer Billing, Charging, Collation and Credit Practices 3(a) Billing Information

The Company will ensure that all consumers receive clear, accurate, and timely billing information. Every transaction will generate an instant electronic receipt. Monthly account statements summarising all transactions, credits, and debits are available on demand through the self-service portal and will be delivered by email to consumers who have registered an email address. All billing information will be presented in Nigerian Naira, in a format that is easy to understand.

3(b) Itemisation of Charges

Consumers may request itemized billing records for up to 24 months. Every bill and receipt will clearly itemise each charge incurred, showing: the service description, the amount charged, the date and time of the transaction, the transaction reference number, and the network or service provider to which the service was delivered. Where applicable, any discounts applied will be shown separately, and the total charged will be the figure that is debited from the consumer's wallet.

3(c) Timing for Issuance of Bill

Electronic receipts are issued within 10 days of a billing cycle. Monthly account statements are generated on the first business day of each month for the preceding calendar month and are made available through the consumer's online account dashboard. Paper statements are available upon request at no charge. Bills are processed and issued within 10 days of the closure of each billing period.

3(d) Receipts and Consumer Payment Advice

Every successful transaction generates an SMS receipt to the consumer's registered mobile number within sixty (60) seconds of transaction confirmation. Email receipts are simultaneously dispatched where an email address is registered. Receipts contain all information required for dispute resolution, including the transaction ID, service details, amount charged, and customer support contact information.

3(e) Billing Frequency

The Company operates a real-time, transaction-by-transaction billing model for all prepaid consumers. There are no periodic billing cycles for retail consumers, as all charges are applied at the moment of transaction. Enterprise clients on post-paid arrangements receive monthly invoices, issued on the first business day of each month, with a fourteen (14) day payment term. No billing cycle exceeds 60 days. The company informs all consumers of any proposed changes in billing period within 60 days.

3(f) Non-Payment of Bills

For retail prepaid consumers, service access is automatically limited to the available wallet balance. Where a wallet balance is insufficient to complete a requested transaction, the transaction will be declined with a clear message to the consumer, and no charge will be applied. For enterprise post-paid clients, invoices not settled within the payment term will accrue interest at the rate specified in the client's service agreement, and service access may be suspended after thirty (30) days of non-payment following written notice.

3(g) Prepaid Services

All internet services offered by Nkponani are prepaid. Consumers fund their wallet in advance using available payment channels (bank transfer, debit/credit card, USSD) and spend from their wallet balance. The Company does not offer credit to retail consumers. Wallet balances do not expire and are refundable upon account termination as described in Section 1(d) above.

4. Consumer Obligations

By registering and using the Nkponani platform, consumers agree to: provide accurate and truthful registration information; maintain the confidentiality of their account login credentials; notify the Company immediately of any unauthorised access to their account; use the internet service only for lawful purposes; not attempt to circumvent security controls or tamper with the Company's transaction systems; not resell services obtained through the platform except as expressly permitted by the Company's reseller programme; and comply with all applicable Nigerian laws and NCC regulations in their use of the Company's internet service.

5. Protection of Consumer Information 5(a) Data Gathering

The Company collects personal data from consumers for the purposes of: account registration and identity verification; transaction processing; fraud prevention; customer support; regulatory compliance; and, with consumer consent, marketing communications. Data is collected through registration forms, transaction records, and customer support interactions. The Company will not collect any personal data that is not necessary for these purposes, and will obtain specific consent before collecting sensitive data categories such as biometric information.

5(b) Data Storage

All consumer data is stored on secure, encrypted servers located within Nigeria, in compliance with the Nigeria Data Protection Act 2023 and any NCC data protection guidelines. Consumer data is stored for a minimum period of five (5) years to satisfy regulatory requirements, and thereafter deleted in accordance with the Company's data retention policy. Access to consumer data is restricted to authorised personnel with a legitimate business need, and is protected by multi-factor authentication and role-based access controls.

5(c) Data Sharing

The Company will not sell, rent, or share consumer personal data with any third party without the consumer's explicit consent, except where required by law (e.g., response to a lawful court order or regulatory directive from the NCC), or where necessary for transaction processing (e.g., sharing of mobile numbers with MNOs for airtime delivery). The Company maintains a list of all third parties with whom consumer data is shared in the Company's Privacy Policy, which is published on its website and made available to consumers upon request.

6. Complaint Handling 6(a) Information to Consumers

The Company is committed to providing efficient, fair, and accessible complaint resolution services. This Code of Practice, including the Company's complaint procedures, is available on the Company's website, in the mobile application's 'Help' section, and in printed form at the Company's registered office. Consumers will be informed of their right to complain and the process for doing so at the time of service registration and in any communications related to service issues.

6(b) Special Needs

The Company recognises that some consumers may have special needs related to disability, age, or limited English proficiency. Consumer support channels will include text-based and voice-based options to accommodate consumers with hearing or speech difficulties. The Company will designate a Special Needs Coordinator within its Customer Experience team to ensure that consumers with special needs receive appropriate assistance without discrimination.

6(c) Complaint Processes

Consumers may submit complaints through any of the following channels: phone line (available 24/7) Tel: +234 807 715 7059; email to [info@nkponani.com]; the in-app complaint submission form; the web portal's 'Contact Us' section; written letter to the Company's registered office at D78/20 Ikwo Street Federal Housing Estate, Trans-Ekulu, Enugu State; or via the Company's official social media accounts. Upon receipt of a complaint, the Company will acknowledge it within twenty-four (24) hours and provide a unique complaint reference number. Tier 1 complaints (standard transaction issues) will be resolved within twenty-four (24) hours. Tier 2 complaints (complex billing disputes, account security issues) will be resolved within seventy-two (72) hours.

6(d) Charges

All complaint channels are free of charge to consumers. The Company will not impose any fee for receiving, processing, or responding to consumer complaints. Where a consumer requests a printed copy of complaint correspondence, this will be provided at no charge for the first copy.

6(e) Further Recourse

Where a consumer is not satisfied with the Company's response to a complaint, the consumer may escalate the complaint to the Nigerian Communications Commission (NCC) via the NCC Consumer Portal (consumer.ncc.gov.ng), the NCC Consumer Contact Centre (0800-NCC-5NCC or 622), or by writing to the NCC Head of Consumer Affairs, NCC House, Plot 423 Aguiyi Ironsi Street, Maitama, Abuja. Where a dispute is not resolved within sixty (60) days of the consumer first lodging the complaint with the Company, the consumer has the right to refer the matter directly to the NCC.

6(f) Action on Disputed Charges

Where a consumer disputes a charge, the Company will investigate the dispute within forty-eight (48) hours of receipt. During the investigation, where the disputed amount exceeds ₦5,000, the Company will provisionally suspend recovery action on the disputed amount pending resolution. If the investigation confirms that an incorrect charge was applied, the Company will reverse the charge to the consumer's wallet within twenty-four (24) hours of the finding. Where the investigation confirms the charge is correct, the Company will provide the consumer with a written explanation of the finding and evidence supporting the charge.

6(g) Data Collection and Analysis of Complaints and Outcomes

The Company maintains a complaints register recording: the date of receipt, the channel used, the nature of the complaint, the Company's response, the resolution outcome, and the time taken to resolve each complaint. This data is analysed monthly by the Head of Customer Experience to identify patterns, root causes, and areas for process improvement. An annual complaints report will be prepared and submitted to the NCC as required by the Consumer Code of Practice Regulations 2024.

6(h) Changes to Complaint Handling Processes

Any material changes to the Company's complaint handling processes will be communicated to all registered consumers via SMS and email at least fourteen (14) days before the changes take effect. The Company will submit updated complaint handling procedures to the NCC for approval before implementation, where required by the Commission's guidelines.

6(i) Retention of Records

All complaint records, including all correspondence between the Company and the consumer, and all investigation findings and resolution documents, will be retained for a minimum period of two (2) years from the date of resolution of the complaint, in accordance with the NCC's Consumer Code of Practice Regulations 2024. These records are available for inspection by the NCC upon request.

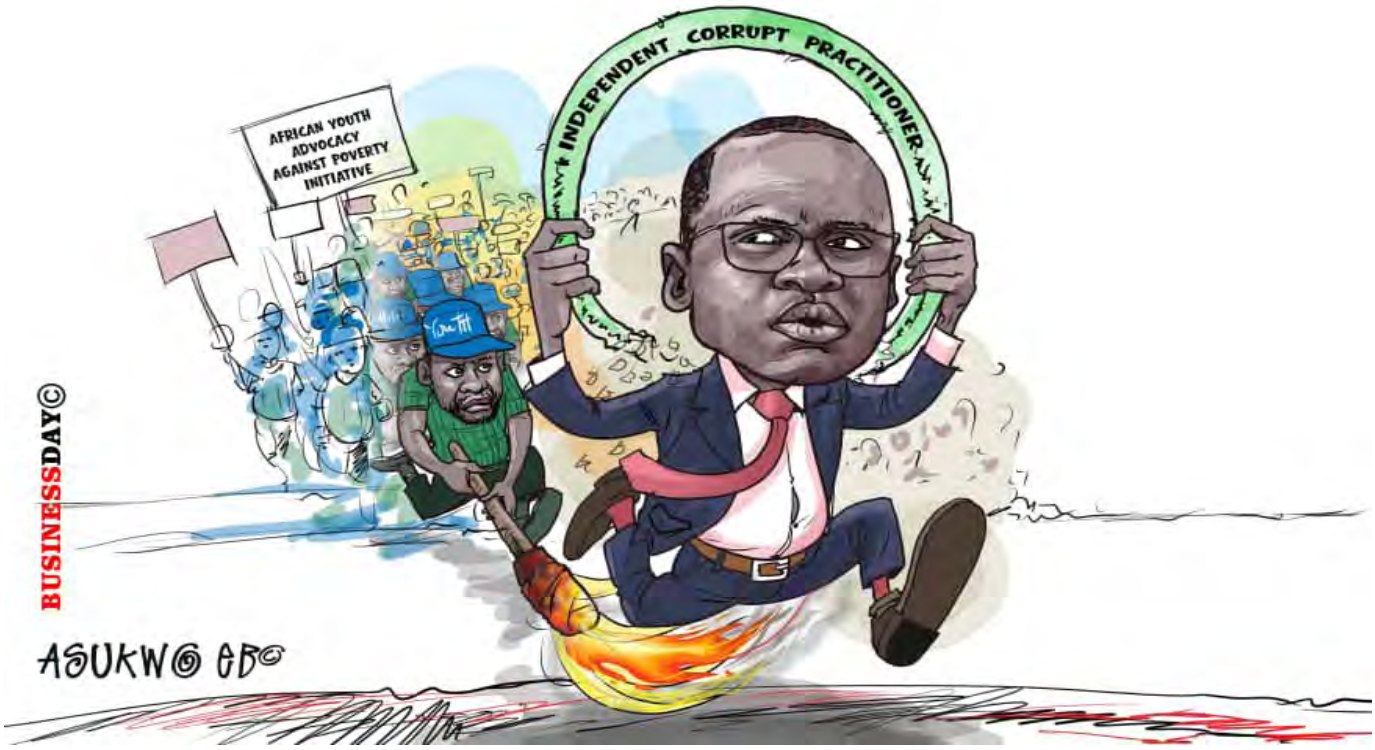
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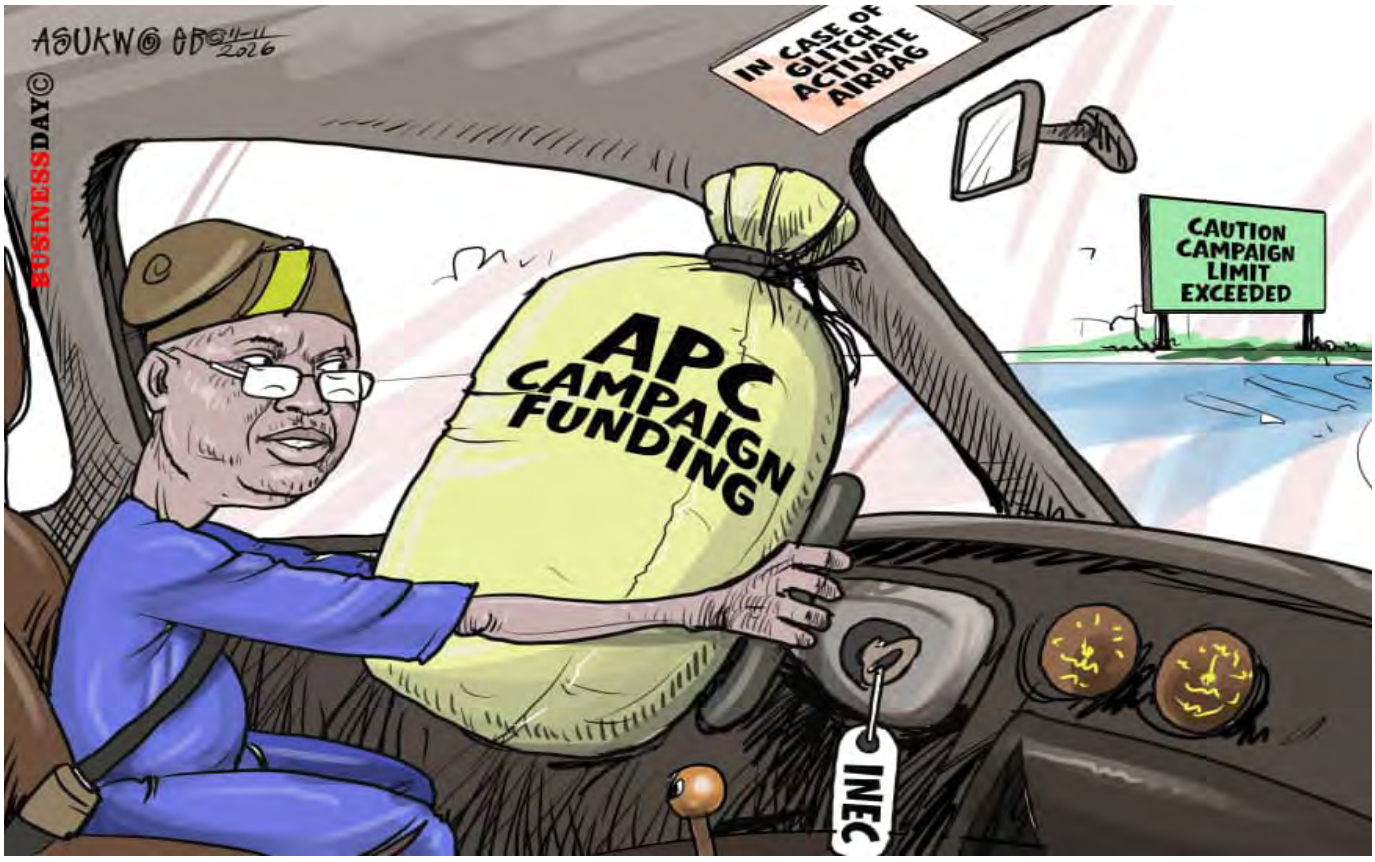


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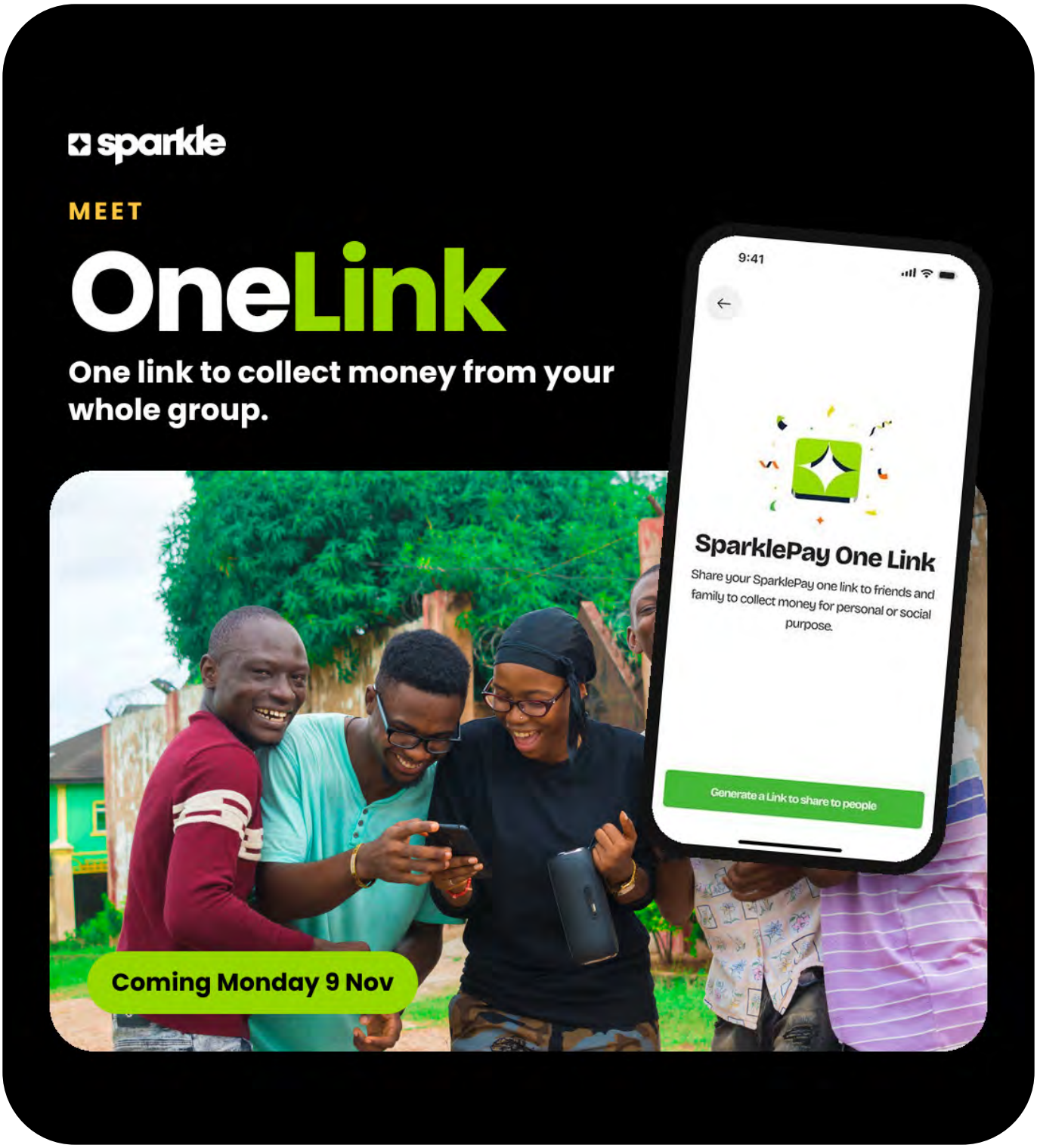
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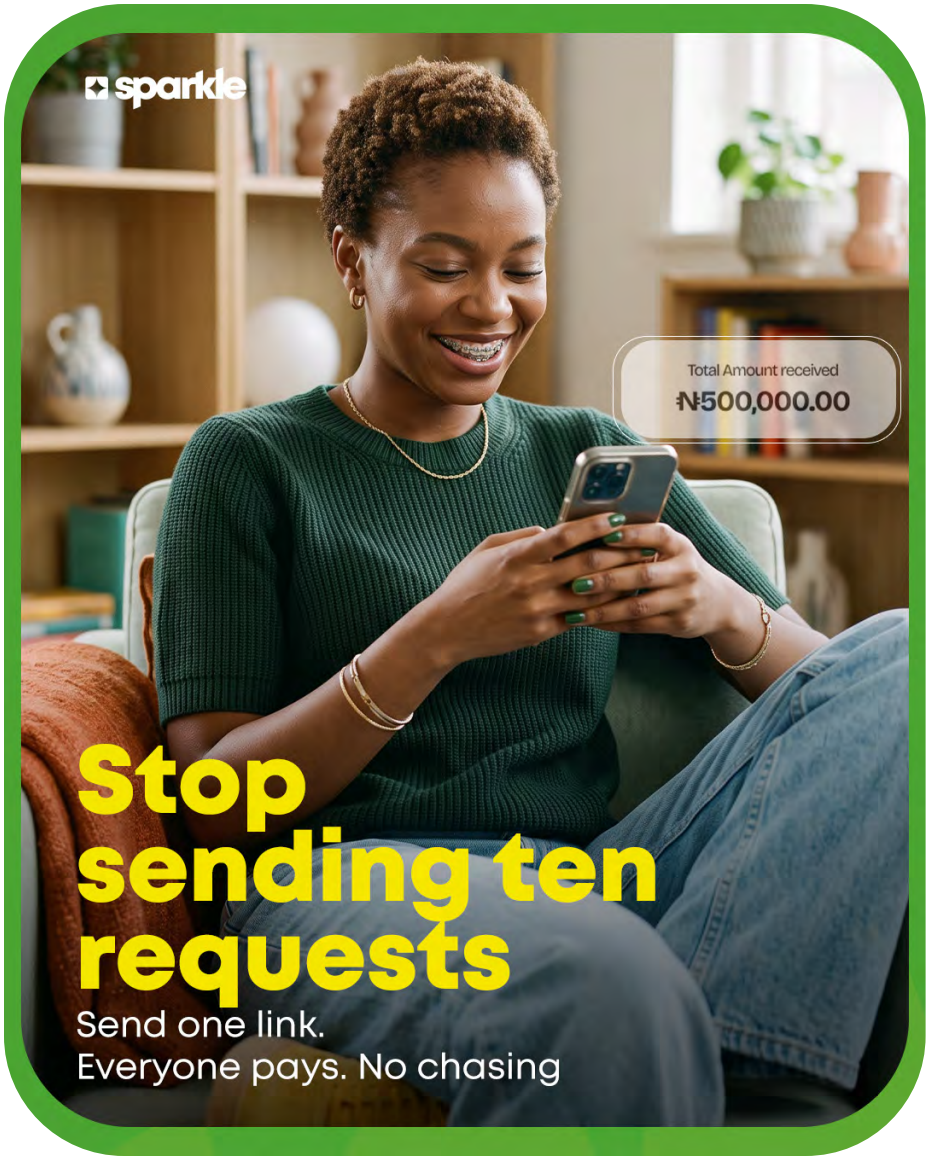
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APC CAMPAIGN FUNDING
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“SEND IT TO ME, I’LL GATHER IT”: THE HIDDEN WORK BEHIND EVERY NIGERIAN WEDDING, BURIAL AND HOSPITAL





Every family collection has one person matching bank alerts to names long after everyone else has gone to bed. Sparkle's One Link was built for them.

It is 11.40pm, three days before the burial, and the first son is still awake.

His phone has buzzed all evening. A credit alert, then another, then a voice note from an uncle in Enugu asking whether his own has "entered". In the family WhatsApp group, which somebody named "Papa's Final Journey" within an hour of the news, an aunty wants to know why her name is missing from the latest list. He is sure he added her.

He scrolls back through two hundred messages to check. On the bed beside him is an exercise book. Names down the left, amounts down the right. Some entries are in pen, some in pencil because he was not certain, and a few are just question marks: ₦20,000 from "OKONKWO C.", in a family with at least four Okonkwos.

If you have ever been this person, you know how the rest of the week goes. If you have not, you have almost certainly sent money to one.

The book that remembers

Outsiders sometimes assume the notebook is about counting. Nigerians understand it as a record of loyalty. It shows who came, who sent something and how much, and families keep it long after the event.

When it is your turn to bury a parent or give out a daughter in marriage, somebody will open that book. You stood by us; we will stand by you. That is why the person keeping it cannot afford a mistake. A missing name reads as a slight, and in some families it starts a quarrel that outlives the occasion.

The same job turns up everywhere. At weddings it falls to the bride's closest friend, who collects for aso-ebi, gele and the group gift, then spends weeks fielding complaints about colour and delivery. Alumni associations have a treasurer chasing levies for the old school.

Every December, someone books the apartment for the group trip and spends January sending polite reminders. Hospital appeals are the hardest: the hospital wants a deposit before treatment can begin, the account number is forwarded to strangers with "this one is real o", and the organiser keeps posting receipts so people will believe them.

Old habit, new phones

None of this is new. Long before mobile banking, Nigerians pooled money through ajo and esusu in the South-West, isusu in the South-East and adashe in the North. Town unions built roads. Age grades paid school fees. Market women financed one another's shops.

The money has since modernised. Nigeria's instant payment system is among the busiest in the world, and a transfer from Houston can land in Owerri before the sender has put the phone down. The record-keeping has not kept up. It moved from the exercise book to the notes app, and in plenty of homes it never left the exercise book.



One link instead of an account number

Sparkle, the Lagos-based digital bank founded by former Diamond Bank chief executive Uzoma Dozie, has built One Link, a new feature on SparklePay, for exactly this person. Go back to that burial. This time, instead of an account number, the first son shares a single link in the family group.

He names the collection, sets a target and an end date, and chooses whether people give whatever they can or pay a fixed amount, which suits aso-ebi or a group trip. He also decides whether the family can see who has contributed. The uncle in Enugu does not need to download anything or open a new account.

He can pay by transfer from the bank he has used for thirty years, through the Sparkle app, or by scanning a QR code. A family friend who would rather give quietly can do so anonymously.

Every payment lands in one place with the giver's name attached, so nobody is matching alerts at midnight or guessing which Okonkwo sent ₦20,000. When the aunty asks whether hers arrived, the answer is already on the list. When it is all over, the full record downloads in one go, and the exercise book can stay in the drawer.

Why it matters

It is tempting to call this a convenience. Anyone who has done the job would call it relief.

A shared, accurate record protects the organiser from the quiet suspicion that follows anyone holding other people's money. It reassures those who gave. And it leaves the family with a clear account of who stood by them when it counted.

For public appeals, visibility matters even more. When strangers can see the target and how close it is, they are more willing to give and to pass the link on, because they can see the appeal is genuine.

For most of our history, clean records like these were something only companies with finance departments could manage. The aunty running the women's guild collection had a notebook.

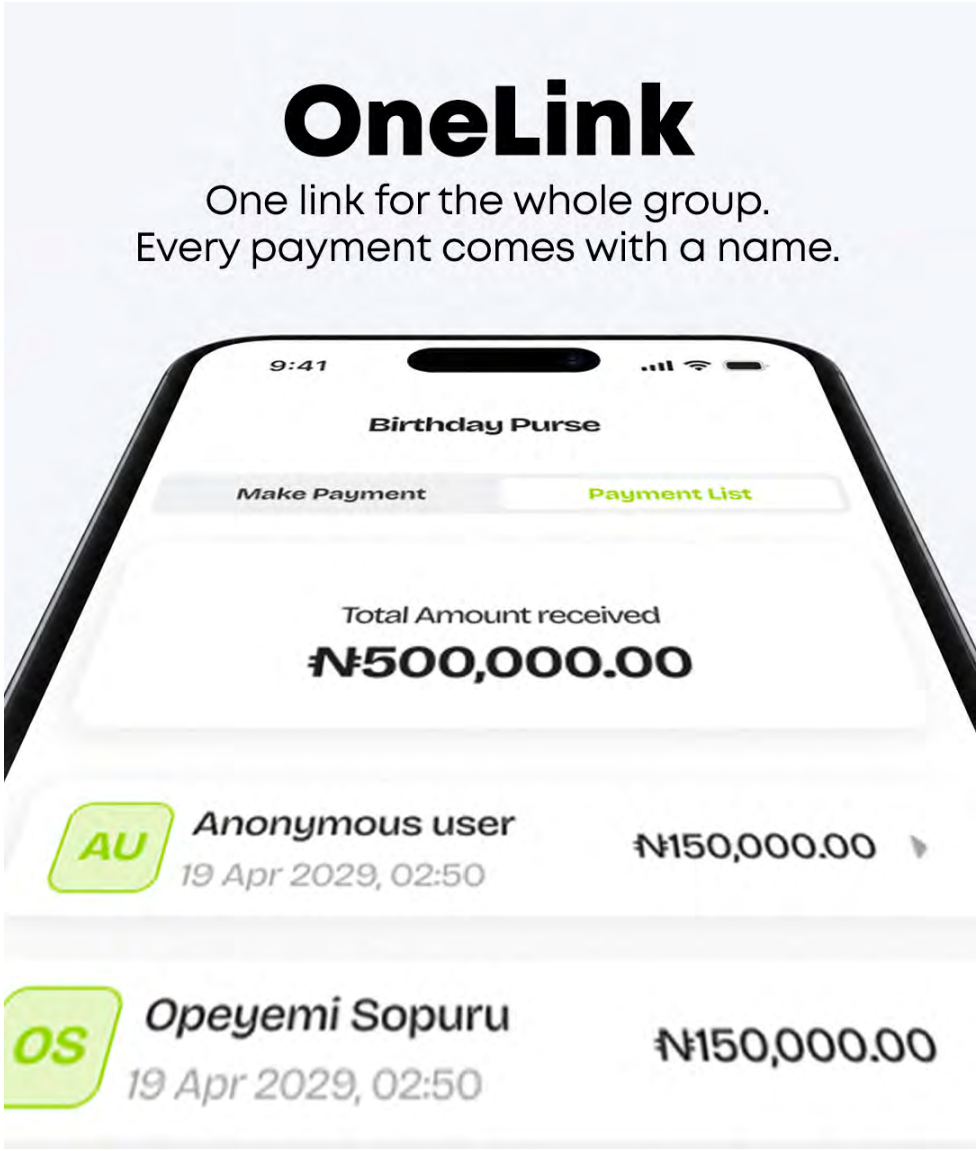
The first son had a phone full of screenshots. One Link puts the same clarity in anyone's hands, whether the contribution is ₦2,000 from a classmate or ₦500,000 from an old family friend.

"That's what we do"

Dozie traces the idea to his own childhood. A school friend from England once spent half-term with the family. When it was time for the boy to leave, Dozie's mother came out and pressed some money into his hand for the road.

"He was like, what is this for?" Dozie recalls. "He was shocked. But it's in our culture. That's what we do. Thank you for coming. Thank you for being my son's friend. Thank you for being part of our family, and go well, travel well."

Every Nigerian knows that moment: the aunty who presses money into your palm at the door, the uncle who "dashes"



you transport fare you never asked for. The burial account and the wedding gift run on the same instinct.

"Sparkle One Link is an expression of that great Nigerian culture of making it easy for us to come together, to contribute and to give at scale," Dozie says. "One of the challenges is that you want to give, but the process of giving is difficult."

For him, the point goes beyond convenience. "I think we are a special breed of people, and so it's not enough for us to use over-the-counter solutions. We need to build solutions around the way that we live, the way we give, the way we contribute. That's one way we actually preserve our culture, enhance it and, to a great extent, export it to other parts of the world."

Generous, differently

That schoolboy's confusion says a lot. He came from a country with a long tradition of charity, of fundraising dinners and collection tins. What he had never seen was a woman pressing money into the hand of a child who was not her own, simply because he had been a guest in her home.

In Britain, as in much of the West, giving often runs through institutions. Here it tends to be personal and unprompted. We spray money at weddings. We send something when a colleague has a baby. We contribute to burials in villages we have never visited, because the family is family.

The numbers bear this out. Nigeria ranked fifth in the world in the Charities Aid Foundation's World Giving Index 2024, with 81% of adults saying they had helped a stranger in the previous month.

The World Happiness Report 2025 placed Nigeria 7th globally for helping strangers but 45th for donating to charity, and its authors suggest that where institutions are weak, helping people directly is often the more effective way to give. Nigerians are not short of generosity. We simply prefer to give hand to hand.

Nigerians have already shown what our culture can do when it travels. Afrobeats fills stadiums in London and New York, and Nollywood plays in living rooms across continents. Dozie hopes the way we show up for one another can travel too, and that a product built in Lagos around Nigerian habits might one day feel just as natural to someone who has never set foot here.

Same generosity, less chasing

The weddings will continue. So will the burials, the naming ceremonies, the class reunions and the December trips. Nigerians will keep giving together.

What can change is the night before. The next time someone in the family group types, "Send it to me, I'll gather it," they might actually get some sleep, and enjoy the occasion when it comes.

One Link is available now on SparklePay. For more information, visit sparkle.ng.

FROM STREETWEAR TO HIGH FASHION: GTCO FASHION WEEKEND 2026 CELEBRATES TIMELESS AFRICAN CREATIVITY

IFEOMA OKEKE-KORIEOCHA



For two days, the heart of Lagos beat to the rhythm of couture, bold street culture, and high-octane creative enterprise as the ninth edition of the GTCO Fashion Weekend came to a close at the GTCentre in Oniru.

Operating under the theme “Fashion Is Timeless,” the two-day extravaganza on November 7 and 8 transformed the city into a global runway.

Long before reaching the main auditorium, the atmosphere outside set the tone: fashion lovers, digital creators, stylists, and industry tastemakers turned out in breathtaking ensembles.

From structural traditional drapes and vibrant Adire silhouettes to avant-garde, boundary-pushing street style, the walkways of Oniru became a living, breathing exhibition of African sartorial brilliance.

The event seamlessly bridged the gap between high fashion, retail commerce, and industry masterclasses.

A major highlight of this year’s edition was the expanded Streetwear Hub, a bustling space that captured the raw, unpredictable pulse of everyday African youth culture and contemporary lifestyle.

It was precisely this unscripted energy that resonated across the masterclass sessions. Speaking on her transition from controlled environments to street runway photography, facilitator Rachel Ojuromi shared how the open air breathed new life into her work.

“Sometimes last year, I decided I didn’t want to shoot anything in the studio. When I’m in places, I tend to feel cooked up and I don’t like to feel trapped,” Ojuromi explained. “So when I’m in a place that’s outside, there’s so much that could happen.

The unpredictability makes me feel alive. We started from me wearing clothes and just taking pictures, you should just use the resources you have right now.”

Beside Ojuromi, the masterclass stages featured a stellar lineup of global beauty and lifestyle icons, including digital creator Sherlina Nym, Buttah Skin, and Renee Morris, founder of the renowned natural hair brand Uncle Funky’s Daughter, all delivering actionable insights to packed rooms of emerging creatives.







Meanwhile, the expansive Retail Village was alive with commercial vitality. Featuring 140 handpicked retail outlets offering everything from bespoke apparel to handcrafted accessories, the marketplace gave indigenous vendors direct access to thousands of eager shoppers, driving immediate sales and brand visibility.

As night fell, all eyes turned to the main runway, where a carefully curated lineup of 12 designers from across Africa and the global diaspora delivered a masterclass in craftsmanship and cultural storytelling.

Day One opened with explosive creativity, featuring striking collections from Tongoro, FIA Factory, Ibrahim Fernandez, Washington Roberts, Maison Sara Chraibi, and high-fashion couture pioneer Imane Ayissi. Each collection juxtaposed heritage techniques with modern tailoring, setting an impossibly high standard for the weekend.

Day Two maintained the momentum, showcasing showstopping pieces from Sukeina, House of Marvee, Selam Fessahaye, Kim Shui, and Ohlanna Bu Zikora, before international powerhouse LaQuan Smith brought the curtain down with a sleek, high-glamour finale that brought the audience to its feet.













Beyond the glitz of the catwalk, this year's edition marked an evolution with the official launch of the GTCO Fashion Collective, a year-round ecosystem designed to connect designers, models, stylists, photographers, buyers, and content creators.

Importantly, the initiative features a comprehensive manufacturer and textile directory documenting indigenous artisans, including traditional Aso-oke weavers and Adire dyers, linking grassroots craftsmanship directly with international supply chains.

Highlighting the broader economic vision behind the platform, Segun Agbaje, Group Chief Executive Officer of Guaranty Trust Holding Company (GTCO), reiterated that fashion represents far more than aesthetic expression.

"Fashion is an expression of culture and creativity, as well as a powerful source of economic opportunity and enterprise," Agbaje noted, reflecting on the event's nine-year trajectory.

He emphasized that the introduction of the GTCO Fashion Collective deepens the group's mission to build a connected, sustainable creative economy. By empowering entrepreneurs to scale their businesses, attract global clients, and preserve indigenous craft, GTCO continues to cement West Africa's position as an indispensable engine of global fashion.

RECLAIMING HISTORY, BUILDING LEGACY: THE MAGIC, MEMORY, AND MASTERPIECES OF ART X LAGOS

IFEOMA OKEKE-KORIEOCHA



Stepping into the vibrant halls of ART X Lagos for its 11th edition felt less like walking into an art fair and more like entering the living, breathing epicenter of African creative expression.

Commencing with its exclusive Collectors' Preview on Thursday, November 5, the premiere cultural gathering welcomed a mix of international curators, global patrons, and seasoned African collectors, all eager to witness a historic turning point.

Centering on the theme, "A New Chapter, A New Decade," this year's fair marks a decade-long journey of taking contemporary African art from the margins to the main stage.

Browsing through the curated spaces, ranging from high-concept interactive installations to intimate retrospective showcases presented by leading galleries across Africa and its diaspora, the atmosphere was charged with a shared sense of pride, discovery, and artistic mastery.

Among this year's most profound highlights is a captivating homage to the late Nigerian pioneer ceramicist, Ladi Kwali. Curated under the ART X Icon banner, the exhibition breathes new life into the story of the legendary potter whose iconic face adorns the ₦20 note, yet whose artistic brilliance remains underappreciated by younger generations.

Against the backdrop of Kwali's exquisite craft, the fair pushed visitors to confront a deeper philosophical question: how well do we truly know our own roots?

"As Nigerians, as Africans, we do not know enough about our histories, the places where we come from, the knowledge, the wisdom systems of the past,"



Tokini Peterside-Schwebig, Founder of ART X Lagos, explained during an intimate walkthrough of the fair.

“We want to showcase our mastery and excellence, especially to prove and demonstrate to young Nigerians and Africans around the world that we are excellent by our very nature and that we must continue that.”
For Peterside-Schwebig, delving into foundational icons like Kwali is a deliberate vehicle for collective healing and self-discovery. “It is about strengthening our identity,” she added. “How do we see ourselves? Do we value what we locally create as opposed to seeking international validation? And then how do we harness all of that and impact our society?”

When ART X Lagos made its debut in 2016, the prevailing sentiment among many young African creatives was that international success required leaving home. A decade later, the fair has systematically dismantled that notion by establishing a world-class platform right in the heart of Lagos.

“Before we came on the scene, there was a belief amongst young artists on the continent, especially in Nigeria, that to succeed and have globally resonant careers, they needed to leave,” Peterside-Schwebig reflected.





"We came in to change that narrative and that reality by building a world-class platform here in Africa, in Nigeria, in Lagos at the heart of the continent. A lot of people talk about African art being collected by foreigners. We can assert as ART X Lagos that today, it is Africans collecting African art. That is what we sought to achieve."

This local grounding has turned ART X Lagos into a global phenomenon. Rather than copying Western fair formats, the event has pioneered a distinct model that draws international museum directors, institutional reps, and global collectors directly to Nigeria, creating a thriving art season that has expanded from a handful of events to over 15 satellite celebrations across the city.

While commercial gallery growth has advanced remarkably over the past decade, Peterside-Schwebig emphasizes that the vision for the next ten years relies on strengthening broader cultural infrastructure, from museums and research centers to formal art education.

She pointed to the emerging landscape in Nigeria, such as the John Randle Centre for Yoruba Culture and History, the Yemisi Shyllon Museum, and the Museum of West African Art (MOWAA) in Benin City, as evidence of a deepening artistic ecosystem.

"Seeing galleries flourish in the city, we are excited. But what I want to see are more types of institutions," she noted. "I want to see art education in Nigeria return to the heights at which it was in the 50s, 60s, and 70s. I want to see more international-standard museums, more spaces for research and learning, and more arts festivals created so that the base of infrastructure the creative economy needs can truly somersault our present-day reality."

This ecosystem approach is made possible through sustained corporate support. Projects like the ART X Icon showcase were backed by Zenith Bank, while the cross-continental Arts Across Borders initiative, bringing together artists from across Africa for cultural exchange, was supported by Afreximbank.



Strategic collaborations with entities like Chapel Hill Denham and Stanbic IBTC Pension Managers funded deep historical explorations, such as Ndidi Dike's installation on transatlantic trade, and dedicated educational library spaces.

The initiative has also earned praise from public officials. Key government figures, including Jumoke Oduwole, the Minister of Industry, Trade and Investment and Babajide Sanwo-Olu, Lagos State Governor, spent time engaging directly with the artists on the floor, a testament to how the event has helped establish Lagos as a premier global cultural destination.

Beyond the high-value transactions and international spotlights, the soul of ART X Lagos rests in its commitment to the youth.

During the fair, nearly 800 students from local schools across Lagos participated in specialized workshops, learning how to transform everyday materials into powerful artistic statements.

Through programs like The Masterclass (in partnership with Zenith Bank) and the Development Forum, aspiring artists and emerging curators engage in direct mentorship with global art authorities.



"For many young people, there was no access. But the minute that this platform was birthed, it was to begin to democratize access to the arts, signaling to young people that there is a place for them here," Peterside-Schwebig said.

"They are the future of this country and this continent. Thousands and millions of them strive to express themselves through their creativity and innovation. We want them to understand that the future is really theirs for the taking—and that's why a platform like ours exists to support them."

THE FUTURE OF ROBOTIC SURGERY IN AFRICA SHOULD BE JUDGED BY PATIENTS TREATED WELL — DR CHICHI MENAKAYA





Chichi Menakaya is a UK-based Consultant Trauma and Orthopaedic Surgeon specialising in robotic-assisted hip and knee surgery, with independent operative expertise across five robotic surgical platforms. She holds a Master's degree in Surgical Technology and is the Founder of Annomo Health.

Her expertise extends beyond clinical practice to healthcare management, surgical innovation, specialist education and strategic healthcare development.

She has however, developed a particular interest in advancing surgical excellence through clinical readiness, institutional partnerships, workforce development and the establishment of sustainable, high-quality healthcare systems, particularly across Africa.

In this interview with IFEOMA OKEKE-KORIEOCHA, she speaks on how best Nigeria can achieve excellence in robotic surgery, the pitfalls and her experience in clinical practice amongst other issues. Excepts:

Nigeria is entering a defining moment in surgical innovation. In a landmark demonstration of remote robotic surgery, a surgeon operating from Ogun State performed a procedure on a patient in Abuja. In Imo State, robotic-assisted urological surgery is becoming a reality. How significant are they?

They deserve recognition. These achievements demonstrate surgical ambition, institutional commitment and the ability to deliver sophisticated procedures in Nigeria. I am equally encouraged by the investment in local robotic surgery training. The breakthrough is not just performing the first operation; it is building a service capable of delivering safe, consistent care long after the first. The real measures are patient outcomes, trained teams and continuity.

Do you think Africa is ready for robotic surgery?

Parts of Africa are ready. Readiness is determined by the institution, not the continent. We have highly capable surgeons and emerging centres with advanced capabilities, but a robotic programme also needs theatre teams, anaesthesia, maintenance, reliable infrastructure and clinical governance. The question is no longer whether we can adopt robotic surgery. It is where we can deliver it safely, for whom, and with what measurable benefit.

What does a surgical robot actually do?

It assists the surgeon; it does not replace the surgeon's judgement. Depending on the platform, robotics can support enhanced visualisation, instrument control, anatomical planning or precision-guided preparation. In hip and knee replacement, these tools may help execute a patient-specific plan more accurately. Having operated independently across five robotic platforms, I know that their capabilities and limitations differ substantially. The right technology is the one that serves the patient and the procedure, not the other way around.

Does robotic surgery produce better outcomes?

Not automatically. Benefits depend on the specialty, procedure, platform and outcome measured. In the 2026 RACER-Knee randomised trial, the Mako-assisted knee replacement approach was more precise but offered no clinically meaningful patient-reported benefit at one year and cost more than conventional surgery. That finding does not apply to every robotic system or specialty. Precision is a technical achievement; patient benefit is the clinical test.

With pressing basic healthcare needs, should African governments invest in robots?

Essential services and advanced surgery should not be treated as mutually exclusive. A strong health system needs both, but public money must be allocated against clear clinical priorities, realistic demand and opportunity costs. Where robotic technology provides demonstrable value, investment may be justified. Where it does not, resources may achieve more elsewhere. Innovation deserves investment; it does not deserve exemption from scrutiny.

If a governor wanted to establish a robotic surgery centre, where would you begin?

With an independent readiness assessment, not a purchase order. I would examine patient demand, specialty needs, existing expertise, infrastructure, equipment options, full lifecycle costs and safety arrangements.

Only then should a phased clinical programme, workforce plan and outcome framework be agreed. A credible strategy determines whether a robot is needed and which platform fits the service. It should not be written after the equipment has been bought.

What contribution can the African medical diaspora make?

The diaspora can accelerate locally led development through supervised training, faculty partnerships, research, proctoring and mentorship. Nigeria's emerging academies are important foundations on which to build. Visiting expertise is valuable, but lasting impact requires competent local trainers and multidisciplinary teams. The success of knowledge transfer is measured by the capability that remains, not the profile of the visiting expert.

Can robotics reduce medical tourism?

It can help in selected specialties, but patients do not travel solely for a machine. They travel for expertise, safety, dependable clinical systems and confidence in the full course of treatment. Nigerian centres must be able to offer those standards from diagnosis through surgery, rehabilitation and follow-up. Technology may attract a patient's attention. Trust is what brings that patient into the operating theatre.

What national approach would you recommend?

I would propose a National Robotic Surgery Readiness and Training Framework built on four tests: institutional readiness, independently assessed workforce competence, transparent patient outcomes and long-term financial and technical sustainability. It should support specialty-specific standards and identify suitable regional centres, rather than assume that every hospital needs a robot. Nigeria has already begun developing surgical and training capability; the opportunity is to align expansion with consistent standards and credible evidence.

Where could you contribute personally?

My perspective combines independent operative experience across five robotic platforms with a commitment to surgical education and health-system development. I can contribute to technology-neutral clinical assessments, programme design, training partnerships and evaluation of surgical outcomes. These decisions should always be multidisciplinary and evidence-led. I am interested in helping institutions and governments build lasting capability, not simply acquire equipment.

What would success look like in ten years?

I would look for African-led training programmes, robust clinical registries, credible research, established biomedical engineering expertise and surgical centres reporting outcomes that withstand international scrutiny. I would also want African institutions contributing to the design and evaluation of new technology. Success is when Africa is not only using surgical innovation, but helping to define its standards.

What is your message to governments and healthcare leaders?

Be ambitious and insist on discipline. Invest in people alongside platforms, build safe services around the equipment and measure results rather than announcements. The future of robotic surgery in Africa should be judged by patients treated well, teams trained competently and institutions made stronger. A robot can be purchased. Surgical excellence must be built.



HER ENTERPRISE, AFRICA'S ADVANTAGE: HERSPHERE GLOBAL SUMMIT 2026 CONVENES AFRICA'S FOREMOST WOMEN LEADERS IN LAGOS

Moving women-led businesses beyond participation to economic power — Tuesday, 17 November 2026, Wole Soyinka Centre, Lagos





Africa's economic story is increasingly being written by women. Across the continent, women own and operate a remarkable share of small and growing enterprises, sustain household and community economies, and drive innovation in sectors from finance and technology to the creative industries. Yet the gap between participation and power remains wide. Too many women-led businesses stay small, under-capitalised and absent from the rooms where markets, policy and capital are shaped.

On Tuesday, 17 November 2026, the HerSphere Global Summit 2026 will gather a distinguished assembly of leaders at the Wole Soyinka Centre, Lagos, Nigeria, to confront that gap directly. Proceedings begin promptly at 9:00 a.m.

A Theme That Demands Action

This year's theme, "Her Enterprise, Africa's Advantage: Moving Women-Led Businesses Beyond Participation to Economic Power," reflects a deliberate shift in the conversation. The question is no longer whether women belong in Africa's economy — that has long been settled. The question is how women-led enterprises can scale, command capital, influence policy and build institutions that endure.

The summit is designed to move beyond inspiration to strategy: how women founders access growth finance, how they enter regional and global value chains, how public institutions and private capital can work together to back them, and how today's enterprises become tomorrow's market leaders.

An Exceptional Line-Up of Voices

HerSphere Global Summit 2026 brings together an exceptional roster of women who have shaped Nigeria's and Africa's judicial, public, financial, entrepreneurial and creative landscapes:

•Hon. Justice Amina Adamu Augie (CFR)
•Dolapo Osinbajo
•Hannatu Musa Musawa
•Godrey Ogbechie
•Maisie Dunbar
•Bolanle Austen-Peters
•Uche Pedro
•Jumoke Olaniyan
•Monisola Olufunke Alabi
•Brenda Nwagwu
•Chioma Ude
•Adesuwa Okunbo Rhodes
•Ifeoma Uddoh
•Temilade Aduroja
•Lehle Balde
•Arese Ugwu

Together, they represent decades of leadership across law, public service, investment, media, entertainment, financial inclusion and enterprise building — and a shared conviction that Africa's prosperity depends on the full economic power of its women.

Backed by Institutions That Shape the Economy

The summit is supported by a strong coalition of partners: the Lagos State Government, the Office of Sustainable Development Goals (Lagos Global), the Nigerian Exchange Group (NGX), Delphino Entertainment, and SheMeansBusiness by BusinessDay. Their involvement underscores a growing recognition across government, capital markets and media that empowering women-led enterprise is not a social side-project — it is core economic strategy.

Who Should Attend

HerSphere Global Summit 2026 is for:
•Women founders and business owners ready to scale
•Investors, financiers and capital-market leaders seeking high-potential opportunities
•Policymakers and development partners committed to inclusive growth
•Corporate executives building diverse supply chains and leadership pipelines
•Emerging leaders who intend to shape the next chapter of Africa's economy

Be in the Room

With the summit only days away, this is the moment to secure your place. HerSphere Global Summit 2026 offers more than a programme of conversations; it offers access — to ideas, to capital, to partnerships and to a community of

Event details
•**Date:** Tuesday, 17 November 2026
•**Time:** 9:00 a.m.
•**Venue:** Wole Soyinka Centre, Lagos, Nigeria
•**Registration:** https://hersphereglobal.com/?utm_source=ig&utm_medium=social&utm_content=link_in_bio&fbclid=PAdGRleAVkCiZleHRuA2FlbQIxMQBwZG9mAmZkaWQWUSJWGT7fU5HY1jw7J0WvEnUAVhlzanNydGMGYXBwX2lkDzEyNDAyNDU3NDI4NzQxNAABp9497orwr-CSbMsw2aHEMIOR-eYyYOPMLawuiW3fHEly5pEK9M1jK2g906LR6_aem_XaV7i_wy38T7JfV8tUsLqw
Africa's advantage is her enterprise.
Join HerSphere in Lagos as.

INTERVIEW

80% OF OUR SOURCING IS LOCAL TO PROTECT PRICE STABILITY - VICTOR EHINDERO





In an African beauty landscape historically dominated by imported legacy brands and unverified quick-fix formulations, Potio Beauty emerged as a refreshing, science-led disruption. Founded in Ibadan in December 2025 by digital strategist and entrepreneur Victor Ehindero, the direct-to-consumer (D2C) brand was born out of a stark observation: foreign skincare products, while popular, were rarely formulated to withstand West Africa's unique climate or meet the specific needs of melanin-rich skin.

Built around four targeted action ranges, Clarify, Hydrate, Restore, and Enrich; Potio Beauty rapidly proved its market thesis, serving over 8,000 customers within its first nine months. By combining local raw material sourcing, conversational WhatsApp commerce, and a hyper-agile feedback loop, Ehindero has built more than just a skincare line, he has established a trusted movement focused on long-term skin barrier health and radical price transparency amidst macroeconomic volatility.

In this exclusive interview with BusinessDay, Ehindero breaks down how Potio Beauty scaled its supply chain to meet explosive demand, why authentic local insights give indigenous brands an edge over international giants, and his vision to position melanin-focused skincare as a global standard rather than an industry afterthought.

You launched Potio Beauty in Ibadan in late 2025 after observing people rely heavily on imported skincare. What specific limitations did you see in those international products when applied to melanin-rich skin in the West African climate?

One of the major limitations around this, was the majority of these products were not formulated with melanin-rich skin in mind. Our climate and weather conditions are so tailored to us here that it needs very specific formulations or you just keep treating the same thing.

Your core lineup spans four distinct actions—Clarify, Hydrate, Restore, and Enrich. How did consumer insights around common concerns like hyperpigmentation and acne shape the specific formulation and development of these four ranges?

First, we interact with our customers and ask the most important question. 'What skin concern are you experiencing?' From our data, over 80 percent immediately describe Hyperpigmentation or Acne. Shaping our formulations around these was a no-brainer.

Serving over 8,000 customers in your first nine months is a significant milestone for a young D2C brand. What operational and supply chain adjustments were necessary to handle that rapid initial surge without sacrificing product quality?

With that amount of scale, we had to draw up a supply chain forecast for our busiest cities. We mapped out our most ordered products and created buffers. This helped us in cases of order surprises. But this wouldn't be possible without help from our distribution.

Given your background in digital marketing and WhatsApp commerce, how did you turn conversational channels into a primary engine for customer acquisition and retention compared to traditional e-commerce funnels?

We allowed people to do what they do best on platforms like these, which is talk. And we listened. To a very large extent, customers want to talk about their concerns and feel heard. This genuine concern to help won a lot of people over.

In an industry rife with quick-fix bleaching claims and unverified formulations, how does Potio Beauty build credibility around safety, skin barrier health, and its tagline, "Skincare That Actually Works?

We had to do a complete re-education even as a new brand. From top to bottom. Educating our customers on their skin conditions, what to buy, how to use, what to expect, and the results timelines. This extra effort built trust in the customer's mind. And when the products worked, it just kept them rooted with us

How do direct conversations and feedback loops with your early customers directly influence product tweaks, batch iterations, or future line extensions?

Our early customers are part of our product-tester pool. Potio was built as a feedback machine. We log every piece of feedback we get into our day and then sort it based on priority, because at the end of the day, we are making these for them. Potio has made 2-3 iterations, which were largely based on our customers' feedback.

Competing with Imported Giants: Established international brands hold massive market share across Africa. What is Potio's strategy for competing against foreign legacy players on home turf?

Our key strategy and our biggest edge is leaning heavily on our authentic insights into the market we are serving and the clinical performance of our products. We are armed with such a combo that is hard for most brands to get right in the first few months of operations. We just want to keep making skincare that actually works for our type of skin, and we will use every opportunity to keep showing that.

Operating a manufacturing and D2C business in Nigeria comes with macro uncertainties like currency fluctuations and raw material sourcing. How do you maintain accessible price points while keeping margins viable?

We locked our operations and sourcing to almost 80% local. We understood that what makes a Nigerian customer buy and keep buying is stability in prices. This means they mentally have you in their budget. This, in turn, is affected by a lot of reasons. So we made sure setups (the ones we could control) where we had to rely on imports or currency exchanges are reduced to the bare minimum.







As you look beyond Nigeria, what are the primary regulatory, distribution, and localization hurdles to expanding Potio across broader African and international markets?

Our biggest hurdle in expanding beyond Nigeria is mainly distribution at such scale. Right from Day 1 of the business, demand has always outweighed supply, no matter how much supply was created. The ability to establish a supply chain that doesn't break will determine if we can expand into the biggest markets internationally. I'm confident in what the entire Potio team is doing. We definitely can pull it off.

How do you view the rise of African-founded beauty brands globally, and what role do you see Potio playing in redefining how the global beauty industry views melanin-focused skincare?

Personally, it's a beautiful development, and every African-founded beauty brand breaking through globally is a success for all. For me, Potio is really creating permanent fixes for customers with longstanding skin concerns. What this does is set the global beauty industry straight. Melanin-focused skincare is not an afterthought; it's the standard.

FROM REAL-LIFE SURVIVAL TO THE BIG SCREEN: A TRAY OF LOCUST BEANS PREMIERES IN LAGOS



A story that began with the vulnerability of a thirteen-year-old girl and the intervention of people who refused to look away has found a new audience through cinema.

Lufodo Productions, in collaboration with Kinsman Studios, premiered its short film, A Tray of Locust Beans, on Thursday, November 5, at Film House, Landmark, Lagos, bringing a powerful account of survival, accountability and the protection of vulnerable children to the forefront of public conversation.

The premiere, which opened with a red-carpet reception before an exclusive screening and post-film panel discussion, attracted prominent voices from government, the development sector, gender advocacy and the Nigerian creative industry.

An Official Selection at the African International Film Festival (AFRIFF) 2026, the film places a deeply consequential social issue within a cinematic narrative that challenges audiences to confront the realities of sexual violence against children and the failures that often allow it to persist.

Based on a short story by renowned writer and gender advocate Mrs Bisi Fayemi, A Tray of Locust Beans follows Mabel, a thirteen-year-old girl who experiences sexual abuse and an ensuing pregnancy, navigating a system that too often fails children in vulnerable circumstances.
Drawn from a real case handled in Ekiti State, the film traces the importance of timely intervention and the people whose actions can alter the course of a young girl's life.

Directed by Orobosa Ikponmwen, with a screenplay by Ololade Okedare and Ayobola Eniola, the film features Somachi Chilaka, Joke Silva and Korede Lawal. Executive Produced by Joke Silva, Soji Jacobs and Bisi Fayemi, the production brings together established creative talent and a story rooted in the urgent realities of child protection.

The screening was followed by a conversation hosted by veteran broadcast journalist and publisher of TW Magazine, Adesuwa Onyenokwe.

The panel brought together Bisi Fayemi, Joke Silva, director Orobosa Ikponmwen, Barrister Rita Ilevbare, a lawyer and gender-based violence advocate who coordinates the Ekiti State Sexual Assault Referral Centre, and Titilola (Lola) Vivour-Adeniyi, Executive Secretary of the Lagos State Domestic and Sexual Violence Agency (DSVA).



At the heart of the conversation was a question that extended beyond the film: what happens when the institutions and individuals entrusted with protecting children fail to act?

Reflecting on the inspiration behind the story, Bisi Fayemi, whose work in gender and development spans more than 35 years, drew attention to the recurring cycle of neglect, violence and limited opportunities that can shape the lives of girls and their children when intervention comes too late. She emphasised that social change cannot be left to public office holders or policymakers alone.

“Not all of us will be a first lady. But there’s something that you can do to ensure that we break that cycle of violence and oppression,” she said, urging individuals to recognise the responsibility that comes with the positions and platforms they occupy.

For Joke Silva, the decision to bring the story to the screen was driven by both its real-life origins and the possibility of a different outcome for the girl at its centre.

Drawing attention to Mabel’s eventual academic achievement, she noted that the intervention she received was critical to ensuring that her circumstances did not define her future. “She was the best graduating student. Imagine if nothing had been done,” she said.
Director Orobosa Ikponmwen spoke about the creative intention behind the film, explaining that the camera remains closely aligned with Mabel throughout the narrative, allowing audiences to experience her journey from her perspective.

For her, the value of the production lies in its ability to move viewers beyond observation and towards action. “I like stories that when you watch them, it drives action. It drives change,” she said.

The discussion also brought the conversation into the realm of institutional accountability and the practical mechanisms required to protect survivors.

Recalling the real-life case that inspired the story, Barrister Rita Ilevbare traced its origins to a petition in 2011 and the subsequent intervention of the then First Lady of Ekiti State. She explained how the case contributed to policy developments and the establishment of the Sexual Assault Referral Centre, which she said has since served more than 630 women.

While acknowledging the importance of legislative progress, she stressed that laws must be supported by functional institutions, sustained resources and access to justice. “Policy itself does not translate to justice, but it provides a foundation that gives us the basis to work,” she said, calling on government to prioritise adequate budgetary provisions for survivor support services.



Adding a Lagos State perspective, Mrs Titilola (Lola) Vivour-Adeniyi highlighted the existing child protection framework, including relevant laws, policies, Family Support Units and family courts. However, she noted that institutional fragmentation and weak coordination continue to undermine effective responses to abuse.

“We have the laws, we have policies, and we have institutions. But I think what is lacking is we need to strengthen those institutions,” she said.

She also encouraged members of the public to embrace a culture of reporting suspected abuse, emphasising that protecting children is a collective responsibility. Cases of domestic and sexual violence can be reported to the Lagos State DSVA through its toll-free line.

Among the distinguished guests at the premiere was Kayode Fayemi, former Governor of Ekiti State.

Representing Biodun Oyebanji, the Governor of Ekiti State, Rasaki Ojo Bakare, who recently served as Commissioner for Arts, Culture and Creative Economy, led a state delegation and conveyed goodwill from the government and people of Ekiti State.

In his remarks, he described the production as an example of how creative expression can advance social advocacy, noting that Bisi Fayemi had demonstrated that “advocacy can become art, and art can indeed become advocacy.”

The conversation returned to the purpose of the production as Mrs Bisi Fayemi addressed what she hopes audiences will take away from the film:

“I want it to spark conversation. And I wanted to get people thinking about the roles they play based on where they are. We all occupy a space. We all have a platform.”

That sentiment captured the broader ambition of A Tray of Locust Beans: to make the protection of children a shared responsibility, rather than an issue left exclusively to advocacy organisations, government agencies or the families directly affected.

The premiere also reinforced the importance of sustained collaboration between the creative industry, development organisations and the private sector in using storytelling to address social realities. Mrs Bisi Fayemi acknowledged the support of the Ford Foundation and called for continued investment in creative projects capable of advancing meaningful social change.

With its Lagos premiere concluded, A Tray of Locust Beans now proceeds to its scheduled festival screenings at AFRIFF 2026, carrying its message to wider audiences.

Co-founded by veteran actors Joke Silva and Olu Jacobs, Lufodo Productions is a premier Nigerian creative hub dedicated to producing high-quality film, stage and television content that reflects deep cultural realities while maintaining international artistic standards.

The Amandla Institute is a forward-thinking organisation committed to policy advocacy, leadership development and structural reforms aimed at advancing social justice and protecting women and vulnerable children across Africa.

BNXN LIGHTS UP TRACE LIVE AS LORD'S LONDON DRY GIN BRINGS ITS SIGNATURE STYLE TO THE NIGHT



The music was loud, the crowd was in high spirits, and Terra Kulture became a meeting point for Afrobeats, style and good entertainment as Lord's London Dry Gin brought its signature touch of elegance to the latest edition of TRACE Live, headlined by one of Nigeria's finest Afrobeats voices, BNXN.

But beyond the music and excitement, the evening also offered a glimpse into how brands are finding more creative ways to become part of the entertainment experiences audiences love.

Held on Friday, October 30, 2026, at Terra Kulture, Victoria Island, the event brought fans together for an evening of live music, sing-along moments and spontaneous interactions with one of Nigeria's most recognisable Afrobeats voices BNXN.

For Lord's London Dry Gin, whose presence added another layer of style to the occasion, it was an opportunity to bring its philosophy of Own the Moment. Experience It Differently to life.

BNXN delivered a lively performance, taking fans through some of his familiar records, including Back Outside, Bae Bae and Still in Charge. The audience sang along, danced and responded enthusiastically as the artiste kept the energy going.

One of the night's standout moments came when two fans got the opportunity to join BNXN on stage to perform Eja Meja. Their performance caught the artistee's attention, and in a gesture that delighted the crowd, he rewarded them with cash.



It was one of those spontaneous moments that gave the evening its own character and left the audience with something more to talk about than the setlist.

Away from the stage, Lord's London Dry Gin brought its own flavour to the experience with an activation booth where guests enjoyed free drinks, giveaways and interactive games. The engagement gave attendees another reason to connect with the brand while enjoying the atmosphere of the night.

For Lord's, this kind of presence goes beyond having its name associated with a popular entertainment platform. It is about creating opportunities for consumers to experience the brand in settings that reflect their interests and lifestyles. The thinking is also evident in its growing association with music and entertainment, through partnerships with artistes including Zlatan, Spyro, Patoranking and now BNXN.

The approach reflects a changing relationship between brands and entertainment. Audiences want more than to see a logo at an event; they want experiences that feel engaging, enjoyable and worth remembering.

For Lord's, the goal is to become part of those moments in ways that feel natural and add elegance to the occasion.

Speaking on the brand's approach, Gbemileke Lawal, Marketing Manager, Lord's London Dry Gin, said: "Our ambition goes beyond being visible at entertainment events. We want to create distinctive experiences that reflect the sophistication of Lord's and resonate with the lifestyles of our consumers.





Through engaging activations, thoughtful hospitality and partnerships with platforms that celebrate great entertainment, we are bringing our philosophy of 'Own the Moment. Experience It Differently' to life."

From the top class artistees it partners with to the experiences it creates around live entertainment, Lord's is building a presence that connects style with culture and shared moments.

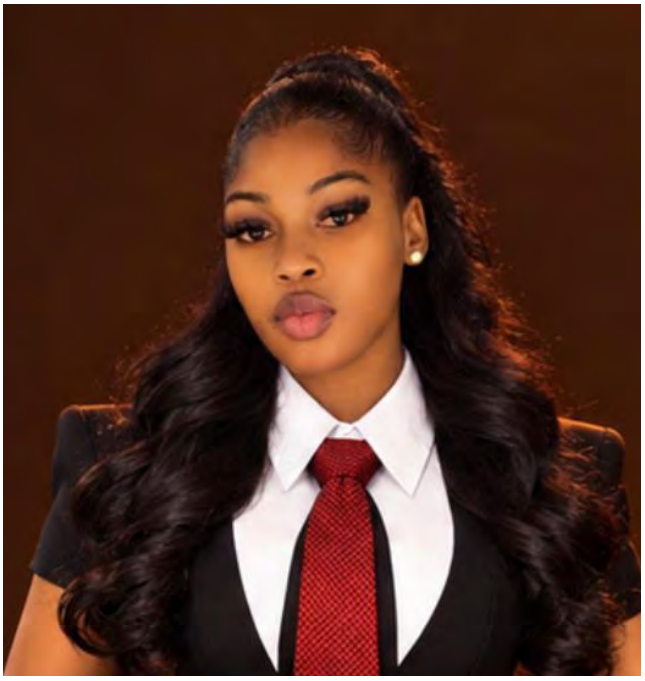
Its appearance at TRACE Live with BNXN was another expression of that ambition: bringing a touch of elegance to an evening defined by music, energy and connection.

Some nights are remembered for the music, others for the people and moments that make them unforgettable. At TRACE Live with BNXN, Lord's London Dry Gin brought all these elements together in an experience that went beyond the stage. And if its growing presence across Nigeria's entertainment and lifestyle scene is anything to go by, this is only another chapter in a story of stylish moments still waiting to be created.

HOW THEREALFUNKE IS TURNING DIGITAL INFLUENCE INTO ENTERPRISE

IFEOMA OKEKE-KORIEOCHA





Millions of people follow her for her entertaining videos, lively livestreams and engaging social media personality. But beyond the humour and online presence that have made her a familiar face across platforms, TheRealFunke has another story worth telling: that of an entrepreneur who began building a business long before social media fame became part of her identity.

In 2019, while still in school, Tolani Oluwafunke Arowolo better known as TheRealFunke established Funkyskincare & Cosmetics, a beauty business that would later find new opportunities through her growing digital presence. What started as an effort to introduce her products to customers gradually became a lesson in the relationship between online visibility and business growth.

Today, with more than 5.6 million followers across TikTok, Facebook and Instagram, she is navigating the intersection of entertainment, digital influence and entrepreneurship. Yet, as she has discovered, getting people's attention is one thing; turning that attention into lasting business relationships is another.

From business owner to digital personality

When she started Funkyskincare & Cosmetics, her immediate concern was building the business and getting people to know her products. She did not initially appreciate how much social media could influence the way businesses reached customers.

"When I started Funkyskincare & Cosmetics in 2019, my focus was on building the business and getting people to know my products. I didn't fully understand how much social media could change the way a business operates," she said.

As her online audience expanded, her perspective changed. Social media became more than a place to share pictures and videos. It offered opportunities to reach prospective customers, communicate with them and promote her products.

"As my audience grew, I realised that social media was more than posting pictures and videos. It became a way to reach customers, build relationships and promote my products. I have learnt that entrepreneurship requires continuous learning."

Beyond the numbers

As of November 2026, TheRealFunke has approximately 2.5 million followers on TikTok, 2.3 million on Facebook and 815,000 on Instagram.

For many entrepreneurs, such numbers would represent access to a vast pool of potential customers. But the content creator understands that popularity does not automatically translate into sales. People may enjoy her videos and engage with her personality without necessarily buying from her business.

"Having millions of followers does not mean you have millions of customers. People may follow you because they enjoy your personality or content, but that does not automatically mean they will buy from you," she explained.

She believes the difference between attracting attention and generating business lies in the value a brand offers.

"Engagement brings attention, but trust and the value you offer are what turn that attention into patronage."

Her experience has also shaped her views on competition. In a marketplace where several businesses offer similar products, she believes entrepreneurs must identify what distinguishes their brands.

"From my experience starting a business while I was still in school, I have learnt that you should not try too hard to be like everyone else. There are many businesses selling similar products, so you need to understand what makes yours different."

She identifies product quality, customer service and the overall customer experience as important ways to stand out.

Why trust matters in the beauty business

Selling beauty products online comes with a responsibility that goes beyond convincing people to make a purchase. Customers want to know what they are buying, particularly when it concerns products they will apply to their skin.

The entrepreneur believes that attractive product displays and persuasive marketing are not enough to establish consumer confidence.



The challenge of entertainment and monetisation

For content creators who also run businesses, balancing entertainment with commercial interests can be challenging. An audience may follow someone for their humour and personality, but that does not mean it wants every interaction to become a sales pitch.

TheRealFunke says she is mindful of this distinction. Although monetisation is part of the opportunities that come with digital influence, she does not want promotional content to overshadow the reasons people follow her.

“I try not to make everything about selling. People follow me for different reasons; some enjoy my videos and livestreams, while others connect with my personality or business. I have to respect that,” she said.

She believes promotions should fit naturally into the content her followers enjoy.

“Not every post has to be an advert. I want promotions to fit naturally into what I do without making people feel that I am always trying to sell something.”

For her, the relationship with her audience remains important.

“Being TheRealFunke is not just about having followers; it is about the relationship I have built with them. I do not want to lose that relationship by focusing too much on monetisation.”

“Trust is very important in the beauty industry because people want to be sure about what they are applying to their skin. When customers shop online, they rely on the information you provide and their confidence in your brand,” she said.

She maintains that businesses must be honest about their products rather than make exaggerated claims to secure sales.

“Advertising alone cannot build trust. You have to be honest about your products and avoid making unrealistic promises just to make sales.”

Customer recommendations, she added, must also be earned.

“A satisfied customer may recommend your business to others, but you have to earn that recommendation. Trust takes time to build, and you must keep earning it.”

Building beyond the following

Starting a beauty business while still in school and subsequently building a digital community of millions have placed the enterprising content creator at the intersection of two demanding pursuits.

Her experience highlights an important distinction in the digital economy: visibility can introduce a business to potential customers, but it takes more than a large following to keep them.

For TheRealFunke, the task ahead is not simply to grow her online numbers. It is to keep building the business she started in 2019 while preserving the connection with the audience that has become such an important part of her journey.

YOUR HEALTH IS AN ASSET. ARE YOU MANAGING IT LIKE ONE? DR EHIZELE JOSEPH-EBARE ON RETHINKING HEALTHCARE.



For individuals who have built considerable wealth, access to the best medical specialists is rarely the problem. The bigger question is whether anyone is connecting the dots.

Ehizele Ijeoma Joseph-Ebare, Founder and Medical Director of Velvet Compass Health, believes the future of private healthcare lies not simply in access to medical expertise, but in having someone take responsibility for the bigger picture.

A family physician in Lagos. A specialist in London. Medical investigations in Geneva. Each may represent access to excellent healthcare, but who is ensuring that the recommendations are connected, outstanding results are followed up and the patient's overall health remains part of the conversation?

It is a question that rarely features in conversations about wealth management, yet it exposes a significant gap in how many affluent individuals approach their wellbeing. They have financial advisers overseeing their investments, lawyers managing their interests and professionals protecting their businesses. When it comes to their health, however, they may still be navigating a fragmented system of appointments, consultations and medical opinions, often with little coordination between them.



For Ehizele Ijeoma Joseph-Ebare, this is where the real challenge of modern private healthcare lies. It is not necessarily the absence of good doctors or access to world-class facilities. It is the absence of someone looking at the entire picture.

Her philosophy is built around a concept she describes as being an Asset Manager for Health. The premise is that healthcare should involve more than responding to symptoms or finding the right specialist when something goes wrong. It should be an ongoing, considered process of understanding an individual's health, anticipating potential risks and ensuring that the different aspects of their medical care work together.

The distinction is informed by Dr Joseph-Ebare's experience in emergency medicine, a field where the consequences of delayed intervention and deteriorating health can become immediately apparent.

Her work as a lead clinician in Merseyside, delivering antiviral treatments during the COVID-19 pandemic, further exposed her to the importance of decisive medical intervention, clinical judgement and coordinated healthcare delivery.

These experiences helped shape a perspective that extends beyond treating the immediate medical problem. What happens before a patient reaches a crisis? What is being monitored between appointments? Are previous investigations informing current decisions? Is anyone keeping track of the recommendations made by different specialists?

For Joseph-Ebare, these are not administrative details. They are fundamental to responsible healthcare. A medical consultation may address an immediate concern, but the larger responsibility is ensuring that the individual's health is understood in context and that care does not become disconnected once the appointment ends.

Her approach is also informed by a broader understanding of management and strategy. After earning her medical degree from Barts and The London School of Medicine and Dentistry, she studied business economics and management principles at Harvard University, expanding her perspective on the relationship between clinical leadership, strategic thinking and healthcare management.

It is this combination of clinical experience and management thinking that informs her approach to preventative medicine. Rather than viewing healthcare as a series of isolated transactions, she sees it as a long-term responsibility requiring oversight, consistency and a relationship built on trust.

This philosophy is the foundation of Velvet Compass Health (VCH), where Dr Joseph-Ebare serves as Founder and Medical Director. Built around a limited-membership medical model, VCH seeks to restore a more personal dimension to healthcare through continuous, high-touch medical oversight and clinical continuity.

The model recognises that access to specialists, while important, is only one part of the equation. Members benefit from a coordinated approach that brings together preventative health strategy, acute care responses and access to an international network of carefully selected medical professionals.

The selection process goes beyond clinical credentials. Specialists are considered for their medical excellence, bedside manner, personal values and communication preferences, allowing VCH to thoughtfully match members with clinicians whose approach is compatible with their individual needs.



This is particularly relevant in an increasingly globalised healthcare environment, where individuals may live in one country, work in another and seek specialist medical attention wherever the appropriate expertise is available. While this creates opportunities for access to exceptional medical professionals, it can also introduce complexity when different practitioners are operating without a shared understanding of the patient's broader medical history.

VCH's role is to help bridge that gap, providing medical oversight and facilitating collaboration across its network so that individual interventions remain connected to a broader understanding of the member's health.

There is also a question of personal attention. For individuals managing businesses, investments, families and demanding professional schedules, navigating healthcare can become another responsibility competing for limited time. The administrative demands of coordinating appointments, interpreting recommendations and following different medical pathways can make an already complex experience more difficult.

A model built around continuity and personalised oversight seeks to ease that burden while ensuring that the individual remains at the centre of their care.

But perhaps the more important shift Joseph-Ebare wants to encourage is cultural. Preventative healthcare is still too frequently treated as something people can postpone until they have a reason to be concerned. In reality, understanding one's health requires a level of consistency that cannot be established through occasional interventions alone.

One maxim captures her thinking: "A healthy person has many dreams, but someone who is unwell dreams only of getting better."

It is a reminder that the ability to pursue ambitions, enjoy personal milestones and participate fully in life depends, to a significant degree, on the health that makes those experiences possible.

For Joseph-Ebare, the objective is to make healthcare more intentional, personal and continuous, restoring the relationship-led principles of family medicine within a model suited to the demands of contemporary life.

Ultimately, the question is not whether someone can afford the best doctors. It is whether their healthcare is being managed in a way that allows those doctors, their recommendations and their interventions to work towards a coherent understanding of the person they are treating.

Because excellent medical expertise is valuable. But when it is connected by continuity, context and someone taking responsibility for the bigger picture, its value becomes considerably greater.

HOW DAYO ADEDAYO MAPPED NIGERIA'S SOUL IN FOUR MILLION IMAGES

IFEOMA OKEKE-KORIEOCHA



If you have ever held a Nigerian passport, turned its pages to inspect the intricate watermark designs, and marveled at the subtle, historic landscapes embedded within the paper, you have already carried a piece of Dayo Adedayo's life's work. You might not have known his name in that moment, but his vision was right there in your hands, quietly anchoring your national identity.

Dayo Adedayo is not merely a photographer taking pretty pictures; he is a chronicler of a nation's soul. Having driven himself across all 36 states of Nigeria, navigating remote arterial roads, dusty bypasses, and lush river basins, Adedayo has amassed an unprecedented archive of over four million images. It is a visual record unparalleled in scope, capturing the grand architecture of state power as intimately as the quiet dignity of rural life.

Sitting inside his newly birthed cultural monument, the DAP Experience Center in Lagos, Adedayo speaks with the quiet confidence of a man who has looked Nigeria directly in the eyes and refused to look away.

Beginnings and Defining Moments

Adedayo's journey into professional photography did not start with a desire for commercial gain or social prestige. Mentored by industry stalwarts like the veteran editor Sumis Madko, Adedayo learned early that a photograph is only as powerful as the narrative it carries.

"Photography is what I do, but not just taking pictures. There's always a story behind every image," he reflects.



"Nigeria has been very kind to me, extremely kind to me, and I have nothing but to give back to Nigeria."

His education was forged on the open road. While many professionals relied on assigned chauffeurs, Adedayo took the steering wheel himself for 80 percent of his journeys across the country. That hands-on mobility granted him unmediated access to Nigeria's diverse geography and people.

"I've moved with the movers and shakers of this country—there is no state governor, past or present, who has not sat in front of my lens," he says. "But I have also moved with the lowest of the low. I don't carry anything on my shoulder. I just do my work."

Driven by a passion that bypassed traditional financial metrics, Adedayo insists he has never "worked" a single day since 1988. "All I do is go out and play, to take pictures," he chuckles. "If someone buys my picture, that's just an additional bonus. When you don't see money as the primary driver, it frees you to capture truth."

Preserving a Vanishing Heritage

For Adedayo, photography carries an urgent civic responsibility: to document a civilization before time, development, or neglect erases it. As physical landscapes transform under the pressure of modernization, the camera becomes the ultimate vault of collective memory.

He points to the rapid evolution of Lagos as a prime example. From the shifting coastlines to the changing facades along Ahmadu Bello Way and the iconic glasshouses of Victoria Island, Adedayo has meticulously documented "before and after" landscapes.

"A lot of people do not know where we are coming from, especially the younger generation," he notes. "They do not have a clue of where Lagos was yesterday and what it is today. In years to come, there might be ten bridges across the lagoon, or the topography might change entirely. But at least we have captured the truth for posterity."

His cultural crusade extends to unearthing forgotten heritage sites. In his upcoming 20th book, Adedayo documents Sungbo's Eredo in Ogun State—the massive, 2,000-year-old earthwork system carbon-dated to antiquity and locally tied to the legendary Queen of Sheba (Bilikisu Sungbo). For the first time, his lens captures her sacred burial site nestled deep within a primary forest where, mysteriously, no falling leaf ever touches the ground.

"These are the stories we need to tell about Nigeria," he stresses. "Ogun State alone draws millions of pilgrims monthly to places like Redemption City, Nasfat, and Bilikisu's shrine. Cultural tourism is the largest potential employer of labor, yet we ignore the value chain because we do not document and market our own wealth."

The Art Behind the Lens

Adedayo's creative philosophy rejects the casual, impulse-driven nature of modern snapshot culture. Every assignment is approached with deliberate conceptual rigor, dictated by a personal diary system he has maintained meticulously since 1982.

"I will not just take a picture because it is a beautiful picture. No," he explains firmly. "I must see a story through it first, which then dictates the exact equipment, camera, and lighting I choose to deploy."

His portfolio tells the story of a nation in its multi-layered complexity—from high-profile presidential portraiture to the intricate watermarks embedded across millions of Nigerian passports.

His architectural philosophy is equally uncompromising, visible in the physical structure of the DAP Experience Center itself. Defying his architects and engineers, Adedayo insisted on installing 154 uniquely shaped windows across the building's exterior.



“Nothing in life is straight,” he says of the design philosophy. “Life is uneven—half boy, half girl; some tall, some short. The 154 windows represent the 154 most interesting places in Nigeria that you must visit before you die. Similarly, the 98 steps at the entrance and exit represent the 98 places you must see before leaving Lagos. It is designed to spark a conversation and make us fall in love with our own land.”

Navigating the Changing Photography Landscape

The transition from analog film to digital processing, artificial intelligence, and instant social media uploads has fundamentally altered the economics of professional photography. While digital technology democratizes creation, Adedayo warns that it often strips away the depth, patience, and archival discipline required for true documentary work.

“Today, everybody with a mobile phone is a photographer, and media houses don’t even wait to send photojournalists because citizens capture things instantly,” he observes. “Everything is now real-time—fast, fast, fast. But speed shouldn’t replace substance.”

He notes with regret how historical archives are routinely lost in Nigeria due to a lack of institutional preservation. Citing the tragedy of Peter Obe—the legendary Daily Times photojournalist who covered the Nigerian Civil War with multiple cameras slung around his neck—Adedayo laments that priceless historical negatives often vanish or deteriorate after a master’s passing.

“Peter Obe died, and despite all efforts, where are his archives today? Gone,” Adedayo says. “If we do not create structures to archive our work, our children will simply throw our life’s labor into the trash.”

The Future of the Craft: The DAP Experience Center

To prevent his four million images from suffering a similar fate, Adedayo conceived the DAP Experience Center during a flight from Lagos to London in June 2003. Today, that vision stands fully realized as a multi-sensory, digital, and analog museum of photographic heritage.

The center features immersive 5D virtual rooms that take visitors on a simulated 25-minute journey from Marina into the Atlantic, through the Niger Delta creeks, past the Niger Bridge at Onitsha, up to the confluence at Lokoja, and back to Lagos, recomplete with simulated weather, turbulence, and light shifts.

Crucially, the center bridges the generational gap by preserving the magic of darkroom chemistry alongside modern digital exhibits. Visitors have their portraits taken using both digital and analog cameras, watching in real-time as black-and-white film negatives are developed, enlarged, and processed under red safelights.

“We are putting education back into our system,” Adedayo says. “Young people need to see where we started from, to understand the craft, patience, and science behind an image.”

Beyond education, the DAP Experience Center is built to empower emerging photographers by offering a commercial gallery platform to exhibit, archive, and monetize their work.

“Our photographers work day and night, but they die broke because there is no marketplace for legacy art,” Adedayo asserts. “With this center, we are building a platform where African photographers can sell their work to global collectors. The first one-billion-dollar image might just come out of this building. My goal is simple: to leave a structure where our visual history is preserved, our stories are honored, and the next generation knows exactly who they are.”



RECIPE OF THE WEEK: EBIRIPO

ESTHER EMOEKPERE



Many of us have our favourite ways of eating cocoyam. Some prefer it boiled and eaten with sauce, others enjoy it fried into crispy chips, while it also finds its way into soups and pottages. But have you ever tried it grated, wrapped in leaves and steamed? That is how the Ijebu people of Ogun State prepare Ebiripo, a traditional cocoyam dish that is usually served with soup or pepper sauce.

Ebiripo has a soft but firm texture and a mild taste that pairs particularly well with Egusi Ijebu. It is one of those traditional meals that may not be familiar to everyone, but once you understand how it is made and what it is served with, you begin to appreciate the thought behind the combination.

INGREDIENTS

6–8 medium-sized cocoyams
Salt to taste
Water, as needed
Moi moi leaves or other suitable wrapping leaves

PREPARATION

Prepare the cocoyam: Wash the cocoyams thoroughly to remove any dirt. Peel them and rinse again.

Grate the cocoyam: Using the fine side of a grater, grate the cocoyams into a smooth paste. If using a blender, add as little water as possible. The mixture should be thick and not watery.

Season the mixture: Add salt to the grated cocoyam and mix thoroughly until evenly distributed.

Prepare the leaves: Wash the leaves and soften them gently over low heat if they are too stiff to fold. Arrange them into small parcels or cones, ensuring there are no gaps through which the mixture can escape.

Fill the leaves: Spoon the cocoyam mixture into each prepared leaf. Fold the leaves securely to enclose the mixture.

Steam the Ebiripo: Line the bottom of a cooking pot with spare leaves or place a steaming rack inside. Arrange the wrapped portions in the pot and add water to the bottom, ensuring the parcels are not submerged. Cover and steam for approximately 30–45 minutes. Check the water occasionally and add more if necessary.

Check that it is cooked: Remove one parcel and open it carefully. The Ebiripo should be firm and cooked through, without a raw, pasty centre. If necessary, return the parcels to the pot and continue steaming.

Serve: Allow the Ebiripo to cool slightly before unwrapping. Serve warm with Egusi Ijebu or pepper sauce.

THE WORLD'S 5 MOST DEMOCRATIC COUNTRIES

CHISOM MICHAEL



Global democracy scores recorded an increase in 2025 after eight consecutive years of decline, but the improvement has not been shared equally across countries.

The Economist Intelligence Unit (EIU) Democracy Index, which assesses the state of democracy in 167 countries and territories, examines five areas: electoral processes and pluralism, the functioning of government, political participation, political culture and civil liberties.

The index uses these measures to assess how citizens participate in political decisions, how governments exercise power and the extent to which individual rights are protected. Countries are also classified as full democracies, flawed democracies, hybrid regimes or authoritarian regimes.

The 2025 rankings place five Nordic and Pacific countries at the top, with Norway retaining first position. New Zealand, Denmark, Iceland and Finland complete the list, each recording a score above 9 out of 10.

Here are the world's five most democratic countries, according to the 2025 EIU Democracy Index.

1. Norway – 9.81

Norway ranks first in the 2025 Democracy Index, with a score of 9.81 out of 10. The country has retained the top position, reflecting its performance across the five areas measured by the EIU.

Its electoral system allows citizens to choose their representatives through regular elections, while political parties compete for public support. The country's parliament, known as the Storting, is responsible for passing laws and holding the government accountable.

Norway also records high scores in political participation, political culture and the functioning of government. Its score of 10 in three of the five assessment areas reflects its performance in electoral processes, political participation and political culture.

The country's position highlights the role of public participation and institutions in maintaining a democratic system. Its 9.81 score places it 0.19 points below the maximum.

2. New Zealand – 9.62

New Zealand takes second place with a score of 9.62, maintaining its position from the previous edition of the index.

The country operates a parliamentary democracy in which citizens elect members of parliament. Its mixed-member proportional electoral system allows voters to choose both a local representative and a political party, helping determine the composition of parliament.

New Zealand scores 10 in electoral processes and pluralism, political participation and civil liberties. These results reflect its performance in providing citizens with opportunities to participate in elections and protecting their rights.

The country's political system also includes institutions responsible for checking government decisions and ensuring that public officials operate within the law.

Although it ranks below Norway, its score places it among the countries that meet the EIU's definition of a full democracy. Its position also reflects the role of electoral participation and civil liberties in the assessment of democratic governance.

3. Denmark – 9.42

Denmark ranks third with a score of 9.42, moving up from seventh place in the 2024 index.

The country operates a parliamentary system under a constitutional monarchy. Its parliament, the Folketing, has 179 members who are elected by citizens to represent their constituencies and political parties.

Denmark's electoral system uses proportional representation, allowing several political parties to gain seats in parliament. Governments are often formed through agreements between parties, making cooperation an important part of the country's political process.

The country scored 10 in electoral processes and pluralism, while its other scores reflect its performance in government functioning, political participation, political culture and civil liberties.

Its movement from seventh to third place represents one of the notable changes among the five countries at the top of the 2025 rankings.

The result places Denmark ahead of Iceland and Finland, two other European countries that also feature in the top five.

4. Iceland – 9.38

Iceland occupies fourth position with a score of 9.38, retaining its place from the previous year.

The country operates a parliamentary republic, with the Althingi serving as its national legislature. Established in 930, the Althingi is widely recognised as one of the world's oldest surviving parliamentary institutions.

Citizens elect representatives to parliament, which is responsible for passing legislation and overseeing the government. The country also has a president, who serves as head of state, while executive government is led by the prime minister.

Iceland records a score of 10 in electoral processes and pluralism. It also performs well in civil liberties, where it scores 9.71.

Its position in the index reflects the role of parliamentary representation, elections and the protection of individual freedoms in its democratic system.

Although Iceland remains fourth, its score of 9.38 places it close to Denmark, with a difference of just 0.04 points between both countries.

5. Finland – 9.37

Finland completes the top five with a score of 9.37, moving up one position from sixth place in the 2024 index.

The country operates a parliamentary republic in which citizens elect members of parliament every four years. Its 200-member parliament, known as the Eduskunta, is responsible for passing laws, approving the national budget and supervising government activities.

Finland's democratic system also provides for a directly elected president and an independent judiciary. Its political structure gives parliament a central role in government, while constitutional provisions protect citizens' rights and freedoms.

The country scores 10 in electoral processes and pluralism, 9.71 in civil liberties and 9.64 in the functioning of government.

Its overall score places it just 0.01 points behind Iceland, making the difference between fourth and fifth positions narrow.

STOP MARKETING AT PEOPLE. START MARKETING WITH THEM

FEYISITAN IJIMAKINWA

In today's rapidly evolving digital landscape, traditional marketing tactics that simply broadcast messages to passive audiences are losing their effectiveness. Consumers no longer want to be mere recipients of advertising; they desire meaningful interactions and authentic relationships with brands. The shift from one-way communication to collaborative engagement is not just a trend—it's a necessity for businesses aiming to build lasting loyalty and relevance.

Marketing with people means inviting customers into the conversation, valuing their input, and co-creating experiences that resonate on a deeper level. This approach transforms marketing from a monologue into a dynamic dialogue, fostering trust and emotional connection. As brands embrace this philosophy, they unlock new opportunities for innovation, advocacy, and growth.

The shift from one-way messaging to collaborative brand experiences

For decades, marketing operated under a broadcast model: brands crafted messages, pushed them through various channels, and hoped they would stick with consumers. While this approach worked in simpler times, the rise of social media, mobile technology, and empowered consumers has disrupted the landscape. People now expect brands to listen, respond, and engage in meaningful ways.

Research shows that 70% of consumers feel more connected to brands that engage them in conversations, and 60% are more likely to buy from brands that involve them in product development or marketing campaigns. This shift reflects a broader cultural change where authenticity and transparency are paramount.

Collaborative brand experiences can take many forms: interactive social media campaigns, user-generated content, crowdsourced product ideas, or community-driven events.

These initiatives invite customers to become active participants rather than passive targets, creating a sense of ownership and belonging.

For example, here in Nigeria, brands like Wema Bank, Dulux Paints and Cowbell have successfully leveraged customer feedback and co-creation platforms to design new products and tailor experiences, resulting in higher customer satisfaction and loyalty.

Moreover, the power of storytelling plays a crucial role in these collaborative experiences. When brands share narratives that resonate with their audience, they foster deeper emotional connections.

For instance, Nike's "Your Story" campaign encouraged athletes to share their personal journeys, allowing the brand to celebrate individual triumphs while reinforcing its core values of perseverance and determination.

This not only humanises the brand but also cultivates a community of like-minded individuals who feel inspired to participate and share their own stories.

In addition to storytelling, the integration of technology enhances these collaborative experiences, making them more immersive and engaging. Augmented reality (AR) and virtual reality (VR) are becoming increasingly popular tools for brands looking to create unique interactions. For example, paint brands like Dulux Paints have implemented AR features in their apps, allowing customers to virtually mix their paint colours before making a purchase.

This not only elevates the shopping experience but also empowers consumers to make informed decisions, thereby reinforcing their connection to the brand. As technology continues to evolve, the possibilities for collaborative brand experiences will only expand, further blurring the lines between brands and consumers.

How co-creation sparks authentic customer connections

Co-creation goes beyond simple engagement—it empowers customers to shape the brand narrative and influence offerings directly. This collaborative process fosters authenticity because it is grounded in real customer insights, needs, and creativity. When customers see their ideas reflected in products or campaigns, they feel valued and understood.

One compelling example is the fashion brand Everlane, which involves its community in decisions about product design, pricing transparency, and sustainability initiatives. By opening up these conversations, Everlane builds trust and demonstrates a commitment to shared values. This approach not only strengthens customer relationship but also differentiates the brand in a crowded marketplace.

Everlane's transparency about its supply chain and production processes invites customers to engage deeply with the brand, making them feel like integral parts of its journey rather than just passive consumers.

Moreover, co-creation can drive innovation by tapping into diverse perspectives and expertise. Crowdsourcing ideas from customers often leads to unexpected solutions and improvements that internal teams might overlook. This collaborative spirit also cultivates brand advocates who actively promote and defend the brand, amplifying reach organically.

For instance, brands like Tom Tom sweets have successfully harnessed the creativity of their fan base by encouraging them to submit their designs and taste mix, which can then be turned into actual products.

This not only generates excitement but also creates a sense of ownership among fans, who are more likely to share their experiences and recommendations with others.

LAST LINE

As brands delve deeper into co-creation, they discover that the benefits extend beyond just product development. Engaging customers in meaningful ways can lead to richer data insights, enabling brands to anticipate trends and adapt to changing market demands more swiftly. Social media platforms have become vital tools in this process, allowing brands to solicit feedback and ideas in real-time. The immediacy of these interactions fosters a dynamic relationship where customers feel they have a voice and a stake in the brand's evolution. This not only enhances customer loyalty but also positions brands as agile and responsive, and these are qualities that are increasingly valued in today's fast-paced market.



FEYISITAN IJIMAKINWA

Feyisitan Ijimakinwa is a Reputation and Perception Management expert. He is a prolific writer and researcher who, at different times, served as Head of Corporate Communications of top brands quoted on the Nigerian Stock Exchange. A versatile communications specialist, he practiced extensively as a print journalist and was variously engaged in the broadcast media, working on radio and television. Feyisitan continues to write on corporate communications, brand reputation and perception management, and brand intelligence, among others. He organises the 'Brand Intelligence and the Marketplace' masterclass. Feyisitan advocates a pollution free and sustainable environment

WHY LAGOS NEEDS AN AUCTION CALENDAR

As PAC Auctions returns this weekend, the case for a regular, local market where African art changes hands in public.

For most of the past decade, the prices that defined African art were set somewhere else. Records were made in London and New York, and Nigerian collectors read about them afterwards. That arrangement has been shaken.

According to the analysts ArtTactic, auction sales of modern and contemporary African art fell 45 per cent to $43.9 million in 2024. They recovered by 42.6 per cent to $62.8 million in 2025, but that is still well below the 2022 peak of $87.2 million.

In April 2025, Sotheby's folded its dedicated Modern and Contemporary African Art department into its general contemporary sales. The international houses will keep selling African art. They will not, however, provide what a local market needs most: frequent, visible prices for the broad middle of the market, where most Nigerian collectors actually buy.

That is a gap a local auction calendar can fill, provided it is a calendar and not a series of one-off events.

MODERN & CONTEMPORARY Patrons AFRICAN ART

This digest is brought to you by Patrons MCAA. Think African art, think Patrons. Patrons is Africa's leading art advisory and dealership firm with deep expertise in African art, helping private and corporate art collectors diversify their wealth through art collection, appraisal, packaging & transportation, storage, insurance, maintenance, and restoration. Purchase or general inquiry? Reach out: art@patronsmcaa.com.

Why regularity matters

Price discovery.

A gallery price is an asking price. A hammer price is what someone was willing to pay, in a room, against other bidders. Each public result is a piece of information. Without that information, a collector cannot tell what a work is worth, a bank cannot lend against it with confidence, and an insurer cannot cover it properly.

A route to sell.

Art is illiquid, and anyone who tells you otherwise is selling something. A collector who knows there will be a sale every November and every April knows

when they can consign, and can plan around it. That predictability is part of what makes a collection manageable as an asset.

Honest records for artists.

Emerging artists benefit from a price history built steadily in public, sale by sale, rather than a speculative spike that the next sale cannot sustain.

Discipline.

Regular sales reward documentation. When buyers learn to ask for provenance, condition reports and proper certificates, sellers learn to provide them. Over time, that raises the standard of the whole market.

What a calendar does not do

None of this turns art into a liquid asset or guarantees a return. Lots go unsold. Reserves are not met. An estimate is a guide, not a valuation. A recovering market is not an indiscriminate one, and collectors who buy on trend rather than quality usually find this out at resale.

The purpose of a calendar is not to promise that prices will rise. It is to make it possible to know where they are.

This weekend

PAC Auctions, the sale room of Patrons Art Club, returns on Saturday, 14 November at 7:00pm.

This is the affordable edition: thirteen works, with lower estimates from ₦500,000. The sale includes painting, sculpture in apa wood and brass, works on paper, African mahogany and metal pieces, and Maasai Hunter (2016), an original glass bead work by the late David Dale, who was inducted into the Society of Nigerian Artists Hall of Fame in 2018. It carries a lower estimate of ₦4.5 million.

Bidding is in naira, in the room or online. PAC will hold auctions every November and a second season each April. That is a beginning step, but a regular one, and in a market that needs reliable prices, regularity is what matters.

To register to attend and bid in the room or online: https://forms.gle/VjuX5vhh4PhxoGom9



Keturah Ovio

Keturah Ovio is an Executive at Patrons Modern & ontemporary African Art. She is also an engineer and Founder of Dukka, a Fintech startup providing bookkeeping and payments solutions for small businesses. Keturah is passionate about African Art and has been collecting art since her early 20s. Now, she advises, curates, and manages collections for individuals and corporate organisations looking to start or diversify their wealth management through art collecting. She strongly believes that a fine marriage exists between Art and Technology

BEHIND CLOSED DOORS

UDY OSARO-EDOBOR

She thought the worst thing that could happen to her was marrying the wrong man. She was wrong.

At thirty-two, beautiful, hardworking and determined to give her two children a better life, she had finally found the courage to walk away from a marriage that had slowly stripped her of her happiness.

Her husband was controlling, abusive and emotionally cruel. For years, she had endured things she could hardly explain to anyone, but when she realised that her children were beginning to grow up in the same atmosphere of fear, she knew she had to leave.

She packed what she could, took her two children and moved into a rented apartment. It wasn't much, but it was peaceful. For the first time in years, she could sleep without worrying about an argument, an insult or the sound of her husband's footsteps approaching.

Unfortunately, her peace was short-lived.
Barely three months after moving in, government officials served the occupants of the building a fourteen-day notice to vacate. The property had been illegally constructed over a major underground sewage pipeline, and the government had scheduled it for demolition.

Fourteen days!

She was devastated. She had barely settled in, and now she had to start looking for another accommodation. With two children to care for and very little time, she could not afford to be choosy. She searched desperately until someone introduced her to a fairly spacious three-bedroom apartment in a quiet neighbourhood.

The rent was surprisingly affordable. The landlord explained that the previous occupants had relocated, and the property was available for immediate occupation.
She inspected it, liked what she saw and paid for it.

There was something unusual about the house, though. It had a strange smell, a mixture of damp walls, rotten wood and something she could not quite identify. Some of the windows were permanently shut, and the passage leading to the bedrooms always felt colder than the rest of the building. She dismissed these things as features of an old house.

Within days, she moved in with her children.
The first few nights were uneventful. Then the strange things began.

One night, while working on some office assignments she had brought home, she noticed a figure standing near the bedroom door.

It looked like a tall man, but something about its appearance was terribly wrong. Its body seemed unusually thin, and its head was tilted at an uncomfortable angle.
She looked up properly, but the figure was gone. She assumed tiredness was playing tricks on her eyes and continued working.

A few minutes later, she heard footsteps in the passage. They were slow and heavy, as though someone was dragging their feet across the floor. She got up to check, but there was nobody there.
When she returned to her desk, she found that her laptop had been switched off.
She was certain she had not touched it.

The following night was worse.
She was working late when she noticed a woman walking past her bedroom door. The woman was wearing a long, dirty white gown. Her hair covered most of her face, and her movements were strangely stiff.
The young mother froze.

She watched the woman walk towards the children's bedroom and disappear through the closed door. She immediately rushed into the room. Her children were asleep.
She checked under the beds, inside the wardrobes and even behind the curtains. Nothing. She returned to her room and stayed awake until morning.

By the end of the week, she was beginning to dread going home. Things happened even when she was not working late. Sometimes, she would hear someone humming in the kitchen while she was alone in the house. On other occasions, she would hear the sound of a child running down the passage, followed by sudden laughter.

There were mornings when she would wake up to find muddy footprints around her bed.
The most disturbing part was that the footprints always stopped beside her pillow. She began sleeping with the lights on.

Her children also started behaving strangely. Her younger child complained about a woman who stood beside his bed at night. Her older child said he sometimes heard someone calling his name from inside the bathroom.

She tried to convince herself that the children were perhaps reacting to her own anxiety. But one particular night changed everything.

She had returned from work exhausted and decided to finish an assignment before going to bed. Around midnight, she felt something brush against her leg.

She looked down. A hand was protruding from beneath her bed.

It was not the hand of a living person. The skin was swollen, with patches that looked as though they had been peeled away. Its fingernails were black and something dark and wet was dripping from its fingers.
She screamed and jumped onto the chair.
The hand slowly withdrew.

She stood trembling, unable to move. Then she heard a sound from beneath the bed. It was a shrill, chilling laugh. She ran out of the room and spent the rest of the night sitting on the sitting-room sofa with the children.

By morning, she had made up her mind to leave. However, she needed somewhere to go, and she did not have enough money to immediately secure another apartment. She called the landlord, complained about the strange occurrences and demanded an explanation. He dismissed her concerns, insisting that the house was perfectly normal.

She decided to endure it for a few more days while looking for somewhere else.
But the house seemed to know she was planning to leave.

Two nights later, she woke up to the sound of someone knocking on her bedroom door.
Three slow knocks. She checked the time. It was 2:17 a.m.
She ignored the knocking.

Then she heard her younger child's voice.

"Mummy!"

She jumped out of bed and opened the door. Her son was standing in the passage, crying. He pointed towards the sitting room. She followed his finger and nearly collapsed. A woman was sitting on the sofa.

Her gown was soaked, her hair was plastered against her face and her skin appeared to be peeling away. Her head hung loosely to one side, exposing a dark, gaping wound around her neck. The woman slowly lifted her face. Where her eyes should have been were two dark, empty holes.

The mother grabbed her son and ran into the bedroom, dragging her older child along. She locked the door and pushed a wardrobe against it. Then the knocking started again. This time, it was not coming from the passage. It was coming from inside the wardrobe. Something was scratching the wooden panels from within.

She gathered her children, climbed through the bedroom window and ran barefoot into the street. She did not stop until she reached a neighbour's house.

By daybreak, she had contacted her family and arranged somewhere else to stay. She refused to return to the apartment, even to collect all her belongings. She sent people to retrieve what they could during the day.

A few days later, one of the neighbours called to tell her something that made her blood run cold. The house had once belonged to a family of four. The woman who lived there had died under mysterious circumstances, along with her two children. Their bodies were reportedly discovered after neighbours complained about a terrible smell coming from the property.

Nobody knew exactly what had happened inside that house and the landlord had never volunteered the information.

But there was something else. The neighbour told her that the apartment had remained empty for years because people who rented it never stayed. Some complained of strange noises, others of seeing people who were not there. A few had moved out in the middle of the night.

Eventually, she found another apartment and moved in with her children. It was smaller and considerably more expensive, but she didn't care.

For months, she struggled to sleep in complete darkness. Every unfamiliar sound made her heart race. She sometimes woke up convinced that someone was standing beside her bed.

She had escaped an abusive marriage only to find herself fighting for her life in a house that seemed to have a life of its own.

And perhaps the most frightening part of the entire experience was this:

She had left an abusive marriage hoping to give herself and her children a fresh start. She never imagined that her search for a peaceful home would lead her into another kind of nightmare.



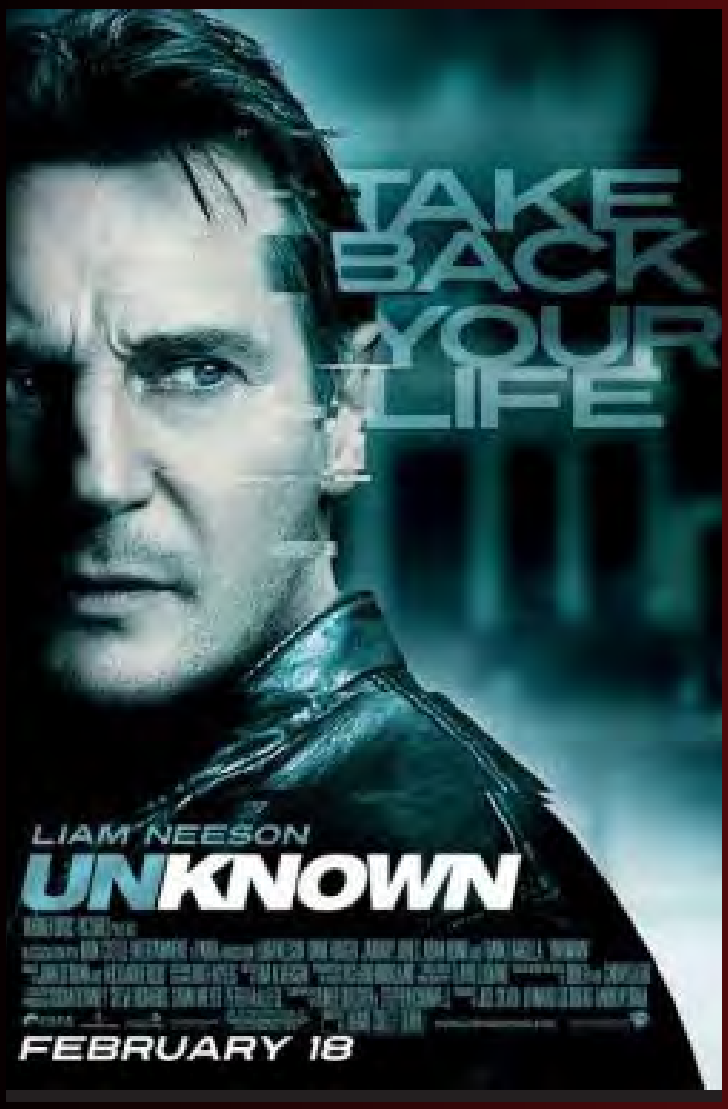
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WEEKENDER

MOVIE REVIEW

UNKOWN (2011)

If you are a great fan of Liam Neeson, then you might want to jump on this throwback movie this weekend, for some weird reasons the movie is popping on top meaning that a lot of people are jumping on it. In this mystery, action movie a professor wakes from a coma after a bad accident only to realize that his identity had being stolen. He must fight through this movie to ensure that he regains back his identity as he also struggles with regaining back his memory. You will need to check out this movie to find out if he was able to proof that his identity was stolen and how he recovered it. The 113m mystery films, films based on books, action movie was directed by Jaume Collet-Serra, they featured actors like Liam Neeson, Diane Kruger, January Jones, Aidan Quinn, Bruno Ganz, Frank Langella and many more.



MY BEST FRIEND (2026)

If you do enjoy simple Brazilian movies, then you might want to jump on this movie. In this movie 2 old friends from high school decide to go on a vacation since their teenage daughters, were travelling for a one-year school exchange program outside their country. They decided that they needed a break and a new environment to think about the next steps in their lives and indeed this was the most needed trip. The trip exposed a lot of things happening in their lives their homes and among their kids, the trip revealed to them their strengthens and weaknesses, thereby helping them discover what they should do next to advance in life. The 119m Brazillian, comedies movie was directed by Susana Garcia, they featured actors like Ingrid Guimaraes, Monica Martell, Guilia Bente, Gabi Amarai, Albano Jeronimo, Reicardo Pereira etc.





NO RESERVATIONS (2007)

If you are a sucker for romantic, comedy movies, then you might to jump on this way back movie, topping the charts. I wasn't sure what to expect but I decided to give it a short. Kate was a professional chef and one of the best in the city, she loved her job so much and her kitchen she could do anything for it, even to neglecting family. One day her sister was coming to visit her when she had an accident and died, and immediately Kate became a guardian to her niece, Kate must put up with her niece who wouldn't eat her professional cooked meals. You will need to go and check out this movie to find out how Kate was able to manage her niece, manage the new free-spirited colleague who was brought to replace he as anger issues wouldn't allow her manage feedback from customers. The 104m comedy, romance movie was directed by Scott Hicks, they featured actors like Aaron Eckhart, Catherine Zeta-Jones, Abigail Breslin, Patricia Clarkson, Zoe Kravitz, Lily Rabe, Jenny Wade and many more.



Linda Ochugbua