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THIS DAY

Style

SUNDAY, MARCH 2, 2025



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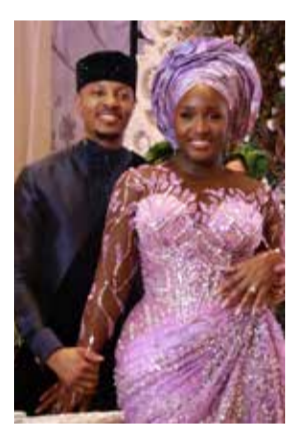


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COVER NOTE



For someone with a career spanning over four decades, Mustafa Chike-Obi's accomplishments in the financial sector are nothing short of extraordinary. His journey, which began in the early 1980s, has seen him become one of the most respected figures in the global investment banking and financial services landscape. With a wealth of experience accrued from working with some of the most prominent names in global finance, his expertise has shaped not only his career but also the industries and institutions he's touched.



Society

AMINA ISA & AFAM IBEKWE TIE THE KNOT
Amina Isa and Afam Ibekwe recently marked the beginning of their beautiful journey together as husband and wife, celebrating their union in a grand and glamorous wedding reception that was nothing short of spectacular. The couple, who have been the epitome of love and commitment, treated their guests to an unforgettable celebration filled with joy, elegance, and rich cultural elements.

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EDITOR'S LETTER



EXECUTIVE EDITOR

Marching Forward—For Women, For Everyone

March is here, and with it comes a wave of celebration, reflection, and powerful conversations. It's the month that holds International Women's Day (March 8) and Women's History Month, making it a time to uplift, honour, and amplify the voices of women everywhere. It's not just a date on the calendar—it's a movement, a reminder, a call to action. And in a country like ours where women continue to push boundaries in every field—business, politics, entertainment, fashion, and beyond—it's a movement we should all embrace.

From the market women who keep our homes running to the trailblazing CEOs making billion-dollar decisions to the creatives shaping our cultural narrative, March is a moment to say: We see you. We celebrate you. We support you.

You know, I personally believe that celebrating women shouldn't be confined to just one day or month. The conversations around gender equality, access, representation, and breaking barriers should happen all year round. In Nigeria, we still have a long way to go—from bridging the gender pay gap to ensuring better safety and opportunities for women—but progress is happening, and we must keep the momentum going.

One of the must-read pages in this issue is our take on gender-fluid fashion—a trend that's more than just a moment; it's a shift in how we view clothing, self-expression, and identity. Fashion has always been a reflection of society, and as the world leans into a more inclusive narrative, designers are stepping up, creating pieces that aren't just for 'him' or 'her' but for anyone who dares to wear them. The lines are blurring, and we love to see it!

Speaking of blurred lines, we are also talking about relationships. How do you know when it's official? That age-old question—when does a 'thing' become a real 'thing'? Is it when you meet the family? Or when you get tagged in a post? Funke Babs Kufeji breaks down the modern rules of defining relationships.

In the article "How to know when it's official?" because, let's face it, the dating world is more confusing than ever.

How are you all doing? I hope you constantly take a moment to celebrate yourself—whether it's for the small wins, the big milestones, or simply making it through another day.

I hope this week brings you clarity, joy, and a little bit of magic.

Happy Women's Month!

Love,
Konye

THE WORST FASHION PURCHASES ANY WOMAN CAN MAKE IN 2025

We've all been there—standing in a dressing room, absolutely convinced that the sequined jumpsuit we saw on Instagram is the one, only to wear it once (or never) before it disappears into the abyss of regret purchases. Fashion, as exciting as it is, can also be full of pitfalls, especially when trends, impulse buys, and influencer hype cloud our better judgment.

In 2025, with fashion evolving at the speed of light and sustainability becoming a bigger focus, making smart purchases is more important than ever. So, before you swipe that card or click checkout, let's talk about the worst fashion purchases you can make this year—because some items just don't deserve space in your closet.

1. Ultra-Trendy Micro Bags That Hold Nothing

Yes, they're cute. Yes, they're Instagrammable. But let's be real: if your bag can barely fit your phone, keys, and lip gloss, what's the point? The micro bag trend refuses to die, but in 2025, it's time to move on. You need a bag that works for you—not one that forces you to hold everything else in your hands like an over-worked assistant.

2. Unwearable "Avant-Garde" Pieces

We love a good fashion moment, but there's a difference between looking stylish and looking like a walking art installation. Those sculptural, gravity-defying tops and exaggerated silhouettes might look fabulous on a runway, but in everyday life? You'll struggle to get through doors, sit comfortably, or even function like a regular human being. Unless you're attending an exclusive fashion gala every weekend, leave the avant-garde purchases to the professionals.

3. "Fast Fashion" Knockoffs of Designer Pieces

Tempting as it may be to get the knockoff version of that viral designer outfit, these copies rarely hold up. They might look decent in a photo, but the quality (or lack thereof) often betrays you after one wash. Instead of spending money on cheap knockoffs that won't last, invest in quality pieces or explore contemporary designers who offer similar aesthetics at a fraction of luxury prices.

4. Uncomfortable Statement Shoes

Those sky-high heels with architectural heels or weird cut-outs? Absolutely stunning. But if they make every step feel like medieval torture, they're not worth it. In 2025, comfort is key—brands are proving that you can have stylish footwear and be able to walk in them. If you can't make it through an event without secretly switching to flats, don't waste your money.

5. The "One-Time Wear" Dress

Wedding guest season, birthday outfits, New Year's Eve sparkle—there's always an occasion that tricks you into thinking you need a new dress. The problem? These outfits often get worn once before being forgotten. Instead of splurging on an outfit that won't see daylight again, invest in versatile, timeless pieces you can style differently for multiple occasions. Rent if you must, but don't keep collecting single-use dresses.

6. Poorly Made Corsets and Shapewear

The corset trend isn't going anywhere, but not all corsets are made



TACHA AKIDE



UNCOMFORTABLE STATEMENT SHOES



BURBERRY

DESIGNER COTTON T-SHIRT PRICED AT 480 DOLLARS



MICRO BAGS

equal. The cheap, uncomfortable ones with flimsy boning and stiff fabrics do more harm than good, making it impossible to breathe, move, or enjoy your night out. The same goes for shapewear that rolls down or suffocates you. If you're going to invest in something meant to sculpt and support, make sure it does that.

7. Excessive Influencer Hype Buys

Just because your favorite influencer swears by that overpriced athleisure set or that "must-have" designer dupe doesn't mean you need it too. Many of these items are just marketing gimmicks designed to create FOMO. Before you buy, ask yourself: Do I actually need this, or am I just being influenced?

8. Faux Leather That Peels in a Month

Vegan leather sounds ethical and trendy, but many budget versions fall apart quickly, peeling like a bad sunburn. If you're investing in leather alternatives, do your research and opt for high-quality brands that use durable, sustainable materials. Otherwise, you'll end up replacing your bag or jacket within months.

9. Oversized Everything (to the Extreme)

The oversized trend is fun—until you realize you look like you borrowed your dad's entire wardrobe. Wearing a baggy blazer or slouchy pants? Great. Wearing an outfit that completely swallows you? Not so much. Balance is key in oversized fashion—don't let your clothes wear you.

10. Over-the-Top "Quiet Luxury" Basics

Yes, quiet luxury is the aesthetic of the decade. But spending thousands on a plain white tee or the most basic cashmere sweater just because it's from The Row or Loro Piana? That's just bad financial planning. You can achieve the same polished aesthetic with well-made, mid-range brands that won't drain your savings.

Amina Isa & Afam Ibekwe Tie the Knot

Amina Isa and Afam Ibekwe recently marked the beginning of their beautiful journey together as husband and wife, celebrating their union in a grand and glamorous wedding reception that was nothing short of spectacular. The couple, who have been the epitome of love and commitment, treated their guests to an unforgettable celebration filled with joy, elegance, and rich cultural elements.

The event was a stunning fusion of traditional and modern influences, effortlessly blending both families' cultural heritage with contemporary luxury. Guests were welcomed to the Eko Convention Centre transformed into a dazzling celebration space, with carefully chosen décor that complemented the couple's vision of sophistication and class. The wedding was more than just an event; it was a heartfelt tribute to love, tradition, and new beginnings.

The bride, Amina, was the picture of grace and beauty, wearing a breathtaking gown that effortlessly combined intricate designs and a classic silhouette. Her ensemble was an elegant reflection of both modern bridal trends and traditional elegance. Afam, her handsome groom, looked equally dashing in his perfectly tailored suit, complementing his bride in both style and charm.



AFAMEFUNA AND AMINA LBEKWE



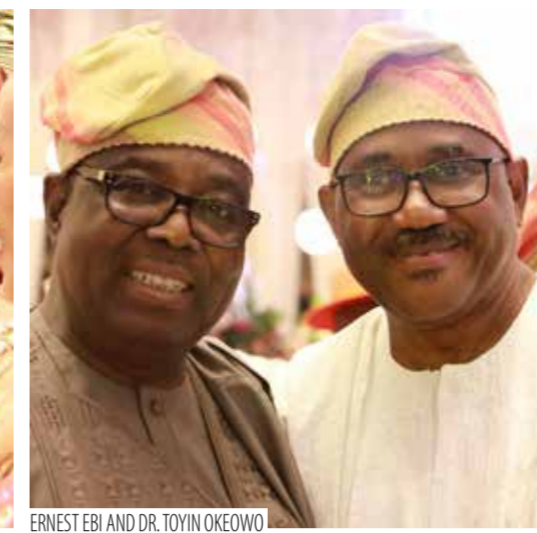
BRIDE PARENTS, ALHAJI ABDULRAZAQ AND DR. (MRS) KATE ISA



GROOM PARENTS, IGWELIOMEA EDEBEATU AND MS ADA EJKEME



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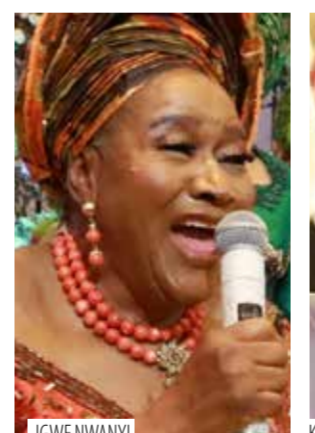
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AMINU SALEH



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KAYODE ODUKUYA



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AUSTIN AVURU AND SEN MOHAMMED DAGGASH



SEGUN SENBANJO



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GBENGA ADEMULEGUN



CAPT. IDRIS AND FARIDA WADA



OGUN STATE GOV PRINCE DAPO AND BAMIDELE ABIODUN



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HRH EBITIMI AND (MRS) PELEBO BANIGO



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MRS SWEET AND HARCOURT ADUKE



PRINCEWILL UCHE



FUNSO LAWAL



MR OSTEN OLORUNSOLA AND MRS EVELYN OPUTU

“ARU NWANYI”

BY NKADUMEJE

Nkadumeje has never been a brand that simply follows trends. It thrives on storytelling, creating a dialogue between fabric and form, tradition and innovation. With the unveiling of its latest Ready-to-Wear collection, Aru Nwanyi, the Lagos-based womenswear house, once again asserts its position as a designer of depth and purpose. This collection is not just about clothing; it is an exploration of the female form—its grace, its strength, its inherent divinity.



Led by founder and creative director Nkadumeje Emekekwe, the brand seamlessly marries the worlds of bespoke and ready-to-wear, offering designs that exude luxury while maintaining a level of comfort and wearability that today's modern woman demands.



Since its inception in 2018, Nkadumeje has cultivated a reputation for its intricate craftsmanship and its keen understanding of the women who wear its pieces. Led by founder and creative director Nkadumeje Emekekwe, the brand seamlessly marries the worlds of bespoke and ready-to-wear, offering designs that exude luxury while maintaining a level of comfort and wearability that today's modern woman demands. Over the years, its bespoke creations have graced the wardrobes of Nigerian high society, adorned red carpets, and become a mainstay at the most exquisite weddings. Now, Aru Nwanyi reintroduces the world to Nkadumeje's Ready-to-Wear vision—one that is as opulent as it is intentional.

At the heart of this collection is a deep reverence for the female silhouette. Inspired by the way a woman moves, how she carries herself, and the quiet power she wields, Aru Nwanyi is an ode to womanhood in all its multifaceted glory. Nkadumeje approaches design like a sculptor, using fabric as its medium to enhance, embrace, and celebrate the natural curves and structure of a woman's body. This is not about restriction; it is about liberation—about the idea that femininity is strength in its purest form.

Every piece in the collection speaks to this ethos. Silk glides over the skin like a whisper, lace peeks through like a secret waiting to be told, and velvet clings with just the right amount of drama. The choice of textiles—soft chiffons, custom fabrications, and expertly tailored embellishments—elevates the collection beyond mere fashion into art.

Beyond the tactile appeal, there is an emotional resonance to Aru Nwanyi. The collection is imbued with the quiet confidence of a woman who knows she is seen and understands that she was created with intention.

This is fashion that does not overpower but rather enhances fashion that allows its wearer to step forward with poise, whether in an intricately detailed gown or a deceptively simple slip dress. Nkadumeje understands that true luxury is not just about aesthetics but how a garment makes you feel.





HOW TO KNOW WHEN IT'S OFFICIAL

Modern dating is a wild ride. One minute, you're swiping, texting, and "vibing," and the next, you're wondering, Are we actually in a relationship? With the rise of situationships, casual dating, and the blurry world of online connections, it's easy to feel stuck in the grey area between just talking and something real. So how do you know when you've officially transitioned from casual dating to a full-blown, committed relationship? While every couple moves at their own pace, certain telltale signs scream, Yep, this is the real deal! If you're wondering whether you've crossed that line, here's how to tell when it's official.

By **Funke Babs-Kufeki**

1. You've Had the 'Exclusivity Talk'

No more guessing, no more I'm just going with the flow energy. If you've both sat down and had an open conversation about being exclusive—whether it's labeling it as boyfriend/girlfriend or simply agreeing that you're not seeing other people—that's a major green flag. It means you're both on the same page and committed to each other.

2. You Show Up for Each Other, Consistently

Gone are the days of sporadic texts and flaky plans. You both actively make an effort—whether it's checking in throughout the day, making plans in advance, or prioritizing each other's time. There's no What are you doing tonight? at 11 PM nonsense. Instead, there's a steady, intentional connection.

3. You've Met Each Other's People

Your relationship isn't existing in a bubble. You've been introduced to their friends, maybe even family, and you've done the same for them. Bonus points if their best friend knows all about you before you even meet—because that means you're a big deal in their life.

4. Boundaries Are Respected, and Comfort Comes Naturally

No pressure, no games. You both respect each other's pace, whether it's emotional vulnerability, personal space, or even just texting habits. The relationship feels easy, safe, and drama-free.

5. Nicknames and Public Recognition

If you've moved from using their full government name to calling them something cute (or mildly embarrassing), congrats—you're in deeper than you think. But beyond nicknames, you start acknowledging each other publicly. Whether it's a low-key Instagram post, a cheeky comment, or just introducing them as your boyfriend/girlfriend, it's a sign that you're officially a unit.

6. You're Emotionally Invested

It's not just small talk and surface-level conversations anymore. You're sharing fears, goals, and dreams. You're opening up about real-life stuff, and they're doing the same. When you start letting each other into your inner world, that's when it shifts from casual to serious.

7. Physical Affection Feels Natural

Holding hands, forehead kisses, cuddling on the couch—it's all happening effortlessly. You're comfortable being affectionate in public and private, and those little gestures of care (like bringing them food or helping out when they're stressed) have become second nature.

8. You Make Long-Term Plans Together

This is the ultimate sign. If you're planning things beyond the next weekend—whether it's a vacation, attending events together, or even just what are we doing for the holidays?—you're no longer in the let's see where this goes stage. You're in it for the long haul.



BROKE BEFORE PAYDAY? HERE'S HOW TO MANAGE UNTIL THE NEXT PAYCHEQUE DROPS



1. Budget Like a Boss

This is not the time for wishful thinking—your budget needs to be lean, mean, and strictly for essentials. Focus on needs (food, transport, rent, and utilities) and cut out wants (subscriptions, impulse buys, eating out). Be ruthless. Track every naira, adjust as necessary, and remind yourself: "This is temporary."

2. Cook at Home—And Keep It Simple

Ordering takeout or eating out? Big no. Instead, stick to affordable, home-cooked meals. Staples like rice, beans, pasta, noodles, and eggs can be stretched in multiple ways. Get creative—yesterday's rice can become fried rice, and that leftover stew? Perfect for spaghetti. Waste nothing, stretch everything.

3. Ditch the Car—Use Public Transport or Carpool

Fuel prices alone can drain your wallet before you even make it to work. If you usually drive, consider switching to buses, trains, or even walking where possible. Carpooling is another solid option—splitting transport costs with others can significantly reduce your daily expenses.

4. Sell What You Don't Need

Got clothes you haven't worn in years? An old phone gathering dust? A gadget you never use? De-clutter your space and turn those unused items into cash. Platforms like Jiji, Facebook Marketplace, or OfferUp make selling second-hand items super easy. You'd be surprised how much money you can make from things you don't even miss.

5. Monetise Your Skills

You don't need a full-blown side hustle—just a skill you can cash in on. Can you write, design, tutor, bake, or do hair? Offer your services in your community or on freelance platforms like Upwork and Fiverr. Even small jobs like babysitting, running errands, or helping someone with admin work can bring in some much-needed funds.

6. Cancel Subscriptions & Cut Down on Data

Netflix, Spotify, gym memberships—hit pause on anything non-essential. You can always unsubscribe once your finances are stable. Also, minimise mobile data costs by using Wi-Fi whenever possible and turning off background data usage on your phone.

7. Find Free or Low-Cost Entertainment

You don't have to spend money to have fun. Go for walks, visit parks, listen to free podcasts, watch YouTube, or dive into free online courses. Socialising doesn't have to mean expensive hang-outs—host a game night, binge old movies, or have deep convos with friends.

8. Ask for Help—If You Absolutely Need To

This should be your last resort, but if things get really tight, don't be afraid to reach out. A small loan from a friend or family member, a barter exchange (offering a service in return), or even assistance from a community group or church can be a lifesaver. There's no shame in seeking help when necessary—just have a plan to pay it forward when you're back on your feet.

Waiting for payday when you're broke can be downright nerve-wracking—especially in a place like Nigeria, where the cost of living seems to rise faster than your bank balance. The fluctuating naira, unexpected expenses, and the general hustle of daily life can make the stretch between paycheques feel endless. But don't worry—you can survive the gap with a little strategy and some creative thinking.

Here are eight smart ways to stay afloat until your next paycheque drops:

By **Funke Babs-Kufeki**



COOK AT HOME—AND KEEP IT SIMPLE

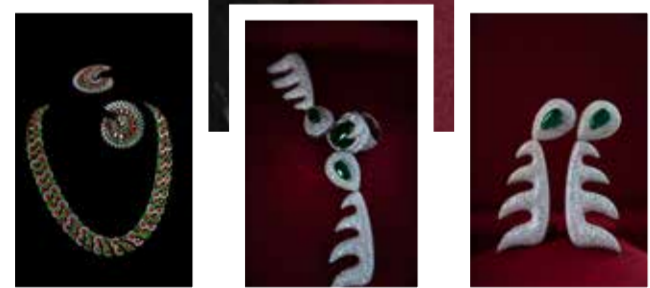
Choosing the Perfect Diamond: Understanding the 4Cs

Whether you're shopping for an engagement ring, a milestone gift, or just adding a little sparkle to your collection, selecting the perfect diamond is an art as much as it is a science. But with so many options, where do you even start?

Enter the 4Cs—Cut, Color, Clarity, and Carat. These four factors determine a diamond's quality, value, and brilliance. Understanding them will not only make you a savvy buyer but will also ensure you get the most stunning stone for your budget. Let's break it down.



AKUNNA NWALA FOR AKANO DIAMONDS



1. Cut: The Sparkle Factor

If there's one thing that truly makes a diamond shine, it's the cut. Many people mistakenly think "cut" refers to the diamond's shape—round, oval, princess, etc.—but it actually refers to how well the stone has been faceted, proportioned, and polished.

A well-cut diamond reflects light beautifully, creating that mesmerising sparkle we all love. If a diamond is cut too shallow or too deep, light escapes from the bottom or sides, making it look dull and lifeless. A perfectly cut diamond, on the other hand, reflects almost all the light back through the top, giving it that unmistakable brilliance.

When shopping, look for terms like "Ideal" or "Excellent" cut (especially for round diamonds), as they are the best at maximising light reflection. A poorly cut diamond, even if it has a high-carat weight, will never shine as brightly as a smaller, well-cut one.

2. Colour: The Whiter, the Better?

Diamonds come in a spectrum of colours, but when it comes to traditional white diamonds, less colour is usually better. The Gemological Institute of America (GIA) grades diamonds on a colour scale from D (completely colourless) to Z (noticeable yellow or brown hues).

D-F: Completely colourless (the rarest and most expensive)

G-J: Near colourless (a slight warmth that is hard to detect with the naked eye)

K-M: Faint yellow (a warm tone, sometimes desirable in vintage-style settings)

N-Z: Noticeable colour (not typically used for fine jewellery)

Colourless diamonds (D-F) are prized for their icy brilliance, but G-J diamonds often appear just as white once set in jewellery—at a fraction of the price. If you're setting your diamond in yellow or rose gold, a slightly warmer diamond (H-J) may be a great option since the metal itself will affect the overall look.



3. Clarity: Flaws vs. Flawless

Clarity measures the presence of internal imperfections (inclusions) and surface blemishes in a diamond. The fewer the inclusions, the rarer and more expensive the stone. The GIA grades clarity as follows:

FL (Flawless) / IF (Internally Flawless) – No visible inclusions even under 10x magnification. Super rare and pricey.

VVS1-VVS2 (Very Very Slightly Included) – Minute inclusions that are extremely difficult to see.

VS1-VS2 (Very Slightly Included) – Inclusions are small and often invisible to the naked eye.

S11-S12 (Slightly Included) – Inclusions are more noticeable under magnification and may sometimes be seen with the naked eye.

I1-I3 (Included) – Visible inclusions that can affect brilliance and durability.

Here's the trick: Most VS and SI diamonds look flawless to the naked eye (also known as "eye clean") but cost significantly less than a Flawless or VVS diamond. So, unless you plan on inspecting your diamond under a microscope every day, going for a VS or high-SI diamond can be a great way to save money without sacrificing beauty.



MODEL FOR AKANO DIAMONDS



4. Carat: The Weight of Elegance

Carat is probably the most well-known of the 4Cs—it simply refers to the diamond's weight. While a higher carat diamond is generally more expensive, bigger isn't always better. A well-cut diamond with excellent sparkle can look larger than a poorly cut diamond of the same weight.

It's also worth noting that carat weight is not the same as size. Two diamonds of the same carat weight can have different dimensions based on how they're cut. For example, a deep-cut 1-carat diamond may appear smaller than a well-proportioned 0.90-carat diamond.

If you're looking for size without the premium price tag, consider buying slightly under major carat weights. A 0.90-carat diamond will look almost the same as a 1.00-carat diamond but will cost significantly less. The same goes for 1.90 vs. 2.00 carats.

Putting It All Together: The Smart Way to Choose

So, how do you balance the 4Cs to get the best diamond for your budget? Here are some insider tips:

- Prioritise cut above all else—this will have the biggest impact on sparkle.
- Go slightly lower in colour (G-J) if you want more bang for your buck.
- Choose eye-clean clarity (VS1-SI1) to avoid paying for "invisible" perfection.
- Consider just under a full carat to save money without sacrificing size.

Lastly, always view diamonds in person or request videos from a reputable jeweller before purchasing. Lighting and settings can dramatically change how a diamond looks, so make sure you love it before committing.

HOW TO RESET YOUR STYLE AND ELEVATE YOUR WARDROBE GAME

Style ruts happen to everyone, even the most fashion-savvy among us. Maybe your wardrobe feels outdated, your pieces no longer fit your lifestyle, or you're bored of repeatedly wearing the same things. Whatever the reason, a style reset can breathe new life into your wardrobe and, by extension, your confidence. So, how do you go about it? You don't need to buy an entirely new wardrobe or follow every passing trend. The key to resetting your style is being intentional, editing your choices, and rediscovering the joy of getting dressed.

Step 1: Define Who You Are Today

Fashion is personal. It should evolve as you do. The first step in resetting your style is understanding where you are in your life and what you want your clothes to say about you.

Ask yourself: What's my current lifestyle like? Am I dressing for who I am now or for who I was years ago? What outfits make me feel my best?

Which pieces do I keep reaching for, and which ones do I avoid? Your wardrobe should reflect who you are now, not who you were five years ago. If your closet is still packed with old clubbing dresses from your wild nights out, but your weekends now involve brunches, work trips, or wellness retreats, it's time for an update.

Step 2: Declutter Like a Stylist

This might be the toughest step, but it's also the most liberating. Pull everything out of your wardrobe and be brutally honest. Do you love it? Does it fit? Does it work for your current lifestyle? If not, it's time to let it go.

A good rule of thumb: If you haven't worn it in a year (and it's not a seasonal or sentimental piece), you probably don't need it. Donate, sell, or repurpose items that no longer serve you.

Bonus tip: Try the hanger trick—turn all your hangers backwards. Every time you wear something, turn the hanger the right way. After six months, get rid of anything still on a backward hanger.

Step 3: Identify Your Signature Style

A great way to refine your style is to create a mood board. Use Pinterest or save Instagram looks that resonate with you. Pay attention to common themes—do you gravitate toward sleek minimalism, bold prints, structured tailoring, or bohemian ease?

Once you identify patterns, build your wardrobe around pieces that fit this aesthetic. The goal isn't to put yourself in a box but to find what naturally appeals to you.

Step 4: Invest in Elevated Basics

Trends come and go, but wardrobe essentials are forever. If you're looking to reset your style, start with a foundation of timeless, well-made basics.

- A crisp white shirt that makes you feel powerful
- Perfectly tailored jeans that hug in all the right places
- A black blazer that instantly polishes any outfit
- A great pair of shoes that can transition from day to night
- When your basics are strong, adding trendier pieces becomes easier and more effortless.

Step 5: Play with Accessories and Colours

Sometimes, a style reset doesn't require a complete wardrobe overhaul—just the right accessories. A statement belt, a bold handbag, or even switching out gold jewellery for silver can instantly freshen up your look.

Similarly, don't be afraid to experiment with colour. If you've been stuck in a neutral zone, try adding a pop of red, green, or cobalt blue. If your wardrobe is filled with bright prints but feels overwhelming, introduce more monochrome outfits for balance.

Step 6: Find a Tailor and a Trustworthy Style Friend

The difference between looking "meh" and looking amazing often comes down to fit. A well-tailored blazer, pants that are the right length, or a cinched-in dress can take an outfit from ordinary to extraordinary. And if you're unsure about certain style choices, enlist a friend whose fashion sense you admire. Someone who will tell you honestly whether something looks good and push you out of your comfort zone when needed.

Step 7: Have Fun and Give Yourself Permission to Evolve

Style should be fun, not stressful. It's okay if what you loved last year no longer excites you today. Give yourself permission to experiment, reinvent, and even make mistakes. A style reset isn't about being perfect—it's about rediscovering joy in dressing up.



AMIRA ABDUL RAZAQ



OPE MAKINWA



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DABOTA LAWSON



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more than banking

COVER



MUSTAFA CHIKE-ObI

SHAPING NIGERIA'S FINANCIAL SECTOR

For someone with a career spanning over four decades, Mustafa Chike-Obi's accomplishments in the financial sector are nothing short of extraordinary. His journey, which began in the early 1980s, has seen him become one of the most respected figures in the global investment banking and financial services landscape. With a wealth of experience accrued from working with some of the most prominent names in global finance, his expertise has shaped not only his career but also the industries and institutions he's touched.

Born with a passion for finance, Chike-Obi's career took off after he completed his undergraduate studies in Mathematics at the University of Lagos, followed by an MBA from the prestigious Stanford University School of Business. Armed with first-class honours and a keen intellect, he quickly moved up the ranks in Nigeria's banking sector. His career started at Chase Merchant Bank in the early 1980s, where he served as the Head of Treasury. From there, he went on to become the Founding President of Madison Advisors, a financial services consulting firm based in New Jersey, which specialized in hedge funds and private equity investments. It was here that his expertise began to shine, setting the stage for his future leadership roles.

Chike-Obi's international experience is equally impressive, having served in senior positions at Goldman Sachs, Bear Stearns, and Guggenheim Partners. His time in the U.S. helped him develop a deep understanding of both mature and emerging markets, particularly in the realm of capital market operations and fixed-income securities. His knowledge of the global financial landscape was instrumental during his tenure as the inaugural CEO of the Asset Management Corporation of Nigeria (AMCON), a government-backed institution created to resolve the non-performing loan crisis in Nigeria's banking system after the 2008 global financial crisis.

In addition to his roles in finance, Chike-Obi's dedication to his home country, Nigeria, is evident in his work as a Special Envoy to the United States for the Nigerian government, as well as his leadership positions in various organizations. He currently serves as the President of the Bank Directors Association of Nigeria and the Chairman of Anambra State Investment Promotion and Protection Agency (ANSIPPA), while also seats on the Board of Fidelity Bank as the current Chairman.

Funke Babs-Kufeji sits down with Mustafa Chike-Obi in this exclusive interview, where he delves into his extraordinary career, the evolution of the Nigerian financial sector, his insights on global finance, and his vision for Africa's economic future.

You recently received a Lifetime Achievement Award at the prestigious THISDay Awards, a remarkable honour. How does it feel to have your work recognised at such a high level, and what does this award mean to you personally?

Receiving the Lifetime Achievement Award from ThisDay is both humbling and gratifying. It serves as a testament to the dedication and hard work invested over the years in Nigeria's financial sector. Personally, this accolade reinforces my commitment to fostering economic growth and stability in our nation.

You've built an outstanding career across the financial sector, from investment banking to executive leadership roles. What key lessons from your journey do you think have contributed to your success and leadership style?

Throughout my career, I have always been driven by the simple values of hard work, adaptability, and continuous learning. We are all gifted in one form or another, and this means you may experience or go through phases where others are more gifted than you. The lesson I have learnt in those moments is that whatever gift or skill you don't have

naturally, you can make up with hard work and this guiding principle helped me to achieve success in my career. Embracing change, understanding diverse markets, and prioritising integrity have shaped my leadership approach. Leading by example and fostering collaborative environments have also been crucial in achieving organisational objectives.

Your work spans both mature and emerging markets, particularly in capital markets. How do you approach decision-making in such diverse and complex environs?

In navigating both mature and emerging markets, it's essential to conduct thorough research and understand the unique economic landscapes, knowing that one works in one clime may not necessarily work in another clime. Engaging with local stakeholders, respecting cultural nuances, and being open to innovative solutions are key to making informed decisions that align with both global standards and local realities.

With over four decades of experience, how have you seen the financial industry evolve, particularly in Africa and Nigeria as a whole, and where do you see the future of the investment sector headed in the next decade?

Over the years, Nigeria's financial industry has undergone significant transformation, marked by technological advancements and regulatory reforms. Looking ahead, I envision a more integrated African financial market driven by digital innovation and increased intra-continental trade, particularly through initiatives like the African Continental Free Trade Area (AfCFTA).



African financial institutions should invest in capacity building, embrace technology, and develop frameworks that address local challenges while meeting international standards. Collaborations and partnerships with global entities can also facilitate knowledge transfer and innovation

Having served as CEO of AMCON during a critical period for Nigeria's financial industry, what was one of the most challenging moments for you, and how did you overcome it?

Leading AMCON during its formative years posed numerous challenges, especially in restoring stability to distressed banks. One particularly daunting moment was addressing the sheer volume of non-performing loans. We overcame this by implementing strategic asset management practices and fostering transparent communication with stakeholders, gradually restoring confidence in the banking sector.

As someone who has worked in both the U.S. and Nigerian markets, how do you think African financial institutions can bridge the gap between global best practices and local realities?

Bridging this gap requires a tailored approach that adapts global best practices to fit local contexts. African financial institutions should invest in capacity building, embrace technology, and develop frameworks that address local challenges while meeting international standards. Collaborations and partnerships with global entities can also facilitate knowledge transfer and innovation.

Alpha African Advisory has played a key role in capital raising across various sectors. What is your vision for the firm, and how do you see it contributing to Africa's economic growth and development, especially in Nigeria?

During my time at Alpha African Advisory, the vision was to be Africa's leading catalyst for sustainable economic development. However, following my appointment as Chairman of the board of directors at Fidelity Bank, I had to resign from Alpha



MUSTAFA CHIKE-OBI RECEIVING THE THISDAY LIFETIME ACHIEVEMENT AWARD

African Advisory to assume my duty at Fidelity Bank.

Your leadership spans various sectors, from asset management to financial Advisory. What do you find most fulfilling about your current role at Fidelity Bank Plc, and what keeps you motivated?

The most fulfilling aspect of my role at Fidelity Bank is witnessing the tangible impact of our work on businesses and communities. Seeing enterprises grow, create jobs, and contribute to societal advancement fuels my passion. The continuous evolution of the financial landscape and the opportunity to mentor the next generation of leaders also keep me motivated.

In your experience, what are some of the most common misconceptions about the African investment landscape, and how do you address these challenges in your work?

A prevalent misconception is that Africa is a monolithic entity with uniform risks. In reality, the continent comprises diverse markets, each with unique opportunities. To address this, we provide nuanced insights, conduct comprehensive market analyses, and educate investors on the distinct potential within each region, thereby fostering informed investment decisions.

You have worked with major global players like Goldman Sachs, Bear Stearns, and Guggenheim Partners. How do you balance the intense demands of your career with your personal life and well-being?

Balancing a demanding career with your personal life requires deliberate effort. I prioritise time management, ensuring that I allocate quality time for family and personal interests. Engaging in regular physical activity and maintaining a close-knit support system have been instrumental in achieving this equilibrium.

As the President of the Bank Directors Association of Nigeria and Chairman of the Anambra State Investment Promotion and Protection Agency, how do you see your role in influencing sustainable growth in Nigeria's financial and investment sectors?

In these capacities, I advocate for sound corporate governance, policy reforms, and investment-friendly environments. By collaborating with stakeholders, we aim to attract both local and foreign investments, promote transparency, and implement strategies that drive long-term economic sustainability in Nigeria.

Having had a fulfilling career in both finance and Advisory, do you have any personal passions or hobbies outside of work that help you unwind or keep you grounded?

Outside of work, I have a deep appreciation for art and enjoy

reading. Engaging in community service and mentoring young professionals also brings me immense satisfaction, allowing me to give back and stay connected to the community.

As a successful businessman, what role do you believe style and presentation play in leadership? Does one's outward appearance have an impact on their professional success?

While substance and competence are paramount, style and presentation play a role in leadership. A professional appearance can enhance credibility and confidence, both personally and in the perception of others. However, it's essential that outward appearance aligns with inner authenticity and does not overshadow one's true capabilities and values.

You're an influential figure in Nigerian and global finance. What advice would you give to young professionals and entrepreneurs seeking to make an impact in today's world?

I urge young professionals and entrepreneurs to pursue their passions with unwavering dedication. Embrace innovation, seek out mentors, and build networks that can provide support and guidance. It's essential to maintain integrity, be patient, and stay committed to your vision, even in the face of adversity. Remember, success is a journey that requires perseverance, continuous learning, and a willingness to take calculated risks.



Reflecting on your education at the University of Lagos and Stanford University, how did these formative years influence your career and life approach?

My academic journey began at the University of Lagos, where I earned a First-Class Bachelor's degree in Mathematics. This rigorous training honed my analytical skills and instilled a disciplined approach to problem-solving. Pursuing an MBA at Stanford University further broadened my horizons, exposing me to global financial systems and innovative thinking. These experiences combined to shape a career grounded in technical expertise and strategic insight.

In your various roles driving Nigeria's financial sector development, what role do you believe the financial services industry plays in the broader socio-economic development of Nigeria and Africa?

The financial services industry is the backbone of any economy, serving as a catalyst for growth and development. In Nigeria and across Africa, it facilitates capital formation, supports entrepreneurship, and enables infrastructure development. By providing access to credit and financial products, the industry empowers individuals and businesses, fostering economic inclusion and prosperity.



Nigeria must focus on creating a stable and transparent economic environment to attract international investment. This includes implementing consistent regulatory frameworks, ensuring the rule of law, and combating corruption

What initiatives or policy changes would you advocate for to attract more international investment and promote sustainable growth in Nigeria?

Nigeria must focus on creating a stable and transparent economic environment to attract international investment. This includes implementing consistent regulatory frameworks, ensuring the rule of law, and combating corruption. Additionally, investing in infrastructure, particularly in power and transportation, will reduce operational costs and enhance competitiveness. Encouraging public-private partnerships and offering incentives for sectors with high growth potential can also stimulate sustainable economic development.

With a distinguished career, do you engage in mentoring within the financial services sector? What guidance do you offer to those aiming for similar success?

Mentorship is a responsibility I hold dear. I advise aspiring professionals to cultivate a strong foundation in their chosen fields, remain adaptable to industry changes, and uphold the highest ethical standards. Emphasising continuous learning and resilience, I encourage them to view challenges as opportunities for growth and to contribute meaningfully to the advancement of the financial sector.

HOW TO EMBRACE GENDER-FLUID FASHION IN 2025: THE NIGERIAN EDITION

Fashion has always been a reflection of culture, identity, and personal expression. But in 2025, the conversation has evolved beyond just trends and aesthetics—it's about inclusivity, breaking barriers, and embracing individuality. Gender-fluid fashion is not just a fleeting trend; it's a movement reshaping the global fashion landscape, including here in Nigeria.

Yet, in a country where tradition and modernity often clash, navigating gender-fluid fashion in a respectable and fashionable way requires balance. Whether you're an avant-garde style enthusiast or someone looking to dip a toe into this transformative wave, here's how to embrace gender-fluid fashion with confidence, authenticity, and cultural awareness.

1. Understand the Essence of Gender-Fluid Fashion

Gender-fluid fashion is about erasing traditional distinctions between "men's" and "women's" clothing. It's the freedom to wear what you want, regardless of gender norms. The essence is versatility—outfits that blur the lines, allowing individuals to explore personal style without societal constraints. Think oversized blazers, flowy kaftans, structured tunics, and unisex accessories that complement all body types.

In Nigeria, traditional attires already lend themselves to fluidity. The agbada, worn by men, has been stylishly adopted by women.

2. Start Subtle with Accessories and Layering

For those hesitant about fully diving in, accessories are a great starting point. Statement rings, bold earrings, crossbody bags, and gender-neutral sneakers or loafers can help you ease into the aesthetic. Layering also works wonders; a structured blazer over a draped shirt, or pairing wide-leg pants with a fitted top, can create a harmonious balance that leans neither too masculine nor too feminine.

3. Lean into Nigerian Designers Championing Gender-Fluidity

Several Nigerian designers are paving the way for gender-neutral fashion, crafting pieces that defy categorization while staying true to African aesthetics. Brands like Orange Culture, Emmy Kasbit, and Tokyo James have been pushing the boundaries with androgynous designs that celebrate fluidity. Seek out pieces that resonate with your style—be it a bold print agbada reimagined with softer lines or a structured suit tailored to fit all body shapes.

4. Find the Right Fit and Silhouette

The key to gender-fluid fashion is not just wearing 'men's' or 'women's' clothes but ensuring the fit complements your body type. Oversized silhouettes, straight-leg trousers, asymmetric tunics, and structured corsetry that's not inherently 'feminine' or 'masculine' can work for everyone.

5. Embrace Neutral Tones, but Don't Shy Away from Prints

If you're new to gender-fluid fashion, neutrals like black, white, beige, and olive can serve as safe entry points. They're effortlessly chic and allow you to mix and match across styles.

However, in a country as vibrant as Nigeria, prints are a wardrobe staple. Ankara, Adire, and Aso-oke designs can be tailored into gender-neutral outfits that remain culturally rooted.

6. Respect Cultural Sensitivities

As forward-thinking as fashion can be, it's important to remain respectful of cultural and religious sentiments. Certain environments in Nigeria—whether due to religious beliefs, corporate settings, or community expectations—may not be entirely receptive to non-traditional dressing. Understanding when and where to embrace gender-fluid fashion can help you navigate spaces with ease.



ENIAFE MOMODU



AKIN FAMINU



NNEKA ANYASI



TOSIN OGUNDADEGBE

CHIOMA WILLIAMS

Designing with Intention

For Chioma Williams, interior design is more than just a profession—it's a language, a way of shaping experiences, and a reflection of the people who inhabit a space. As the Founder and Creative Director of Design by C. Williams, she has spent over a decade redefining luxury interiors, blending functionality with timeless elegance. With an impressive portfolio of high-end residential, corporate, and hospitality spaces, Chioma has built a reputation as one of Nigeria's most sought-after interior designers.

Her journey into the world of interiors wasn't the conventional route. Armed with degrees in International Business and Business Administration, she could have easily settled into the corporate world. But her passion for beautiful, well-crafted spaces was undeniable. What began as an appreciation for the transformative power of design soon became her life's work, culminating in the launch of Design by C. Williams in 2014.

At the core of her design philosophy is the idea of "simple flair"—a seamless fusion of sophistication and practicality. Whether designing a luxury apartment, reimagining a corporate office, or curating an inviting hospitality space, her approach is meticulous, ensuring that each project is timeless, functional, and deeply personal.

She doesn't just design interiors—she creates experiences. In this exclusive interview, she shares her journey, her design philosophy, and the inspiration behind her celebrated work.



What made you leap from business studies to interior design, and how did your International Business background help shape your design approach?

I've always had an eye for aesthetics, but growing up, I thought creativity and business were separate worlds. Studying International Business gave me a structured way of thinking—understanding market trends, financial management, and client relations. It also exposed me to different cultures, which influenced my design sense. When I finally embraced interior design, I realised that my business background was actually an advantage. It helps me manage projects efficiently, understand the economic aspects of design, and, most importantly, build a brand that's not just about aesthetics but also about sustainability and strategy.

Design by C. Williams has become a go-to for stylish spaces in Nigeria. What would you say is the defining feature that sets your designs apart from others?

Thank you! I'd say the defining feature is "thoughtful luxury." For me, it's not just about filling a space with expensive pieces; it's about curating an experience. My designs balance elegance with functionality—every detail has a purpose, and every choice is intentional. I also take the time to understand my clients on a deeper level. A home or office should be a reflection of its owner, not just a showcase for trends.

That's why my designs feel personal, not just beautiful.

When starting a new project, what's your process for understanding your client's personality and preferences?

It starts with a conversation. I don't just ask about colours or furniture preferences—I ask about their daily routines, favourite hotels, how they entertain guests, and even the kind of art they're drawn to. People's spaces should enhance their lifestyles, so I pay attention to the little details. I also ask clients to share inspirational images and then go beyond that to interpret what actually draws them to those images—whether it's the sense of warmth, symmetry, or even a particular texture. Understanding their emotional connection to a space helps me create something that feels right for them.

If you could describe your design style in three words, what would they be?

Refined. Functional. Timeless.

You've worked with both homes and corporate spaces. Do you approach residential and commercial design differently, or do you find they overlap?

They definitely overlap in terms of aesthetics and functionality, but the approach is different. With residential spaces, it's all about personal expression—creating a home that feels intimate, lived-in, and uniquely reflective of the owner. Commer-

cial spaces, on the other hand, have to balance brand identity, functionality, and flow. I always ask: How do people experience this space? Whether it's an office, a hotel lobby, or a retail store, the design needs to guide behaviour—encouraging collaboration, relaxation, or even spending. So, while both require a keen eye for detail, commercial spaces demand a bit more strategic planning.

How do you ensure your designs are timeless and enduring in a world where trends come and go?

Trends are fun, but they should never be the foundation of a design. My rule? Invest in classic elements—great lighting, quality materials, timeless furniture shapes—and then layer in trends through accents like cushions, art, or small decor pieces. I also focus on balance and proportion; spaces that are well-proportioned and thoughtfully designed never feel outdated. Most importantly, I design for the client, not the moment. A space that truly reflects someone's taste will always feel relevant.

Can you tell us about a challenging project you've worked on?

One of the most challenging projects I worked on was designing a retail space for a luxury store. The client had a distinct vision, and it was essential for the design to embody their company culture and brand identity. The intricate details made the project highly technical, requiring a meticulous approach. While aesthetics were a priority, functionality was just as important to us, so I had to strike a balance between the client's vision and practical elements like budget and usability. Ultimately, the project was successful, and the client was extremely pleased with the final outcome.

Which elements or materials do you always find yourself incorporating into your designs for that extra touch of elegance?

Lighting is number one. The right lighting can completely transform a space—whether it's layered ambient lighting, statement chandeliers, or soft under-cabinet glows. I also love incorporating natural materials like marble, textured woods, and rich fabrics like velvet or linen. These elements add depth and a sense of quiet luxury.



And, of course, art—art brings life into a space.

You've worked with both homeowners and corporate clients. What's the most rewarding part of designing for each of them?

For homeowners, it's the emotional reaction. Seeing someone walk into their newly designed home and feel like it's truly theirs is priceless. For corporate clients, the reward is knowing that my work is shaping experiences on a larger scale, whether it's an office that fosters creativity or a hotel that feels inviting to guests. Both have their unique satisfactions.

What's the most unexpected thing you've learned along your journey from business to interior design?

That design is less about things and more about problem-solving. It's about understanding psychology, movement, and function. It's also about negotiation—whether with vendors, contractors, or even clients who aren't sure what they want.

In your experience, what role does interior design play in enhancing a person's mental and emotional well-being?

A massive role. Our environment affects our mood, productivity, and even our sleep. Thoughtful design—natural light, harmonious colour schemes, and uncluttered spaces—can reduce stress and promote a sense of calm. On the flip side, bad design can feel overwhelming and chaotic. I always say design isn't just about making spaces look good; it's about making people feel good.

For someone new to interior design, what are a few simple tricks or tips you would recommend to elevate their space?

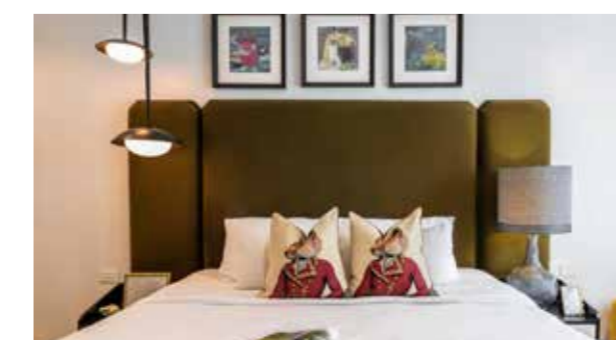
Start with lighting. Layered lighting makes everything look more refined. Invest in quality basics—good seating, a great rug, well-made curtains. Stick to a cohesive colour palette, and don't underestimate the power of plants—they bring warmth and life to any space.

If you could design a dream space anywhere in the world, where would it be, and what would it look like?

I would love to design a luxurious yet serene retreat on the Amalfi Coast in Italy. Imagine a cliffside villa with breathtaking ocean views, where natural light pours in through floor-to-ceiling windows. The design would embrace a soft, neutral palette with warm woods, natural stone, and artisanal Italian craftsmanship. I'd incorporate indoor-outdoor living with open terraces, lush greenery, and infinity pools that blend seamlessly with the horizon. The goal would be to create a space that feels both sophisticated and deeply relaxing—a perfect escape that celebrates nature, culture, and timeless elegance.

Finally, Chioma, what's one thing that consistently inspires you to continue pushing boundaries in your work, even after so many successful projects?

The idea that spaces hold stories. Every project is an opportunity to create a backdrop for someone's life—whether it's a home where memories are made or an office where ideas are born. That's what keeps me going—the magic of transformation.



SKINCARE SPLURGE OR SAVE? WHAT'S REALLY WORTH YOUR MONEY?

If there's one industry that has mastered the art of making you feel like you need to spend a fortune, it's skincare. One minute, you're casually scrolling Instagram and the next, you're convinced that without a \$300 serum infused with 24k gold and rare marine algae, your skin will shrivel up and disown you. The truth? Skincare is a mix of science, marketing, and, let's be real, a little bit of personal indulgence. But not everything needs to cost a small fortune. Some products are worth the investment, while others? Drugstore alternatives will do just fine. So, what's worth splurging on, and where can you save without sacrificing your glow? Let's break it down.



HYDRATION BEFORE MOISTURISERS



BIOLOGIQUE RECHERCHE SERUM



CHARLOTTE TILBURY MAGIC SERUM

SPLURGE: SERUMS -Where The Magic Happens

Serums are where skincare gets serious. These highly concentrated formulations are packed with active ingredients that penetrate deep into the skin, making them worth a little extra cash.

Vitamin C Serums: The cheap ones often oxidise too fast or don't contain the right stabilisers.

Retinol: A good retinol is worth the investment since it's one of the few ingredients scientifically proven to reduce wrinkles and improve skin texture.

Hyaluronic Acid: You can save on this one. Budget-friendly options do the job without the luxury markup.



CLARINS DOUBLE SERUM



SPF



BRUSH-ON SUNSCREEN



SUPERGOOP! SUNSCREEN

SPLURGE: SUNSCREEN - The MVP of Skincare

If there's one skincare product you should never skimp on, it's sunscreen. SPF is non-negotiable, and cheap versions often come with chalky textures, poor protection, and a greasy feel that makes you want to skip it altogether. A high-quality sunscreen should offer broad-spectrum protection, feel comfortable on the skin, and layer well under makeup.

SAVE: CLEANSE - it's literally down the drain

Spending a lot of money on a cleanser that sits on your face for 30 seconds before being washed away? Not the best financial move. Drugstore cleansers can get the job done just as well as their luxury counterparts. As long as it effectively removes dirt, oil, and makeup without stripping your skin, it's a winner.

That said, if you wear heavy makeup, investing in a good oil or balm cleanser is wise—but you don't need to spend a fortune.



SALICYLIC ACID CLEANSER



CLEANSER



NOVEXPERT MILKY CLEANSER HYDRO BIOTIC



OLAY MOISTURISER

SAVE: MOISTURISERS -Function over fancy packaging

A moisturiser's job is to lock in hydration and strengthen your skin barrier—not revolutionise your face overnight. Many high-end moisturisers contain the same core ingredients as affordable options but come wrapped in sleek packaging and luxurious marketing. However, if you're looking for anti-ageing properties, a moisturiser with peptides or ceramides may be worth the splurge.



SAVE: FACE MASKS -A Fun Extra, Not a Necessity

Face masks are nice to have, but they're not a core part of your skincare routine. You can absolutely enjoy K-beauty sheet masks for a couple of dollars or whip up a DIY mask at home. Spending top naira on a single-use mask? Unnecessary. If you really want a luxury face mask, look for one that offers long-term benefits—but otherwise, save your coins.

SPLURGE: CHEMICAL EXFOLIANTS -Because Your Skin Deserves the Best

If you're using AHA/BHA exfoliants (like glycolic, lactic, or salicylic acid), quality matters. Poorly formulated exfoliants can cause irritation, disrupt your skin barrier, and lead to breakouts.



SPLURGE: EYE CREAM -If You Have Specific Concerns

Eye creams are tricky because many of them are glorified moisturisers in tiny jars. However, if you struggle with dark circles, puffiness, or fine lines, a high-quality eye cream with caffeine, peptides, or retinol can be beneficial. If you just need basic hydration, use your regular moisturiser and call it a day—no splurge needed.



EYE CREAM DUO

SAVE: MICELLAR WATER -Simple, But Effective

If you love micellar water for makeup removal, the good news is that affordable brands are just as effective as luxury versions. No need to overspend here!



MICELLAR WATER

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as Data Bonus



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