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Africa Magic @ 20: Celebrating Two Decade of Impactful Storytelling, Pure Entertainment



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As part of initiatives for its 20th-anniversary celebrations, Africa Magic has unveiled a new brand logo and identity colours for each of the seven Africa Magic channels. The new look was unveiled at 12:00 am, October 1, 2023. Commenting on the initiative, Executive Head, Content and West Africa Channels, MultiChoice West Africa, Dr. Busola Tejumola, said changes to Africa Magic channels represent the beauty, spirit, peculiarity, and diversity of cultures on the African continent. “As part of Africa Magic’s 20th-anniversary celebrations, we are unveiling a new Africa Magic logo with unique colours for each of the seven Africa Magic channels available on DStv and GOtv. The new look and feel takes effect from October 1, which marks the 63rd Independence Day celebration of Nigeria. “We have had two decades of impactful storytelling and growth with our audience at the heart of this journey. The new logo and colours of Africa Magic channels represent the tenacity, creativity, enthusiasm, warmth, harmony, happiness, inspiration, and hope among the diverse cultures on the African continent. As we



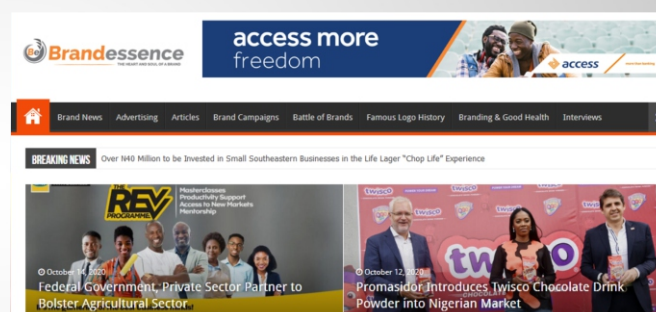
celebrate this milestone, Africa Magic looks forward to more decades of quality entertaining content for our esteemed audiences with a commitment to telling unique and authentic African stories that depict the everyday realities of Africans, for the African and global audiences,” Tejumola said. Africa Magic, which started with one channel in 2003, has grown to a chain of seven channels: Africa Magic Showcase, Africa Magic Urban, Africa Magic Family, Africa Magic Yoruba, Africa Magic Igbo, Africa Magic Hausa, and Africa Magic Epic within the last two decades. With over 30,000 original content hours, and an estimated one million viewers daily, Africa Magic has established itself as the reliable home of high-

quality family entertainment in Africa. Africa Magic has elevated the business of movie production and licensing on the continent while also discovering and nurturing talents for the entertainment industry.

As part of Africa Magic’s 20th anniversary celebration, MultiChoice Nigeria, has also announced a birthday gift to all subscribers by offering an open window to the Africa Magic Showcase channel to DStv Compact and GOtv Supa+ subscribers from October 1. In a statement issued on Monday, the company explained that GOtv Supa+ customers will gain access to a rich variety of content available on Africa Magic Showcase, which was previously been available to customers on DStv Compact Plus and Premium packages. “We are delighted to offer DStv Compact and GOtv Supa+ customers this open window to the exclusive Africa Magic Showcase channel during our 20th-anniversary celebrations. We understand that our customers have been a bedrock for our past and present success, as such, they are major stakeholders in the ongoing celebration.”

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Top 20 Iconic Moments on Africa Magic



Africa Magic @ 20



20 years and counting! For 20 years, Africa Magic has been the heart and soul of African storytelling, breathing life into our rich narratives.

Africa Magic is a group of entertainment content channels which started in 2003 as one channel. Having recorded growth in its viewership numbers over the past two decades, it metamorphosed into a group of widely-watched channels namely Africa Magic Showcase, Africa Magic Family, Africa Magic Urban, Africa Magic Epic, Africa Magic Yoruba, Africa Magic Igbo and Africa Magic Hausa. As part of initiatives for its 20th-anniversary celebrations, Africa Magic has unveiled a new brand logo and identity colours for each of the seven Africa Magic channels. The new look was unveiled at 12:00 am, October 1, 2023.

Commenting on the initiative, Executive Head, Content and West Africa Channels, MultiChoice West Africa, Dr. Busola Tejumola, said changes to Africa Magic channels represent the beauty, spirit, peculiarity, and diversity of cultures on the African continent. "As part of Africa Magic's 20th-anniversary celebrations, we are unveiling a new Africa Magic logo with unique colours for each of the seven Africa Magic channels available on DStv and GOtv. The new look and feel takes effect from October 1, which marks the 63rd Independence Day celebration of Nigeria.

The celebration continues, and our glasses are raised high to honor the incredible journey of Africa Magic. Here's to two decades of enriching entertainment and boundless creativity as we mark this remarkable 20-year milestone!

As Africa Magic raises a toast to its phenomenal journey, fans and industry insiders alike join in the celebration. These well-wishers are not only cheering for the 20 years gone by but are also excitedly looking forward to what the future holds for this iconic brand. With a sparkling glass in hand, they express their heartfelt congratulations.

We raise our glasses to 20 years of crafting, inspiring, and celebrating the magic of African storytelling. Here's to Africa Magic at 20 - where the magic of storytelling lives on!

Melvin O. Udoosen
BrandEvangelist

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Since our inception, Africa Magic has been on a mission to provide accessible, widely loved, and high-quality African entertainment to viewers across the continent. From a single channel, we've evolved into a family of seven, Providing millions of viewers with rich stories in English and Indigenous Nigerian languages: Igbo, Yoruba, and Hausa.

As we celebrate 20 years of creating pure magic, Here are 20 top moments from Africa Magic's awe-inspiring journey:

1. The Launch of Africa Magic: The journey to becoming a powerhouse in African entertainment started in 2003, and now we are a force to reckon with!

2. New channels, more premium entertainment: In a bid to cater to our vast audience, Africa Magic has expanded over the years with its offerings to include the following channels: Africa Magic Epic, Africa Magic Family, Africa Magic Hausa, Africa Magic Igbo, Africa Magic Showcase, Africa Magic Urban and Africa Magic Yoruba.

3. Commissioning original Nigerian content: In twenty years, Africa Magic has produced over 2,500 hours of authentic content and licensed over 10,000 hours, with more to come in 2023.

4. Wide Pan-African Reach: DStv's Africa Magic has reached audiences across over 42 countries across the African continent, bridging cultural gaps and promoting unity among millions.

5. Consistent Partnerships with Nollywood: At Africa Magic, we are keen on contributing to the growth of the Nigerian film industry. As such, in our twenty years of existence, we have played a pivotal role in promoting Nollywood films and nurturing talent.

6. Establishing the AMVCA award Show: As the African entertainment industry boomed, a need for viewers to celebrate the impeccable content created by local talent emerged; thus, we created The Africa Magic Viewers' Choice Awards (AMVCA), a prestigious event where outstanding achievements in film and television are recognized.

7. Introduction of the first-ever Industry Merit AMVCA award: As Africans, we pay homage to our elders. In 2023, Africa Magic introduced a new award category to celebrate the likes of Patience Ozokwo, a notable veteran who paid her dues and carried the Nollywood film industry.

8. Putting African Fashion on the Map: From the AMVCA Red Carpet Moments to Ebuka's fashionable looks at BBNaija live shows, Africa Magic is a medium to showcase designers and the bold fashion statements of African celebrities.

9. Bringing Big Brother to Naija: Bringing various entertainment genres to our viewers is our passion! Africa Magic brought the well-acclaimed reality TV show Big Brother Naija to Nigeria, creating everything locally and enriching the lives of Nigerian indigenes.

10. The Voice launches on Africa Magic: In April 2016, the leading provider of premium Africa Magic launched The Voice Nigeria, a Nigerian version of the internationally acclaimed reality singing competition.

11. Nigerian Idol's returns: After a five-year hiatus, Africa Magic revived and premiered Nigerian Idol in 2021.

12. Introducing Ultimate Love to Nigeria: MultiChoice Nigeria launched a brand-new reality dating TV show titled 'Ultimate Love' in 2020. Its success brought a sea of other loved dating shows on Africa Magic, like Date My Family and What Will People Say.

13. Creating original comedy series: Laughter is good for the soul, and in our twenty years of existence, Africa Magic has caught the hearts of viewers and showcased the humor and wit of African comedians with popular comedy shows like My Flatmates, The Johnsons, and Comedy Nites.

14. Giving Naija its very own game show: In 2022, Africa Magic reintroduced Come Play Naija, a 60-minute game show following the first edition's success.

15. Tinsel reaches a milestone of 3,500 episodes: Notably famous Africa Magic Original Drama series, Tinsel celebrated a colossal feat in 2022, creating 3,500 episodes and counting!

16. Introducing new Telenovelas: To join the vast list of hit series and shows on Africa Magic, we introduced Telenovelas like Battleground, Hush, Ajoche, Brethren, Unbroken, Riona, and Enakhe which became extremely popular among viewers.

17. Bringing the party to your screens: With shows like Turn Up Friday, Africa Magic has kept viewers happy and in tune with the latest hits over the years.

18. Supporting Emerging Filmmakers with the MultiChoice Talent Factory: An academy created to hone and polish the skills of emerging creatives in the film and television industry.

19. Investment in content: Over the years, Africa Magic has created a 260-episode series yearly. However, viewers should now expect a new 130-episode series every six months!

20. Paying homage to Nigerian roots with story-telling: To mark our 20th anniversary, Africa Magic is investing in stellar products across our indigenous channels, starting with new shows: Apo, Iwe, and Kariya.

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Users Praise OPay for Leading Fintech Revolution in Nigeria and Making Payments Seamless & Reliable

In the past years, the narrative surrounding the digital payment space in Nigeria has drastically changed, with the emergence of Fintech companies who are coming up with bold ideas that have transformed financial services offerings in the country. One standout player leading the revolution is OPay, a Unicorn Fintech that has become a household name in Nigeria. The major proof of OPay's success in Nigeria is tens of millions of satisfied customers who testify to the reliability of the platform. One of the most resounding praise sung by OPay customers is the sheer speed and convenience it offers when it comes to money transfer.

Chinonso Eboh, a satisfied OPay user, testifies to this by saying, "OPay has revolutionized the way I handle my financial transactions, making my life easier and more convenient." The ability to transfer money to other banks without incurring any fees has been a game-changer for users like Chinonso. "In a world where fees and charges often feel like an unavoidable burden, OPay's fee-free transfers come as a breath of fresh air," Chinonso explained. But OPay's excellence doesn't end there. It's a one-stop for all financial needs. Whether it's sending money to loved ones, paying bills, or topping up airtime, OPay has it all covered. Chinonso highlights this by saying, "Everything I need is right at my fingertips through the OPay app on my smartphone." Gone are the days of standing in long queues or visiting multiple physical locations.

OPay brings the financial world to you, in the palm of your hand. Justice Akpata, a transporter, joins the chorus of praise by stating, "OPay is the Best as I've enjoyed excellent service since I came on board shortly before the Naira scarcity during the Naira redesign Saga." Akpata's testimony is a testament to the consistency and reliability



that OPay offers its users.

The assurance that funds won't disappear into the void, even in the face of technical glitches, is priceless. Paradise Osakwe, a student, further extols the virtues of OPay, saying, "I've not had a situation where I was debited without the recipient receiving the money." Paradise noted that OPay's robust network and transparency have won the hearts of many of his friends in school, adding that the cashless policy in Nigeria helped solidify OPay's position as the go-to option for countless Nigerians. Continuing, Paradise stressed that even the elusive realm of customer care doesn't escape OPay's excellence. "As for the customer care service, even though I've not had any problem that will make me call them, some of my friends that called them have nothing but great reviews".

Vincent Iyke, a trader at Idumota, highlights OPay's financial prowess by stating, "Transfers to any bank are instant with

no charges. No notification charges either". The flexibility and affordability of OPay's services are a boon for users across the spectrum. A merchant, Patrick Lex, also encapsulates the sentiment of many when he says, "With OPay I feel like I am fortified. OPay provides a fortress of financial services, offering sharp, quick, and reliable transactions that has made me to ditch traditional banking institutions in favor of this fintech powerhouse." Through the voices of satisfied users like Chinonso, Justice, Paradise, Vincent, and Patrick, it's abundantly clear that OPay has not just improved customer experiences but has become an indispensable part of the financial lives of countless Nigerians. OPay is not just a fintech company; it's a financial revolution that continues to redefine convenience and reliability in Nigeria's financial landscape.

Terragon Partners Microsoft to Provide Brands with Consumer Insights



Terragon, data and marketing technology company, and Microsoft have embarked on a strategic partnership aimed at taking African businesses to new heights.

Microsoft, through its Africa Transformation Office, team up with Terragon to support its cloud capabilities; while Terragon plans to leverage Microsoft's cloud technologies to provide brands with consumer insights.

Business owners in Africa will have access to a wide range of powerful customer insights thanks to a partnership between Terragon and Microsoft. The three-year agreement will further Terragon's work in the marketing technology (MarTech) space, while also driving Microsoft's ambition to enable digital transformation using the cloud.

Terragon is a leading data and marketing company with a mission to build Africa's largest and most unique data-powered marketing cloud ecosystem to help businesses on the continent better understand their customers. The

marketing company leverages data and technology to help brands reach, engage and deliver more meaningful mobile experiences to consumers. Using cloud-based solutions, Terragon is able to provide its customers with in-depth analytics and insights into customer engagement that better tells the story of the African consumer.

Terragon's customers include both enterprises and SMBs that cover a range of industries such as fast-moving consumer goods (FMCG), financial services and consulting services. The company supports brands in the management of first-party data, and improved targeting and segmentation to deliver personalised engagements online and offline.

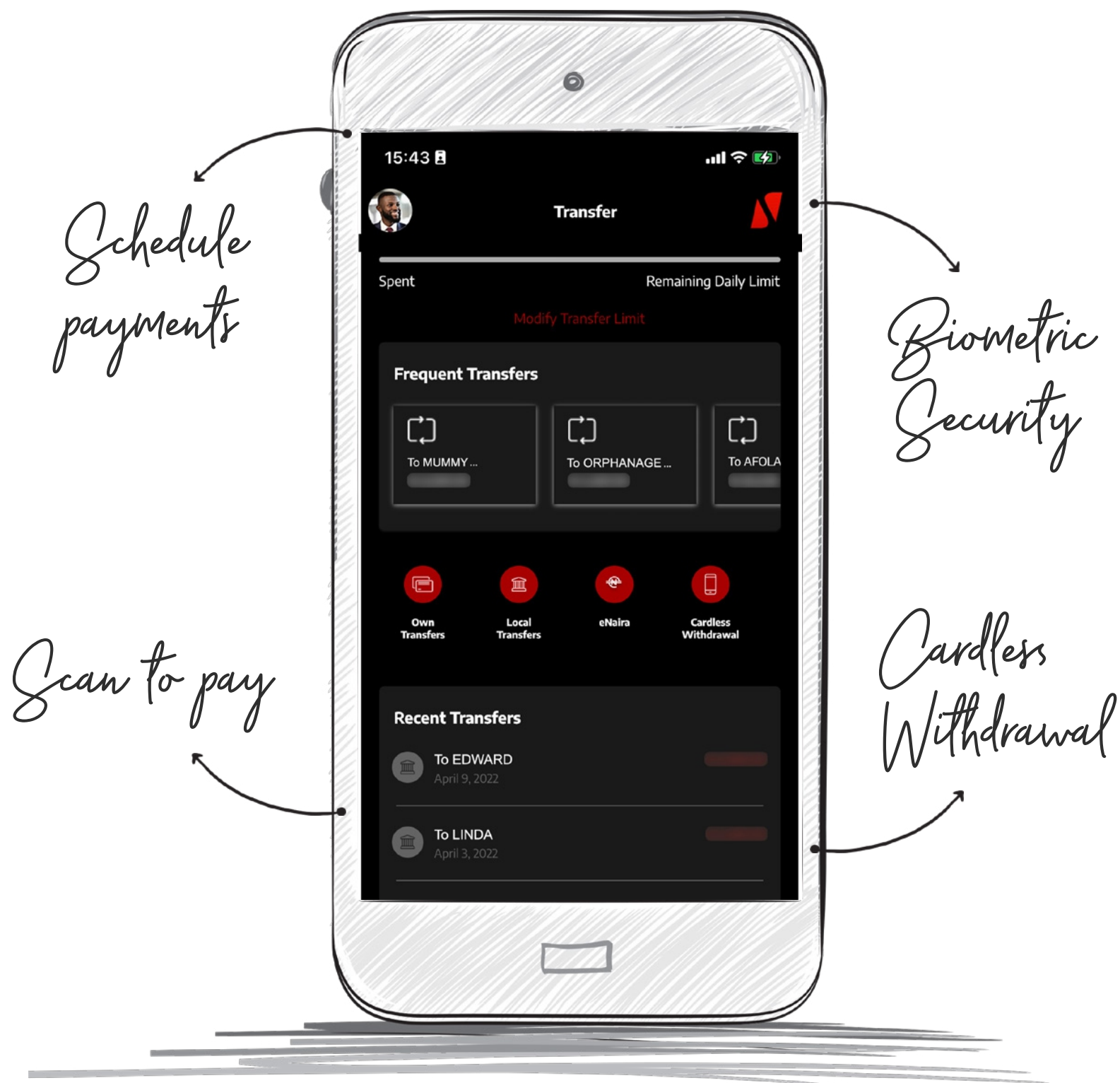
The partnership with Microsoft will support Terragon's vision of using innovation to make mobile meaningful while also helping businesses on the continent to harness the power of cloud technology. "We evolved into an enterprise solution company in 2018, and since then we've worked with a wide spectrum of over 30 multi-national enterprises

and 8,000 SMBs, helping them achieve better ROI on their marketing spend and improving customer experience through the power of data-driven marketing," says Chimezie Okonkwo, Senior Vice President of Data, Infrastructure, and Platforms at Terragon. "This Microsoft partnership is exciting because it validates our mission which has been to build the largest data-powered marketing cloud ecosystem in Africa. Deploying Microsoft tools and solutions will help us accelerate our goal of adding value to businesses by increasing marketing cost efficiencies, becoming more intelligent in our insights and delivering more meaningful and personalised engagements to customers on mobile." Gerald Maithya, General Manager, Africa Transformation Office at Microsoft, emphasised that the collaboration underscores Microsoft's dedication to fostering sustainable digital growth in Africa. "Working with businesses like Terragon that prioritise cloud-based solutions in their own operations and with their own customers better supports the acceleration of digital transformation on the continent," says Maithya. "Through our work with Terragon, businesses of all sizes will have access to the latest cloud technologies to achieve their business goals and contribute to Africa's economic growth and development. This partnership supports our efforts to be the preferred and trusted partner for cloud innovation on the continent."

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Moni Celebrates Customer Service Week 2023, Honoring Team Service

Moni, a leading fintech company in Nigeria, joins the world in celebrating the 2023 Customer Service Week under the theme, 'Team Service'. This week-long celebration is dedicated to recognizing and expressing gratitude to both its esteemed customers and the people who serve and support them. Customer Service Week is a cherished tradition at Moni as it provides a unique opportunity to honor the individuals who play an essential role in the company's success. This year's theme, "Team Service," underscores the importance of collaboration and the incredible outcomes that result from working together. "We are thrilled to welcome everyone to Customer Service Week 2023. At Moni, this week is special to us because it allows us to extend our deepest gratitude to our incredible customers and our dedicated support team," said Femi Iromini, CEO at Moni. "The theme 'Team Service' embodies the spirit of collaboration, community and together, we aim to provide the best possible service to our customers." Throughout the week, Moni has organized a range of engaging activities and surprises as tokens of appreciation. These activities are designed to show gratitude to the support staff and customers alike, recognizing their contributions to the Moni community. "Our commitment to delivering exceptional service remains unwavering. We are genuinely honored to have such a dedicated team as part of the Moni family, and we deeply value our loyal customers who choose Moni as their preferred platform for savings, loans, and everything



payments" said Dapo Sobayo, Co-founder at Moni. "As we celebrate Customer Service Week, we invite everyone to join us in embracing the spirit of 'Team Service' with enthusiasm and pride. Together, we shine as a team, making Moni's customer service truly exceptional and reinforcing our vision of shared prosperity for all." Moni's dedication to excellence in customer service has been a driving force in its mission to provide financial empowerment and shared prosperity to individuals and businesses in Nigeria. As the company

celebrates Customer Service Week, it looks forward to continuing its tradition of delivering outstanding service and fostering a sense of community among its customers and staff. About Moni Moni is a leading fintech company in Nigeria, dedicated to providing innovative financial solutions to individuals and businesses. With a focus on high-interest savings, loans, and financial empowerment, Moni aims to improve the financial well-being across Nigeria and promote shared prosperity.

Polaris Bank Celebrates Customers and Staff on Customer Service Week

Polaris Bank, in commemoration of the 2023 Customer Service Week, is celebrating its customers and staff for their patronage and commitment to service excellence over the years. The official 2023 Customer Service Week theme is: 'Team Service'. The global week-long event will be held from October 2 – 6, 2023. The celebration is an annual event highlighting the importance of customer service, the staff members who deliver exceptional support daily, and the esteemed customers whose continued loyalty and patronage are the basis for business success. The 'Team Service' theme is particularly unique, being an important reminder that no matter where frontline reps are working, their job titles, or how they serve customers, everyone is on the same team. Polaris Bank's entrenched culture of customer appreciation earned it 'the most improved Bank under the retail segment in the 2022 KPMG Customer Experience Survey Result, moving up five places to sixth position and 3rd level under the



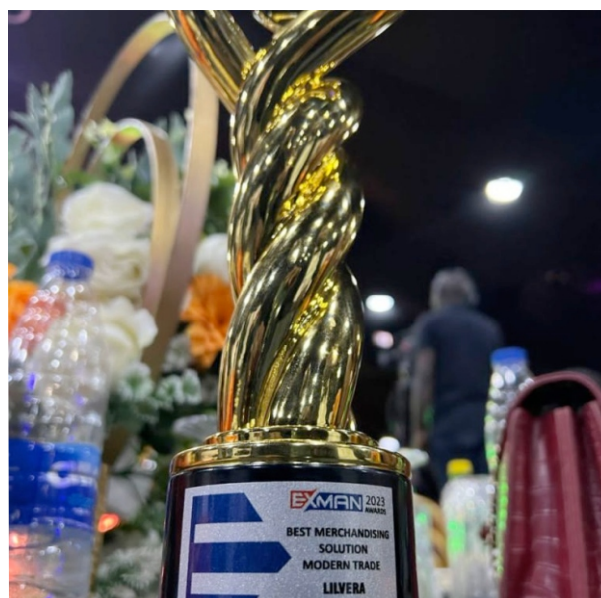
SME segment, respectively. Speaking on the significance of Customer Service Week, Polaris Bank's Group Head, Customer Experience & Value

Management, Bukola Oluyadi, said customers and staff are integral parts of the Bank's system, and both are well valued and celebrated.

Oluyadi expressed appreciation to customers for their patronage, stating, "As customer preferences evolve in this digital era, we will continue to explore innovative ways to serve and delight them to the best of our abilities". She also commended the staff of the Bank across the country for their dedication to duty, noting that: "Our resolve as staff is to continue to deliver solutions that excite customers who patronize us. Our robust customer service delivery underscores the magic of our services, delivered by a team of dedicated staff," she added. Polaris Bank, adjudged Digital Bank of the Year in 2021 and 2022 by Business Day's Banks and Other Financial Institutions (BAFI) Awards, is a customer-centric Bank positioned to deliver industry-defining products, services, and platforms across all the key market segments.

Lilvera wins Merchandising Award at EXMAN

In recognition for its expertise in modern trade and merchandising within the experiential industry in the West African market, Lilvera has won the coveted merchandising and modern trade category at the recently held Experiential Marketers Association of Nigeria (EXMAN) 10th awards in Lagos. Lilvera work for Nigerian Breweries was adjudged the best among other entries at an elaborate award ceremony that culminated a 3-day brand experience event at Federal Palace Hotel in Victoria Island Lagos. EXMAN is a sectoral trade body for forward-looking experiential marketing communications agencies, which exists to support, promote and defend the interests of over 45 member agencies, with total billing of over thirty billion naira through comprehensive core services and platforms. Expressing his excitement after picking up the award, the chief ideas officer of Lilvera Group, Buchi Johnson said, "We feel good & happy knowing that the work we put in on a daily



basis pays off and has been acknowledged, most importantly we feel motivated to do so much more." According to him, "Winning this award means that it is time to go even harder to serve all of our clients, yet another light has been shone upon us as always as a business and we intend to make good use of it.

In recent times, an upwardly mobile tech-centric, digital, creative, branding and experiential firm, Lilvera Group, has proven its worth in the industry by scooping some top laurels.

Some of the recent honours won by Lilvera include Most customer focused experiential marketing agency of the year 2020, Digital marketing agency of the year 2021, Most client focused marketing agency of the year- Africa 2022, Most customer focused experiential marketing agency of the year 2022, Africa's most outstanding experiential marketing agency of the year 2023 and CIO bulletin: 30 fastest growing companies to watch 2023.

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Creative Powerhouse SO&U Elevates ARISE Agenda, Paves the way for Transformation in Akwa Ibom State

Akwai Ibom's ARISE Agenda, a transformative blueprint that served as Governor Umo Eno's cornerstone during the Gubernatorial Election, has achieved remarkable success, following a successful collaboration and strategic efforts of SO&U, an award-winning creative agency which played an instrumental role in crafting the brand identity, strategy, communications, launch, and marketing plan for this transformative initiative. Designed to elevate the state and its citizens by harnessing various pillars, The ARISE Agenda encompasses Agricultural Revolution, Tourism & Environmental Management, Rural Development, Women & Youth Empowerment, Infrastructural Maintenance & Advancement, Security Management, Quality Health Sector Management, Education, and Economic, Industrial & Social Advancement.

These elements form the foundation upon which Governor Umo Eno seeks to transform Akwa Ibom State into a hub of prosperity and development.

Commenting on the initiative, Mr. Udemé Ufot, the Group Chief Executive Officer of SO&U and Co-Chair of the THECS Policy Commission of the Nigerian Economic Summit Group (NESG), emphasized the agency's commitment to collaboration and client involvement in every phase of development.

According to the Group CEO, the project involved collaboration with a committee to address key considerations and ensure optimal representation that resonated with every Akwa Ibomite.

Additionally, a team of Akwa Ibom music stars contributed to creating the ARISE theme song, while theater art practitioners added a dramatic touch to bring the ARISE concept to life on stage.

Damilola Adeyemi, Senior Account Director, Brand Management at SO&U also highlighted the agency's dedication to the project, with team members actively sharing insights and ideas.

Noting the importance of conducting in-depth research among the people of Akwa Ibom to gain a profound understanding of their needs and expectations, Damilola said "This research exposed us to understanding what



needed to be done and how we should go about them. Like we say at SO&U, it's not just about creativity but "creativity that works." "These led us to developing a brand identity that resonated with the people of Akwa Ibom and positioned ARISE as not just an idea from the governor but one that involves everyone." According to Mr Raphael Edem, Senior Special Assistant to the Governor on Brand Management and Marketing, the State Government was confident to partner with SO&U on the project based on the Agency's strong reputation for brand building and ideas marketing, and the success of the Agency's previous collaborations with the state.

Meanwhile, one of the significant challenges faced by the agency was crafting a brand identity that was not only unique but also capable of inspiring action among Akwa Ibomites. To ensure success, the SO&U team adopted a collaborative approach, valuing feedback and constantly refining their strategies.

The objectives for the ARISE Agenda launch were clear: to create brand awareness, educate the public, and foster a sense of ownership among Akwa Ibomites. SO&U achieved these goals by offering a unique guest experience that began with the arrival of guests, who were greeted by a brass band. To convey the ARISE Agenda's core principles, a life-sized model of a train was deployed at the venue, representing a platform to support Akwa Ibomites. The train's coaches symbolized the five aspirations of the Agenda.

The creative agency also hosted an inclusive event, featuring a vox pop conducted before the main event, where the people shared their understanding and expectations of the ARISE Agenda. For brand education, guests engaged with a digital tool that tested their knowledge and rewarded their participation. Recognizing the power of music as a communication tool, SO&U created an ARISE song that resonated with attendees, inspiring them to dance and be part of the initiative.

Damilola also emphasized the importance of passing the torch to the people so they could take ownership of the ARISE Agenda. The brand identity, featuring human icons raising their hands, symbolized a united effort involving not just the Governor but every Akwa Ibomite.

Additionally, the strategic use of the state's colors in the logo further strengthened the connection with the people. "We adopted a multi-TA messaging approach. Understanding that different Akwa Ibomites are in different stages or phases of life, it was important to position the ARISE Agenda in a way each person can see how it relates to them in their natural space. We also ensured our messaging elicited a form of action," Damilola said. A multi-channel marketing strategy, encompassing digital, traditional media (radio, billboards, print, and TV), PR, and experiential channels, was meticulously implemented to sustain awareness and education.

The agency's dedication to data-driven decision-making and responsiveness to Akwa Ibomites' reactions ensured that the campaign was finely tuned to the needs and aspirations of the people. SO&U is also working on a project set to benefit both the government and Akwa Ibomites, further solidifying their commitment to the success of the ARISE Agenda.

Chivita Wins the Outstanding Juice Brand of the Decade Award

It was pomp and glamour as Chivita recently won the highly coveted Outstanding Juice Brand of the Decade at the prestigious 'MarketingEdge Brand and Advertising Excellence Award'. This award is the culmination of several years of consistency and dominance of the brand in the Nigerian fruit juice market. The recognition highlights the impact of the Chivita brand on the juice industry, as well as its consistent focus on superior value, quality, innovation, strategic engagement, and consumer satisfaction that has driven preference for the brand over the years. According to the organizers of the MarketingEdge Brand and Advertising Excellence Award, the Outstanding Juice Brand of the Decade Award to Chivita, is in recognition and celebration of the brand's odyssey to becoming the reference point for premium quality fruit juice in Nigeria over the last decade. "We also know that Chivita has been at the forefront of enlightening the public and promoting the benefit of daily fruit juice consumption for everyday wellness for over forty years, ensuring that everyone has a Chivita. This has not gone unnoticed", they noted. Speaking after receiving the award, CHI Limited's Marketing Director, Mrs. Toyin Nnodi, commended the organizers of the Awards for recognizing the Brand's strides as a market leader in the juice segment. "At CHI Limited, we have dedicated years of innovation and commitment to high-quality products with the



ultimate goal of consumer preference and satisfaction. The Outstanding Fruit Juice Brand of the Decade award to Chivita is proof that our efforts are appreciated by consumers" she stated. Chivita offers a range of fruit juices, juice nectars, and fruit-flavoured drink products namely Chivita 100%, Chi Exotic, Chivita Active, Chivita Ice Tea,

Chivita Happy Hour, and Chivita Smart Malt, all of which come in a variety of variants and different pack sizes and packaging formats to meet consumers' desires for healthy and great tasting juices while ensuring that Everyone Has A Chivita.

NIPR Unveils Powerhouse Faculty For 8th Lagos Digital PR Summit

The Lagos State Chapter of the Nigerian Institute of Public Relations today released the confirmed list of keynote speakers and faculty members headlining the eighth Lagos Digital PR Summit, tagged Reinventing Public Relations Proficiencies with AI, holding on the 18th and 19th, October 2023, at the Sheraton Lagos Hotel.

The resource persons are a group of highly talented and experienced professionals from top businesses and digital marketing communications organizations who are bringing their unique insights and real-world expertise to the event.

Special guests of honour expected at the opening of the Summit include the Chief Press Secretary to the Governor of Lagos State, Gboyega Akosile; President, Public Relations Association Consultants Association of Nigeria, and CEO, Chain Reactions, Israel Jaiye Opayemi; and the Corporate Communications and Public Affairs Manager, Nestle Nigeria Plc, Victoria Ndidiamaka Uwadoka.

Special highlights in this edition include opening ceremonies, keynote speeches, fireside chats, and masterclasses, including the unveiling of the second Digital PR Digest – the premier all-gloss business communication magazine featuring stories and developments in digital public relations, as well as how-tos and do-it-yourself nuggets in the growing field of practice.

The keynote speakers, Chief Brand and Communications Officer, Access Corporation, Amaechi Okobi, and Founder and CEO of Duke of Shomolu Productions, Joseph Edgar (Duke of Shomolu), will be making presentations on “AI and the Future of the Marketing Communication Profession”, and “Keys to Building Relationships and Collaborating with Key Influencers” in that order each day of the Summit.

The Founder and Managing Director, Stephanie John & Associates, Uche Ajene, and PR Consultant and Founder, Mosrom Communications, and Nigerian Women in PR, Tolulope Olorundero, will facilitate the opening ceremonies and moderate the fireside chats each day.

Faculty members include the Head, Media Relations, Nigerian Communications Commission, Omoniyi Ibieta; Chief Executive Officer, Precise Platforms Limited, Bolaji

Theme: Reinventing Public Relations Proficiencies with Artificial Intelligence

Meet the Faculty Members

- Comfort Obot Nwankwo, Chairman, Lagos State Chapter, Nigerian Institute of Public Relations
- Amaechi Michael Okobi, Chief Brand & Comm Officer, Access Corporation
- Joseph EDGAR, Founder/Chief Executive, Duke of Shomolu Productions
- Omoniyi IBIETA, PhD, Head, Media Relations, Nigerian Communications Commission
- Bolaji Osofisan, Managing Director, Precise Platforms Limited
- Oyinkansola Faweyinmi, Lead Consultant, Zaeda Oracle Limited
- Philip ODIAKOSE, Lead Consultant/CEO, P+ Measurement Services
- Godfrey ADEJUMOH, Head, Corporate Affairs & Sustainable Business, Unilever Nigeria
- Rafiat GARBAT, Head, Corporate Communications, TIG Group
- Uche AJENE, Founder & Managing Director, Stephanie John & Associates
- Victoria UWADOKA, Manager, Corporate Comm & Public Affairs, Nestle Nigeria
- Anakhugbor SULE, Creative Lead, Stanbic Media Perspectives
- Tolulope OLORUNDERO, PR Consultant & Founder, Mosrom Communications & Nigerian Women in PR
- Nene BEJIDE, Principal Consultant, Blanche Aigle Communications
- Lere FASHOLA, CEO, ESQ Magazine & Comm, Esquire Mag. Legal Awards

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18th & 19th October 2023

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Consultant, Zaeda Oracle Limited, Oyinkansola Faweyinmi; and Lead Consultant, P+ Measurement Services, Philip Odiakose.

Others are the Head, Corporate Communication, Tropical General Investments Group, Rafiat Gawat; Creative Lead, Starcom Media Perspectives, Anakhugbor Sule; Principal Consultant, Blanche Aigle Communications, Nene Bejide; and Publisher/CEO, ESQ Legal Practice Magazine and Convener, Esquire Nigerian Legal Awards, Lere Fashola.

The co-convener and Chairman of the Lagos State Chapter of the Nigerian Institute of Public Relations, Comfort Obot Nwankwo, said that “AI has significantly impacted the field of public relations practice, influencing various aspects of the profession. It offers numerous benefits to the profession by helping to analyse vast amounts of data quickly and efficiently. AI-powered analytics tools can provide PR professionals with valuable insights into audience behaviour, helping them make data-driven decisions, among other benefits. The Summit is an essential training for practitioners aspiring to leverage AI applications to improve their efficiency and remain competitive.” President, Upticomm Marketing Company, Convener of the Summit, said that “Participants will be able to move forward in using AI technology to create better content that engages a multi-channel audience while building trust and reputation. Attendees will earn a Certificate of Participation and the honorary Lagos Digital PR Ambassadorship.” This edition is organized in collaboration with Stanbic IBTC Bank, TGI Group, the Nigerian Communications Commission, Shell Nigeria, AVIS Nigeria, Precise Platforms, H+K Strategies, Jubaili Brothers, Stephanie John, Mosrom Communications, Brand Communicator, Marketing Edge, The Comms Avenue, and leading marketing communication agencies and journals.

The Summit is the first digital training platform in sub-Saharan Africa. Since its inception in 2016, the Summit has been a leader in educating professionals about how artificial intelligence is changing the field of public relations.

Udeme Ufot Bags Advertising Legend Award

One of the iconic professionals cum entrepreneurs in the Nigerian advertising industry, Mr. Udeme Ufot, MFR, the Co-Founder and Group Managing Director of SO&U Limited, a foremost integrated marketing communications group in Nigeria has been honoured with an Advertising Legend award.

The well-deserved honour was bestowed on the advertising guru by MARKETING EDGE, Nigeria’s leading, award-winning and globally acclaimed magazine at the recently held 2023 edition of its annual Brands and Advertising Excellence Awards, now christened EDGE Awards.

The event which marked the Grand Finale of the iconic publication’s 20th anniversary celebrations, took place at the prestigious The Podium Event Center at Lekki, Lagos.

On hand to present the award to and confer the honour on Ufot was another legendary advertising professional and entrepreneur, Sir Steve Bamidele Omojafor, OON, the Chairman of the STB McCann Group who was the Special Guest of Honour at the Awards Nite.

In zeroing in on Mr. Ufot for the prestigious award, the organisers of the EDGE Awards took a very deep look at the very scintillating, greatly inspiring and highly impactful professional trajectory and entrepreneurial odyssey of this man of history.

Reading his citation, they (the organizes) disclosed that Udeme Ufot holds a BA in Industrial Design from Ahmadu Bello University Zaria, Certificate in Management from Swedish Institute of Management and Chief Executive Programme of the Lagos Business School (LBS). He worked in Insight Communications from 1984 to 1989 where he left as Deputy Creative Director (Art) to join CASERS in 1989 as Creative Director.

Six months later he co-founded SO&U in 1990, now one of Nigeria’s leading marketing communications groups with a strong reputation for professionalism and creativity where he is currently Group Managing Director. At SO&U, Udeme contributes to policy formulation and management.

It was also emphasized that Udeme has held several executive positions in the Association of Advertising Practitioners of Nigeria (AAPN) including Vice President and President in 1997 and 1999, respectively. He serves as Board Member of the Nigeria Economic Summit Group (NESG), Nigeria’s leading public/private sector economic think tank where he chairs the board communications & media subcommittee. He is also a private sector Co-Chairman of the Policy Commission on Tourism, Hospitality, Entertainment, Creative Industries and Sports, (THECS) of the NESG.

He is a member of the Leadership team of M&C Saatchi Africa. He is also Chairman of the Advisory Board of School of Media & Communication, Pan Atlantic University, Lagos.



He is a past President of the Lagos Business School Alumni Association (LBSAA), past Chairman of the Advertising Practitioners Council of Nigeria (APCON), as well as member of the Board of Special Olympics Nigeria.

Notably, too, Udeme is the immediate past Board Chair of LEAP Africa, Nigeria’s leading non-profit for development of leadership and entrepreneurial skills amongst youth in Africa. He is also Chairman of the board of Ibom Icon Hotel and Resort, Uyo, one of Nigeria’s leading conference, golf and leisure resorts.

Significantly, in recognition of his services to the nation in the Corporate Sector, he was awarded Member of the Order of the Federal Republic, MFR in 2014 by the Federal Government of Nigeria.

He is married to Dorothy Udeme Ufot, a Professor of Law and a Senior Advocate of Nigeria, SAN; and they are parents to Aniekana and Dorothy Jnr.

Interestingly, while presenting the award to this distinguished adman, Sir Omojafor declared matter-of-factly speaking, that for Udeme, it was a well-deserved honour and one that could not have come at a better time than it did. He recalled all the great strides which the awardee had recorded and the indelible footprints which he had been leaving on the sand of time. Omojafor recalled

that Udeme it was that took the baton from him as the (then) President of the Association of Advertising Practitioners of Nigeria, AAPN, now Association of Advertising Agencies of Nigeria, AAAN; and he (Omojafor) disclosed that history would soon repeat itself in a very positive way when in November, this year, the same Udeme would take over from him as the Chairman of the Board of Trustees of the same umbrella body of advertising agencies in Nigeria. He therefore commended the Board and Management of MARKETING EDGE and the entire members of the EDGE Awards Board for such a very accurate and very significant choice.

On his part, Udeme Ufot, a man of gentle mien and humble disposition, thanked the organisers of the EDGE Awards, stressing that the conferment was both humbling and exciting to him. He added that the honour could only be an impetus for him to keep doing his best to positively impact the advertising industry, the Nigerian nation and humanity.

Joining hands with Sir Omojafor to present the award to Mr. Udeme Ufot were Professor (Mrs.) Dorothy Ufot, SAN the awardee’s wife; Prince Dozie Mbanefo, Managing Director, New Crystal Communications who was the Chairman of the occasion; as well as Mr. John Ajayi, Publisher/CEO, MARKETING EDGE and his wife, Mrs. Olubunmi Ajayi.

Stanbic IBTC Launches Fintech Subsidiary, Zest

Stanbic IBTC Holdings Plc has launched its pioneering fintech subsidiary, called Zest, to revolutionise the payment sector.

During the launch event in Lagos, the Group Chairman of Stanbic Holdings, Basil Omiyi, speaking on the company's vision, said, "We aspire to become the leading end-to-end financial services provider for businesses and individuals in our country and region." Omiyi stressed the strategic focus on fintech, emphasising the need for a solution-driven orchestrator platform that invited partners to create a comprehensive ecosystem.

He said, "As you may know, we have subsidiaries dedicated to this mission, including banking, pensions, insurance, and asset management. Within our group, we have well-defined divisions.

"We recognised the need for a fintech platform. This platform could catalyse the next wave of growth in the financial services sector, benefiting businesses, consumers, and technology enthusiasts alike." "We understood the potential of fintech in revolutionising our society's financial services. Thus, we decided that our finTech initiative should be a solution-driven orchestrator platform."

Instead of entering existing markets, he said it invited partners to join it in creating a comprehensive ecosystem.

He added, "I'm delighted to share that in the first quarter of 2023, we obtained regulatory approvals to establish our FinTech subsidiary. This subsidiary operates under our



holding company, marking a significant milestone in our journey. This achievement is the result of the hard work put in by our dedicated executive management team." The Managing Director, Demola Sogunle, said, "We operate with a clear financial goal, leveraging global digitisation demands to enhance our value proposition. Our commitment to growth and scale within digital domains is unwavering." The Chief Executive Officer of Zest, Stanley

Jacobs, outlined innovative approach, stating, "Our platform embraces diverse payment methods, offering businesses unique APIs for seamless integration." Jacobs emphasised Zest's mission to democratize online selling, eliminating barriers and simplifying the process for businesses to establish their online presence.

Sony Launches Pyramid Game Show in Nigeria

Sony Pictures Television Entertainment has launched the globally award-winning game show, "The Pyramid Game Show Nigeria" marking a significant milestone as it makes its African debut.

The company said the Pyramid Game Show Nigeria is a Sony Pictures Television Entertainment franchise, produced by Mekdoss International for the Nigerian audience.

The event was held recently in Lagos on Tuesday and was attended by diplomats, Sony Pictures television entertainment executives, brand executives, and stakeholders.

It said the game of words would feature two teams, each comprising a celebrity and a contestant, with celebrities helping the contestants to win 10 million naira on each weekly episode.

The Chief Executive Officer of Mekdoss International, Martin Gbados, stated that the driving force behind bringing "The Pyramid Game Show" to Nigeria, reiterated the show's commitment to giving back to the community and creating value for companies supporting the endeavour.

Gbados said, "The show is planned to air on over 5 television stations nationwide in prime time. Looking at the present state of the economy, Pyramid Game Show coming to Nigeria is timely and will leave a huge impact on the people and create value for companies that support the show." Nollywood sensation, Enyinna Nwigwe, was unveiled as the host for the much-anticipated, globally



renowned award-winning game show, marking a significant milestone as it makes its African debut.

Nwigwe, said, "It is an incredible honour to be part of such an iconic show that has been loved by audiences around the world for decades. The Pyramid Game promises not only to entertain but also to bring families together, educate, and reward our viewers with exciting prizes. I can't wait to embark on this journey and create unforgettable moments with our contestants and

viewers. "It is the greatest game show of all time, it has been out in the United States of America for 40 years, the first time in Africa and it is coming to Nigeria, so I am excited. I have been looking for other ways to express my creativity and this just came at the right time." "Going up against some of the best television and game show hosts we have in the country through three stages of audition and being picked by Sony Pictures is an endorsement that I can't take for granted. I can't wait to get on set and get this rolling."

Trading Made Clear: OctaFX Becomes Octa, Launches Global Campaign

OctaFX announces a name change and launches a global campaign with the motto 'Trading made clear'. Here is what it means for traders.

The international broker OctaFX recently announced the decision to change its name to Octa. The broker launched a global promotion campaign with the motto 'Trading made clear' to amplify the message behind the transformation.

Octa Global – Trading made clear 'As the financial landscape evolves, so do we,' the Octa press office commented. 'Our clients' needs continue to diversify, and that is why we have significantly expanded our offerings over the past few years. We feel that we have outgrown the 'FX' in our name and are ready to go further, with a versatile collection of financial instruments we offer for trading now including commodities, stock indices, stocks, and cryptocurrencies.'

Another reason for the campaign launch was the company's continued focus on making trading accessible and easy-to-learn for everyone. 'We believe that the world of finance doesn't have to be confusing, and so the key message of the campaign has become that of clarity. This attitude is central to what we do as a broker—supporting our clients on the way to their financial goals,' the Octa press office said.



The broker's press office also hinted that 'the name change is part of a bigger process of transformation, which will lead to significant changes and improvements and underscore the company's dedication to staying ahead in the ever-changing industry.' Below are the key highlights of the Octa's transformation-in-the-making.

Trading platform: Octa will continue to develop its own state-of-the-art trading platform, OctaTrader, which aims to integrate everything a trader needs into one seamless system where expert analytics, deposits and withdrawals, and profile management options are all at hand.

Educational opportunities: The company will bolster its educational resources, offering clients access to a wealth of articles, webinars, and professional guidance to help them navigate the world of finance.

Expert analytics: Octa is currently developing a unique analytical hub with every kind of information readily available for clients within one integrated trading system. According to Octa, all the changes will be implemented gradually, with clients experiencing a smooth transition that will not impact their current investments or account access. Octa is an international broker that has been providing online trading services worldwide since 2011. It offers commission-free access to financial markets and various services already utilised by clients from 180 countries with more than 42 million trading accounts. The broker provides free educational webinars, articles, and analytical tools to help clients reach their investment goals.

The company is involved in a comprehensive network of charitable and humanitarian initiatives, including the improvement of educational infrastructure and short-notice relief projects supporting local communities. Octa has also won more than 60 awards since its foundation, including the 'Best Online Broker Global 2022' award from World Business Outlook and the 'Best Global Broker Asia 2022' award from International Business Magazine.



Africa Magic @ 20: Celebrating Two Decade of Impactful Storytelling, Pure Entertainment

A journalist once said, "I have become used to our stories being told by foreigners, some with little or no knowledge of the local landscape or culture."

The story is changing today with more African stories being told by Africans. Long before colonialization, Africans have been telling their stories. The stories of heroic exploits of legends, the beauty of the continent's cultural values and heritage, tales of moral conduct, social order, and others were told long before the advent of cinema and television.

Without a platform, Africa's intriguing and spellbinding stories including its proverbs, artifacts, music, dance, and beautiful cultural festivals made their way out of the continent and into the hearts of people across the world. Some of these foreigners began to tell the African stories from their own perspective.

To change the narrative, Africa Magic from the stables of MultiChoice stepped into the scene twenty years ago to change the story by empowering Africans to tell Africans authentic stories to Africans and the world.

The Africa Magic Story

Africa Magic, a TV Channel, showcases the rich value of the African people and ignites the magic that comes with experiencing African cultural heritage.

Basically, it is a channel made in Africa, for Africa by Africans. It was launched in 2003 in Nigeria and the following year it made its entry into South Africa and other African market airwaves. Today it has grown from a single channel showing Nollywood movies to seven channels for movies, sitcoms, soap operas, telenovelas, music, reality and magazine shows showcasing premium and indigenous content by Africans for Africans.

It also expanded its reach by creating more subset channels all available on DStv and GOtv to reach specific demographics. In Nigeria there is Africa Magic Igbo, Africa Magic Yoruba, and Africa Magic Hausa. These three channels represent the three major Nigerian languages, thereby bringing entertainment content closer to the grassroots.

With over 30,000 original content hours, and an estimated one million viewers daily, Africa Magic has established itself as the reliable home of high-quality family entertainment in Africa. It has elevated the business of movie production and licensing on the

continent while also discovering and nurturing talents for the entertainment industry.

For premium shows and series, Africa Showcase is the destination; while viewers interested in content that depicts everyday life can tune in to Africa Magic Urban. For a good family time, Africa Magic Family delivers the best family entertainment that can be enjoyed by everyone. And for those who just cannot get enough of the nostalgic days of Nollywood, Africa Magic Epic is the right place to relive memories.

New Logo and Brand Refresh

Africa Magic refreshed its brand by unveiling a new logo and colours on October 1, 2023, for each of the seven Africa Magic channels to celebrate its 20th anniversary.

Commenting on the initiative and milestone, Executive Head, Content and West Africa Channels, MultiChoice West Africa, Dr. Busola Tejumola, said changes to Africa Magic channels represent the beauty, spirit, peculiarity, and diversity of cultures on the African continent.

According to her, "We have had two decades of impactful storytelling and growth with our audience at the heart of this journey. The new logo and colours of Africa Magic channels represent the tenacity,



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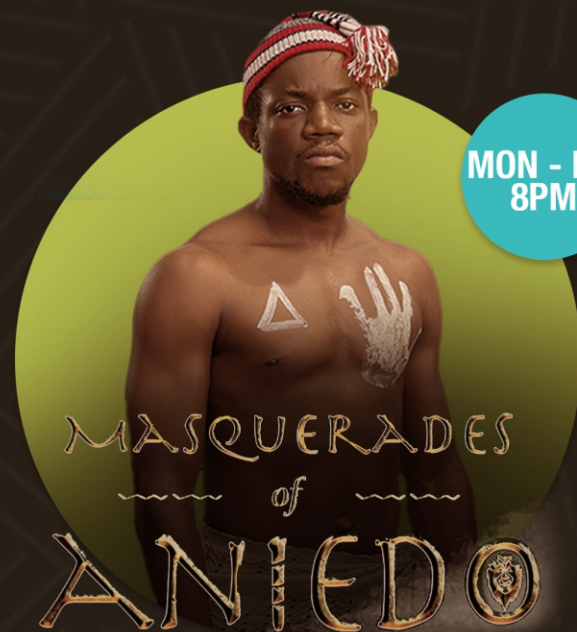
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creativity, enthusiasm, warmth, harmony, happiness, inspiration, and hope among the diverse cultures on the African continent. As we celebrate this milestone, Africa Magic looks forward to more decades of quality entertaining content for our esteemed audiences with a commitment to telling unique and authentic African stories that depict the everyday realities of Africans, for the African and global audiences.”

Also, the platform announced a birthday gift to all subscribers by offering an open window to the Africa Magic Showcase channel to DStv Compact and GOtvSupa+ subscribers from October 1. It means GOtvSupa+ customers will gain access to a rich variety of content available on Africa Magic Showcase, which was previously been available to customers on DStv Compact Plus and Premium packages.

Birth of Stars and Storytellers

Africa Magic has given a platform for new and emerging voices to tell their stories thereby giving birth to new stars and storytellers. Take for instance the comedian Basketmouth, whose comedy series 'Flatmates' added a filmmaker feather to his hat while using this medium as a platform to showcase the acting skills of his counterparts.

The number of stars that the channel has produced cannot be overemphasized. From its popular reality



It plans to add 28 more series titles – alongside the existing shows on the roster – and 20 original Africa Magic original movies in Nigeria. It is also investing more in indigenous films to encourage local language producers and the propagation and preservation of cultures and rich histories for future generations.

Additionally, the channel will premiere a new 130-episode series every six months as opposed to 260-episode series every year; alongside other series of

training programmes. For example through the West Africa Academy of the MultiChoice Talent Factory (MTF) in Lagos, it is producing the next generation of Nigerian and Ghanaian content professionals.

Amazingly, through the MTF Academy, the MTF MasterClass Series, and the MTF Portal, the platform is already impacting the lives of young filmmakers, elevating the quality of storytelling and boosting Nigeria's global image.

West African MTF alumni are already employed in the industry, having set up production companies, and working to produce local content for the Africa Magic pipeline. For example, MTF alumni, Uchenna Ugwu has served as head writer on Africa Magic Igbo's first commissioned TV series, Nwanyike, and worked as a writer and script editor for Wura, the Nigerian adaptation of The River, and Covenant.

“We understand that the proof of the success of the MultiChoice investment in Nigeria lies in how it improves the quality of people's lives,” John Ugbe, CEO of West Africa, MultiChoice said. He added, “This is why we invest in people so that they might multiply the impact we can have through the power of entertainment.”

In another vein, to further appreciate the creative minds working tirelessly to keep viewers across Africa entertained, Africa Magic set up the Africa Magic Viewers' Choice Awards (AMVCAs) that recognises and rewards stars and heroes of the film industry from across the continent annually.

Interestingly, Africa Magic said it remains committed to celebrating the incredible talents in the African film and TV industry and people working in front and behind the cameras and it will continue to churn out premium content.

“As MultiChoice Nigeria celebrates Africa Magic's 20th anniversary, we recommit ourselves to not only growing our people but also growing our industry and its talent,” Ugbe stated.

Furthermore, he said the company will continue to empower people, “We will continue raising our standards and developing our people. As an African content provider, we see our role as being to add value to our community through the power of entertainment.”

He added that the investments MultiChoice Nigeria had made in the country since its establishment in 1993 had been shown to have a ripple effect on the industry, and the economy at large.



TV show Big Brother Naija which propelled the likes of media personality Ebuka Obi-Uchendu to the spotlight to the singing competition Nigerian Idol where vocalists hone their singing talents and enjoy the walk to fame.

But beyond supporting emerging stars, Africa Magic has also helped established filmmakers like Femi Odugbemi to share their ingenuity with the rest of Africa. With productions like 'Tinsel', the channel's longest-running TV series, and 'Battleground,' a compelling drama series with unforgettable characters, it positioned itself as an enabler of the film and TV industry, providing platforms for storytellers to gain wide recognition.

Between April 2022 and March 2023, Africa Magic has produced and licensed over 25,000 hours of authentic Nigerian content in English, and indigenous languages Yoruba, Hausa, and Igbo, broadcast to over 42 African countries.

13, 26, and 52 episodes. Thereby, creating more opportunities for new producers, fresh acting talent, and a continuous rotation of unique and creative points of view.

Some of the recent contents from its stables showing on its channels include Apo, Iwe, Kariya, Refuge, Love & Light, Masquerades of Aniedo, Laces, Chronicles, and Slum King.

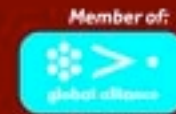
Empowering Creative, Elevating Entertainment Industry

Africa Magic continues to invest directly and indirectly into the African entertainment industry by providing skills support and training, as well as a platform for new and established entertainment talent to grow and succeed.

It is helping to reduce unemployment in the continent, especially among the teeming youths. It has empowered many creatives through its different



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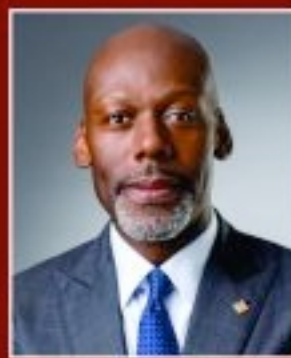
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How To Boost Living Standards & Quality Of Life At This Time

By Timi Olubiyi

The growing cost of living is having an effect internationally, but in various ways, and it is certain that costs and bills are continuing to climb sharply, including the number of impoverished people on the African continent. Though the cost of food, household products, and other necessities has risen widely in recent years, from Delhi to Shanghai, Rome, Manchester, Dubai, Houston, Mexico City, Belfast, Islamabad, Dublin, and Manila, to mention a few, the effect has been greatest in Africa. Where the standard of living and the quality of life continue to deteriorate. This price increase has been on the rise as a result of the new coronavirus (COVID-19) conflict in Ukraine, and it is continuing to reduce the majority's accessible discretionary income.

In Nigeria for instance, a quality loaf of bread that was N350 in 2020 is now over N1,000 which is a 300 percent increase in just three years. Similar percentage increases are in the cost of flight tickets, health care, rent, energy cost (fuel), a bag of rice, a crate of eggs, a kilo of chicken or turkey and many other essentials due to inflation, yet income has remained the same or even less. Nothing is cheap, and everything is out of reach for the majority of people. Given the country's current position, which is similar to that of many other African countries, and the fact that many individuals have not experienced an increase in their income, this has resulted in lower or no savings, increasing irritation, mental health difficulties, and unhappiness with meeting basic needs among many. Regardless of the length of service, experience gained, or available connection, there is always the chance and fear of losing jobs or firms closing down, and the effects may be more severe.

Employers, in fact, are hesitant to implement any wage increases for economic reasons. Inflation continues to have a severe negative impact on man's mental, emotional, and physical well-being, as well as on marriages and livelihoods. Currently, even with a steady, regular salary, living has become costlier with heightened uncertainty, high inflation, and weak purchasing power, especially for the masses including civil servants, entrepreneurs, and small business owners. As a result, one of the ways to have

protection is by diversifying sources of income and having multiple streams at this time. You have multiple bills; why not have multiple streams of income to support the inadequacy?

Therefore, in addition to salary or business income, it is important to source other income avenues to satisfy the rising needs, poor business performance and inflation. Because if financial capacity is weak and daily expenses continue to rise, individuals, businesses, and even households will be threatened with sustainability. Therefore, there is a need to take action because having multiple streams of income has proven to be priceless. According to my observations, the majority of people and homes on the continent rely solely on earned income, be it salary or daily income from a business, and they are always hoping that nothing bad happens. It is critical to understand that if salary is the sole source of income, you are on the verge of financial pressure. With the high inflation, unemployment crisis, and unstable economy, having many sources of income may help spread the risk and guarantee that homes and businesses are stable and financially protected. We live in a world where one source of income is insufficient and becoming increasingly unsustainable. If you ask me, having multiple sources of income is no longer a luxury; it is a necessity. To be safe, it is never rational to depend on a single income source, full-time job, or a single market. Remember, change is the only constant thing in life, and this change happens rapidly in this period and is always unpredictable. Living paycheck-to-paycheck, can severely affect mental health, and increase anxiety, depression, and stress and many are unaware of the implications on their health.

Consequently, having multiple sources of income is the best way to protect yourself, your business, and your family against drastic financial change at this time. The tools for generating these multiple streams of income are readily accessible on the internet or by engaging a professional. We have greater access than ever before to information, people, ideas, and opportunities with social media, so tap into this. If the average billionaire or millionaire has more than one way to make money, it is important for professionals and business owners to think the same way and have stable passive income streams to stay on top of

financial and economic woes.

While active income will require your full attention and effort, like being available from 8 a.m. to 5 p.m. daily, passive income is generated with no or insignificant effort and attention; it can work while you sleep. So, to complement active income, passive income such as investing can generate income through dividends, interest, and return on capital. Depending on the market and your financial circumstances, investing in real estate might provide you with high returns and rental income. But if you cannot construct to generate rent, acquire a piece of land and protect it; no matter how far away it is, it will rise in value. If you have years of experience in your field, you can start giving paid advice and consulting services or giving lectures as a means to earn another stream of income from your regular job or business. Another reliable way is by acquiring assets that can generate consistent and steady cash flow. Looking inward might just help as well, talents, abilities, and passion can be used to create potentials that can give income streams.

Clearly, research has shown that having multiple streams of income as a plan aids retirement and provides the necessary comfort in old age. Hear this: if a solid retirement plan is your goal, savings alone will be insufficient; instead, the objective should include developing numerous streams of income sufficient to replace your principal active income (salary). The main benefit or advantage of having multiple streams of income is that when one stream is challenged or things are very volatile, there is a backup for extra income to attain financial stability. That can give the necessary hedge against uncertainties in a business as well as during illness, and disability of the entrepreneur.

In conclusion, it is reasonable to live below your means to make room for savings and then investment, no matter how little it helps along with side hustle. Relying on a salary or daily business income alone is a danger at this time. In an environment where job loss and unemployment are chronic, the decision to create multiple streams of income and secure financial stability is expedient. However, do not let your side-income streams put the primary and full-time job or business at risk unless you can survive without it. Good luck!



Google 25

Google Reels Out 25 Biggest Moments in Search to Mark 25th Anniversary

From helpful images to AI, search engine giant, Google is 25, and it's marking Quadranscentennial of amazing evolution. As someone who's been following the world of search engines for more than two decades, it's amazing to reflect on where Google started — and how far we've come.

When Google first launched 25 years ago, it was far from the first search engine. But quickly, it became known for its ability to help connect people to the exact information they were looking for, faster than they ever thought possible.

Over the years, it has continued to innovate and make search better every day. From creating entirely new ways to search, to helping millions of businesses connect with customers through search listings and ads (starting with a local lobster business advertising via AdWords in 2001), to having some fun with Doodles and easter eggs.

For its 25th birthday, it's looking back at some of the milestones that made it more helpful in the moments that matter, and played a big role in where Google is today.

2001: Google Images

When Jennifer Lopez attended the 2000 Grammy Awards, her daring Versace dress became an instant fashion statement and the most popular query on Google at the time. Back then, search results were just a list of blue links, so people couldn't easily find the picture they were looking for. This inspired the creation Google Images.

2001: "Did you mean?"

"Did you mean," with suggested spelling corrections, was one of its first applications of machine learning. Previously, if your search had a misspelling (like "floorescent"), Google'd help you find other pages that had the same misspelling, which aren't usually the best pages on the topic. Over the years it developed new AI-powered techniques to ensure that even if your finger slips on the keyboard, you can find what you need.

2002: Google News

During the tragic events of September 11, 2001, people struggled to find timely information in Search. To meet the need for real-time news, we launched Google News the following year with links to a diverse set of sources for any given story.

2003: Easter Eggs

Googlers have developed many clever Easter eggs hidden in Search over the years. In 2003, one of our first Easter eggs gave the answer to life, the universe and everything, and since then millions of people have turned their pages askew, done a barrel roll, enjoyed a funny recursive loop and celebrated moments in pop culture.

One of our earliest Easter eggs is still available on Search.

2004: Autocomplete

Wouldn't it be nice to type as quickly as you think? Cue Autocomplete: a feature first launched as "Google Suggest" that automatically predicts queries in the search bar as you start typing. Today, on average, Autocomplete reduces typing by 25% and saves an estimated over 200 years of typing time per day.

2004: Local Information

People used to rely on traditional phone books for business information. The web paved the way for local discovery, like "pizza in Chicago" or "haircut 75001." In 2004, Google Local added relevant information to business listings like maps, directions and reviews. In 2011, we added click to call on mobile, making it easy to get in touch with businesses while you're on the go. On average, local results in Search drive more than 6.5 billion connections for businesses every month, including phone calls, directions, ordering food and making reservations.

2006: Google Translate

Google researchers started developing machine translation technology in 2002 to tackle language barriers online. Four years later, we launched Google Translate with text translations between Arabic and English. Today, Google Translate supports more than 100 languages, with 24 added last year.

2006: Google Trends

Google Trends was built to help us understand trends on Search with aggregated data (and create our annual Year in Search). Today, Google Trends is the world's largest free dataset of its kind, enabling journalists, researchers, scholars and brands to learn how searches change over time.

2007: Universal Search

Helpful search results should include relevant information across formats, like links, images, videos, and local results. So we redesigned our systems to search all of the content types at once, decide when and where results should blend in, and deliver results in a clear and intuitive way. The result, Universal Search, was our most radical change to Search at the time.

2008: Google Mobile App

With the arrival of Apple's App Store, we launched our first Google Mobile App on iPhone. Features like Autocomplete and "My Location" made search easier with fewer key presses, and were especially helpful on smaller screens. Today, there's so much you can do with the Google app — available on both Android and iOS — from getting help with your math homework with Lens to accessing visual translation tools in just a tap.

2008: Voice Search

In 2008, we introduced the ability to search by voice on the Google Mobile App, expanding to desktop in 2011. With Voice Search, people can search by voice with the touch of a button. Today, search by voice is particularly popular in India, where the percentage of Indians doing daily voice queries is nearly twice the global average.

2009: Emergency Hotlines

Following a suggestion from a mother who had a hard time finding poison control information after her daughter swallowed something potentially dangerous, we created a box for the poison control hotline at the top of the search results page. Since this launch, we've elevated emergency hotlines for critical moments in need like suicide prevention.

2011: Search by Image

Sometimes, what you're searching for can be hard to describe with words. So we launched Search by Image so you can upload any picture or image URL, find out what it is and where else that image is on the web. This update paved the way for Lens later on. 2012: Knowledge Graph We introduced the Knowledge Graph, a vast collection of people, places and things in the world and how they're related to one another, to make it easier to get quick answers. Knowledge Panels, the first feature powered by the Knowledge Graph, give you a quick snapshot of information about topics like celebrities, cities and sports teams. 2015: Popular Times: We launched the Popular Times feature in Search and Maps to help people see the busiest times of the day when they search for places like restaurants, stores, and museums.

2016: Discover

By launching a personalized feed (now called Discover) we helped people explore content tailored to their interests right in the Google app, without having to search.

2017: Lens

Google Lens turns your camera into a search query by looking at objects in a picture, comparing them to other images, and ranking those other images based on their similarity and relevance to the original picture. Now, you can search what you see in the Google app. Today, Lens sees more than 12 billion visual searches per month.

2018: Flood Forecasting

To help people better prepare for impending floods, we created forecasting models that predict when and where devastating floods will occur with AI. We started these efforts in India and today, we've expanded flood warnings to 80 countries.

2019: BERT

A big part of what makes Search helpful is our ability to understand language. In 2018, we introduced and open-sourced a neural network-based technique to train our language understanding models: BERT (Bidirectional Encoder Representations from Transformers). BERT makes Search more helpful by better understanding language, meaning it considers the full context of a word. After rigorous testing in 2019, we applied BERT to more than 70 languages. Learn more about how BERT works to understand your searches.

2020: Shopping Graph

Online shopping became a whole lot easier and more comprehensive when we made it free for any retailer or brand to show their products on Google. We also introduced Shopping Graph, an AI-powered dataset of constantly-updating products, sellers, brands, reviews and local inventory that today consists of 35 billion product listings.

2020: Hum to Search

We launched Hum to Search in the Google app, so you'll no longer be frustrated when you can't remember the tune that's stuck in your head. The machine learning feature identifies potential song matches after you hum, whistle or sing a melody. You can then explore information on the song and artist.

2021: About this result

To help people make more informed decisions about which results will be most useful and reliable for them, we added "About this result" next to most search results. It explains why a result is being shown to you and gives more context about the content and its source, based on best practices from information literacy experts. 'About this' result is now available in all languages where Search is available.

2022: Multisearch

To help you uncover the information you're looking for — no matter how tricky — we created an entirely new way to search with text and images simultaneously through Multisearch. Now you can snap a photo of your dining set and add the query "coffee table" to find a matching table. First launched in the U.S., Multisearch is now available globally on mobile, in all languages and countries where Lens is available.

2023: Search Labs & Search Generative Experience (SGE)

Every year in Search, we do hundreds of thousands of experiments to figure out how to make Google more helpful for you. With Search Labs, you can test early-stage experiments and share feedback directly with the teams working on them. The first experiment, SGE, brings the power of generative AI directly into Search. You can get the gist of a topic with AI-powered overviews, pointers to explore more and natural ways to ask follow ups. Since launching in the U.S., we've rapidly added new capabilities, with more to come.



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‘Nigeria Can Build Robust, Inclusive Payment Ecosystem with Active Collaboration’

The Nigeria Communication Commission (NCC) has stated that Nigeria can build a robust and inclusive digital payment ecosystem with active collaboration among key stakeholders

Vice Chairman of NCC, Prof Umar Danbatta, while speaking at the 2023 yearly conference of the Finance Correspondent Association of Nigeria (FICAN) with the theme “Strengthening Digital Infrastructure for Efficient Innovative Payment System in Nigeria, held on Saturday in Lagos, said for Nigeria to advance its payment system, there is need for stakeholders to adopt a multidimensional collaboration in the system.

According to the NCC boss, who was represented by a Deputy Director at the commission, Engr Anthony Ikemefuna, to strengthen digital infrastructure for efficient payment system is a long-term exercise that requires active involvement of key stakeholders in attracting huge investment needed to achieve the desired result.

He categorically stressed the need to improve collaboration between the NCC and financial regulators such as the CBN, to facilitate proper coordination of policies and regulations related to digital payments and telecommunications.

According to Danbatta, this will ensure that the regulatory environment is conducive for innovation and growth.

He further stressed the need to encourage partnerships between financial institutions, telecom operators, and fintech companies to develop and deliver innovative digital payment solutions.

He added that the country needed to leverage the expertise and resources of the private sector to expand and improve digital infrastructure. “The government should take a leading role in promoting digital payments by setting a clear vision and providing support. Implement e-government initiatives to promote digital payments for public services and benefits distribution,” Danbatta said.

He called on telecom operators to support financial inclusion initiatives by partnering with banks and fintech companies to offer mobile banking and payment services to unbanked and under-banked populations.

Head, Digital Banking, United Bank for Africa, Olukayode Olubiya, argued that inadequate infrastructure posed one of the greatest challenges to Nigeria’s electronic payment.

He added that dearth of operational and telecommunications facilities, as well as unstable power supply had slowed down the growth of electronic payment in the country.



In the same vein, the Head of Digital Banking at the United Bank for Africa, Mr Olukayode Olubiya, harped on the need for collaboration among stakeholders, including financial institutions, fintech companies, government entities, and regulatory bodies, plays a pivotal role in ensuring the success of innovative solutions. “Ultimately, it comes down to policy, regulation, and collaboration. If parties are willing to collaborate, many of the frictions currently experienced in the Nigeria financial service sector can be mitigated,” Olubiya opined. He pointed out that many e-payment systems depend on stable power sources and robust IT infrastructure, such as laptops, mobile phones, POS terminals, and dependable internet connectivity. “During the period of cash scarcity earlier this year, banks faced unprecedented e-payment failures, prompting the urgent need for technological infrastructure upgrades,” he noted. According to Olubiya, the failure of e-payment channels on such a scale compelled customers to wait for banks’ networks to stabilise before completing their transactions. He pointed out that the challenge of failed transactions in Nigeria’s payment systems necessitates a collaborative effort among industry stakeholders and the implementation of appropriate policies and regulations. “An increased collaboration among the Central Bank, Telcos, the commercial banks and FinTech to expand internet connectivity and seamless electronic transfers across the country. “A uniformity in banking applications across the industry could significantly reduce the occurrence of failed or delayed payments,” he added.

Olubiya also stated that that would require robust technology, stringent security measures, and seamless integration with various payment platforms and financial institutions.

“To combat fraud, it is imperative for the government, private sector organisations, and international partners to engage in strong and cohesive collaboration. Sharing intelligence and pooling resources will significantly contribute to the fight against cybercrime.

“Furthermore, this collaboration can extend to investments in cybersecurity infrastructure, including cybersecurity training facilities, incident response centers, and cybersecurity research and development centres,” he said.

Earlier, the Chairman of FICAN, Chima Nwokoji noted that the challenges witnessed in the country’s payment system during the cash scarcity provided a window of opportunity for the banking system to be proactive and inventive.

This, he said, would enable them to reap the benefits provided by electronic payments. “As banks and fintechs are expanding their financial services portfolios to capture the unbanked and semi-banked, they should not only be expanding their digital infrastructure, but also making it more sophisticated to ensure seamless transaction and safety of funds. “In its ‘Nigeria Development Update (JUNE 2023) the World Bank pointed out that Nigeria’s digital and financial infrastructure is inadequate to support a swift transition to a cashless economy.

Fintechs Boost Consumer Loans to N2.35tn

The increasing usage of loan apps and other fintech channels pushed total consumer credit to N2.35tn in the first quarter of 2023. This showed a 20.95 per cent rise from the N1.94tn in the fourth quarter of 2021, according to data from the Central Bank of Nigeria’s Quarterly Economic Reports. In Q1, 2023, increase in banking liquidity and enhanced access to formal financial services through fintech channels boosted consumer credit, the apex bank noted. The CBN report stated, “The increase in banking system liquidity and enhanced access to formal financial services, especially through fintech

channels, that accompanied the naira redesign policy, boosted consumer credit.

“Thus, consumer credit increased by 1.3 per cent, to N2.35tn from N2.32tn at the end of the preceding quarter and accounted for 8.1 per cent of total claims in the private sector. A disaggregation of consumer credit showed that personal loans stood at N1.75tn, or 74.5 per cent, while retail loans, at N598.28bn, accounted for the balance of 25.5 per cent.” In the fourth quarter of 2021, consumer credit was driven by a slight decline in maximum lending rates. The apex bank stated, “Consumer credit

outstanding increased due to higher personal and retail loans. Consumer credit outstanding, at N2.07tn, rose by 6.7 per cent at the end of December 2021 from N1.94tn at end of September 2021. At that level, consumer credit constituted 8.5 per cent of total credit to the private sector.” According to the bank, banking system liquidity grew on the net effects of fiscal and monetary operations in the quarter, with total fiscal injection and repayment of matured CBN bills rising to N2.45tn and N309.44bn from N2.31tn and N231.19bn in the preceding quarter, respectively.

Big Brothers All-Stars: Ilebaye Odiniya Wins Big Brother Naija All-Stars!

Big Brother Naija All-Stars has ended after ten fantastic weeks, with 22-year-old Ilebaye Odiniya, emerging as the winner. This win makes her the ultimate BBNaija star of all time as she took the crown for a season featuring some of Big Brother's most prominent alumni on Sunday, October 1, 2023. Ilebaye, who remained in news headlines and on trend tables throughout the season, took home the cash prize of ₦120,000,000 alongside a brand new SUV and other rewards after garnering 30.08% of votes from viewers across Africa.

The native of Kogi State beat 19 other competing housemates to clinch the prize after an intensely competitive 70 days. Ilebaye's win makes it the third time a female housemate will be declared the winner of Big Brother Naija. This season also saw the first-ever female top-3 emerge. Ilebaye, who remained in news headlines and on trend tables throughout the season, took home the cash prize of ₦120,000,000 alongside a brand new SUV and other rewards after garnering 30.08% of votes from viewers across Africa.

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Fans and housemates alike didn't think she was a threat when the season began, but that soon changed after fans started to fall in love with the housemate who many believed was being bullied. Soon, the Gen-Z baddie developed a new fanbase – The Arisers.

After being one of the most victorious housemates this season with house tasks, she has grabbed the ultimate prize, even though she didn't expect it. Six finalists headed to the finale polls to compete and win the All-Stars season after a gruelling semi-final live show last Sunday. Mercy, the queen of highlights, was the first runner-up with 23.48 per cent of the votes. CeeC came in third after polling 23.41 per cent of the votes. Others in the top six include Adekunle, who gathered 12.61 per cent of the votes and came in fourth. Pere, who was fifth with 5.82 per cent, and Cross finished sixth with 4.6 per cent. Ilebaye joins Phyna, Whitemoney, Laycon, Mercy, Miracle, Efe and Katung in the highly coveted list of BBNaija winners. After successfully winning the title in a season where other former housemates with already established fanbases had seemingly greater chances, the world's eyes are on her to see how she would leverage the opportunity the BBNaija platform is offering for her career.

After her win, Ilebaye thanked fans and MultiChoice for their support. She said, "I am very grateful for this win. When I returned to Biggie's house, I didn't know what to expect, but I



didn't think this would happen. It's the best surprise and gift. I'm very thankful to the fans who voted and made this happen and MultiChoice for the opportunity." Commenting on the show's success, the Executive Head of Content and West Africa Channels, MultiChoice, Dr. Busola Tejumola, said, "Big Brother Naija All-Stars has been an interesting journey. We knew having the fan-favourite housemates return to the house would make for great content, but we got more than we bargained for in a good way. The housemates filled all 70 days of the show with what the kids will call premium drama, gbas-gbos, and all-around great content. We at MultiChoice are very proud of this moment, and we thank the fans, our dear customers and all the sponsors for the successful season." The BBNaija All-Stars finale was a star-studded affair, with performances from some of Africa's top musicians – Skales and Bnxx. The viewing party in Lagos also drew appearances from past Big Brother Naija and Titans stars like Giddyfia, Boma, Sandra, Yemi Cregx, and Eloswag. Toke Makinwa hosted the event that also saw

Nigerian Idol stars – Progress, Victory and Precious Mac make appearances. The All-Stars edition of the BBNaija franchise will go down in history as the most successful iteration yet. It broke social media engagement records. The innovative changes to the show and twists had viewers on their toes and constantly trying to figure out Big Brother's next move. The ₦120 Million cash prize for this season's winner is the largest yet. Still, it comes with a brand new Innoson IVM G5, a weekend getaway trip for two courtesy TravelBeta, a brand new Tecno Phantom V-Fold, and electronics from Nexus. The winner will also get a year's supply of Pepsi, Arla dairy products, MunchIt, Oriflame products, Titus sardines, Hawaii soap, WAW detergent and Lush Hair.

Moniepoint was the Big Brother Naija All-Stars headline sponsor, while HFM Nigeria was the associate sponsor.

The Real Housewives of Lagos S2 Is Now Streaming On Showmax

The Real Housewives of Lagos Season 2 is now streaming on Showmax in sub-Saharan Africa, with new episodes every Friday. Showmax subscribers in Africa will have the first look at all the drama, fashion, and extravagance that this season has to offer.

This season promises to delve deeper into the personalities and luxurious lifestyles of seven leading ladies, Chioma Ikokwu, Faith Morey, Iyabo Ojo, Laura Ikeji-Kanu, Mariam Timmer, Tania Omotayo and Toyin Lawani Adebayo, giving viewers more unforgettable moments than ever before. We follow them as they start new businesses, make new friendships and new rivalries, and reopen old wounds – all while looking as flamboyant as possible!

From high-society events and glittering soirées to personal triumphs and challenges, each episode offers a window into a world where luxury meets the realities of the elite Lagosian life. In the first episode of Season 2, we see the OGs – Chioma, Iyabo, Mariam, Toyin and Laura – picking up from where they left off while the newbies – Faith and Tania – are introduced to the group. Speaking on what to expect this season, Tiwa Medubi, Managing Director at Livespot 360, producers of the show, said: "All I am going to say is that episode one is all the sneak peek you need. There was the highest level of fashion, friendship, and bickering because that is what happens when you put people in the same space. But most of all, these women allowed us into the vulnerable parts of their lives". The popular reality TV series will build on the success of the first season, whose first episode broke the first-day streaming record on Showmax Nigeria and was the only African title on the top 10 most-watched shows on the streaming service in 2022 not just in Nigeria but also Ghana, Kenya, and South Africa. In addition, the Season 1 Reunion



won the award for Best Costume Designer at the prestigious 2023 Africa Magic Viewers' Choice Awards (AMVCAs), where the show was also competing for Best Television Series, among other categories. The Real Housewives of

Lagos Season 2 is now streaming on Showmax in sub-Saharan Africa, with new episodes on Fridays. Viewers can join the conversation this season by following Showmax Nigeria on social media and using the hashtag #RHOLagos.



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Role Of Innovation in Building Long-term Wealth

The reality of change, as the most constant aspect of life, must be wholeheartedly embraced by any family aspiring to achieve multigenerational prosperity. Today's successes will inevitably face challenges from the innovations of tomorrow. Here, innovation refers to the practical implementation of ideas resulting in the introduction of new goods or services, or enhancements to existing ones. It is essentially the process of creating something novel or better. One significant consequence of innovation is the disruption it causes to established methods, services, and processes, often leading to a sharp decline in demand for the old ways.

Flourishing businesses of today, which support the wealth of families, are not immune to the impact of innovation; it's only a matter of time. If the sole strategy for maintaining wealth is to preserve the status quo while disregarding potential disruptions within the industry, that wealth has already embarked on a path of decline that will ultimately erode it. If in doubt, consider the highly successful businesses of the past. Kodak, the American technology company that manufactured film cameras and photographic film, was once among the world's most successful companies, generating billions of dollars in revenue. The business was displaced by the rise of digital photography, which made film cameras obsolete.

There was a time when landline phones were in high demand, and companies within this industry thrived as custodians of the primary means for making and receiving phone calls. However, today, mobile phones have seized control of the market, supplanting a product that was once highly sought after.

One cannot help but mention the disruptive changes in the entertainment sector. Blockbuster, once an American entertainment giant that provided home video and video game rental services, stood as the largest video rental chain globally, boasting over 9,000 stores at its peak. Blockbuster was displaced by the rise of streaming services like Netflix and Hulu, which offer a more convenient and affordable way to watch movies and TV shows.

In an ever-changing and dynamic world, the preservation and

growth of family wealth across multiple generations demand a proactive and adaptive approach. Building stronger and more resilient family legacies requires a sharp awareness of market trends, technological advancements, and significant events.

The task of safeguarding family wealth over generations is a complex and multifaceted challenge. Often, families place exclusive emphasis on financial strategies and investment management, inadvertently overlooking the crucial element of innovation. This oversight can lead to a gradual erosion of wealth as the world rapidly evolves.

To ensure the enduring prosperity of family wealth, it is imperative to recognize that its management is not a static process but rather a dynamic one. Innovation must be a pivotal consideration in every wealth preservation strategy.

Understanding the times:

Staying attuned to market trends is vital for maintaining and growing family wealth. Economic, social, and geopolitical changes can significantly impact investment landscapes and alter the value of different asset classes. By monitoring and analyzing market trends, families can identify emerging opportunities and mitigate potential risks. Engaging with financial experts and advisors who possess an in-depth understanding of market dynamics can further augment this process.

Furthermore, in today's digital age, technology trends are transforming industries at an unprecedented pace. Technologies such as artificial intelligence, blockchain, and automation are revolutionizing business models and creating new avenues for wealth creation. Fostering a culture of technological awareness and embracing these advancements enables families to capitalize on innovation to unlock growth and generate sustainable returns.

Leveraging Intellectual Capital:

A family's intellectual capital, encompassing its members' knowledge, skills, and expertise, is a valuable resource for leveraging innovation. Encouraging family members to cultivate diverse skill sets and expertise equips them with the tools to identify and seize emerging opportunities. Facilitating continuous learning through educational

programs, workshops, and networking events can help family members stay ahead of the curve.

Moreover, by fostering an environment that values entrepreneurship and innovation, families can harness the entrepreneurial spirit within their ranks. Encouraging family members to pursue innovative ventures or spearhead new initiatives can lead to the creation of additional streams of wealth. This approach also instills a sense of purpose and commitment within the family, fostering stronger bonds and collective resilience.

Collaborative Partnerships and Networks:

Collaboration is key to capitalising on innovation and maximizing the potential of family wealth. Engaging with external partners, such as venture capitalists, private equity firms, and technology incubators, can provide access to cutting-edge opportunities and industry insights. By forming strategic alliances and networks, families can leverage the expertise and resources of others, expanding their knowledge base and amplifying their impact.

Additionally, families can consider establishing their own family offices or investment funds, dedicated to actively managing their wealth and exploring innovative investment strategies. These entities serve as platforms for centralized decision-making, ensuring a focused and coordinated approach to innovation and wealth preservation.

For the long-term preservation of family wealth, embracing innovation is no longer optional; it is imperative. Families that vigilantly track market trends, technological advancements, and global events position themselves to thrive in a rapidly changing world. By leveraging their human and intellectual capital, forging strategic partnerships, and fostering a culture of innovation, families can build robust and resilient legacies that will span generations. Innovation becomes the bedrock upon which the family's wealth thrives, adapting and flourishing in an ever-changing landscape.

Ojenike is a Family Wealth Advisor at Meristem Family Office.

Four Reasons Why Lionel Messi Should be Crowned 2023 Ballon d'Or Winner



Come 30th October, at the Théâtre du Châtelet, Paris, France, the winner of the 2023 Ballon d'Or award will be announced. There are lots of big name players who have been shortlisted by the organisers of the award, France Football Magazine.

Among those in the running are Erling Haaland, Victor Osimhen, Vinicius Junior, Kylian Mbappe, Kevin De Bruyne, Robert Lewandowski and of course Lionel Messi.

However, if there is one player who deserves to be crowned the 2023 Ballon d'Or winner, it is Messi. To back up the argument, here are FOUR reasons why Messi should emerge the winner:

Led Argentina to Win the 2022 FIFA World Cup Trophy:

After the heartbreaks of 1990 and 2014 World Cup finals, Argentina finally landed their third world title, this time at the Qatar 2022 tournament.

One person who is regarded as the architect of the success for the Albiceleste is Lionel Messi. After a shock 2-1 defeat to Saudi Arabia in their opening group stage, Messi rallied his teammates as they recorded wins in their remaining six games to be crowned champions.

The former Barcelona star scored seven goals, including a brace in the epic final against France.

Won the Qatar 2022 World Cup Golden Ball:

Messi played a key role in helping Argentina become world champions for a third time in their history.

As a testament to his contributions to helping Argentina become World Cup champions for the first time since 1986, Messi was awarded the Golden Ball as the Most Valuable Player at the 2022 World Cup at 36 years.

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World Cup in Brazil, Messi was voted the best player despite Argentina losing to Germany in the final.

Helped PSG Win the Ligue 1 Title:

After a disappointing debut season in the 2021/22 league campaign, Messi did much better in his second year at Paris Saint-Germain, resulting in them winning the league title.

In his first season, Messi could only manage six goals in 26 league appearances. But in the 2022/23 season, he scored 16 goals and provided 16 assists to help the French club land the title.

Won the 2023 Laureus Award:

For his impressive performance for both Paris Saint-

Germain and Argentina, Messi won the 2023 Laureus World Sportsman of the Year.

It is the second time he's ever won the award, and he is the only footballer to ever actually receive the accolade.

Some of the previous winners of the prestigious award include Roger Federer, Lewis Hamilton, and Tiger Woods. The Laureus World Sports Awards is an annual award ceremony honoring individuals and teams from the world of sports along with sporting achievements throughout the year.

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- Copies of relevant academic transcripts.
- Contact information for 3 professional references.
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BRAND NEW



Experience the Smallest Details on the Larger Screen with the New LG QNED TV

Generally speaking, a larger TV screen is a good thing. Larger TVs have grown in popularity among consumers as well as in availability over time.

Because of developments in film technology, they let viewers fully immerse themselves in the subject they're watching by bringing our favourite stories to life on screen in more realistic ways.

The bigger the screen, the smaller the details need to be. As such, the LG QNED Mini LED TV packs smaller LEDs into the backlight compared to other similarly-sized TV screens, increasing brightness and dimming zones.

However, simply having a larger screen does not always result in a hyper-realistic viewing experience. As we enter the era of ultra-large TVs, LG Electronics has been upgrading its screen technology to provide the best in-home entertainment. To learn more about these changes, we are exploring three key features that make the large-screen experience truly exceptional.

An enriched colour experience with Quantum Dot NanoCell

LG has combined NanoCell and Quantum Dot technologies in its QNED TVs—the only display manufacturer to have done this—to produce richer and more vibrant colours than were previously possible on LCD TVs. The latest 75" and 65" LG QNED 81 series TVs, available in 2023 and a popular choice among consumers, bring a new level of immersion to viewing content in true 4K at 120 Hz. They are also the most accessible in the new QNED range.

LG has taken QNED a step further by adding Mini-LED technology to some models in the range. Whereas conventional LED TVs only have a few hundred LEDs used for backlighting, QNED Mini-LED TVs are lit with up to 30,000 mini-LEDs. These mini-LEDs are smaller and more densely distributed, allowing them to produce far higher peak brightness, crisp picture quality, and richer colours. They also feature Full-Array Local Dimming to reduce backlight bleeding, or the 'halo effect' and deliver deep blacks in dark scenes. This allows QNED Mini-LEDs to boast a 1,000,000:1 contrast ratio, whereas your typical LCD display only goes up to roughly 1,000:1.

This year, LG has introduced "75QNED" and "65QNED" models to its QNED 81 series. The models in this series all come in stunning true 4K resolution with a 120 Hz refresh

rate.

More intelligent technology with α7 AI Processor 4K Gen6

At the heart of LG's QNED TV being released is the company's α7 AI Processor 4K Gen6. The processor uses deep learning algorithms to automatically adjust picture and colour quality based on the content you're watching. This includes body and object enhancement, foreground and background enhancement, and even resolution upscaling that can convert low-resolution content to true 4K resolution on compatible models. Furthermore, get complete entertainment with superior sound with the LG Soundbar, specially designed to work seamlessly with your QNED TV, pairing up to deliver the perfect entertainment experience. With WOW interface, when connected to an LG TV, the soundbar automatically switches to soundbar sound mode. LG has also upgraded its Smart TV platform with the latest webOS 23 and a new operating system with a more intuitive interface. Home viewers can now create personal profiles for ease of access and tailored content recommendations based on their viewing history.

Unlock Gaming Greatness & Best Bright Room TV For Watching Sports

The new LG QNED81 75 , 65" TV offers 120fps gaming, big screen, bright colour, accurate images, and amazing upscaling. Whether viewers are looking for the best way to watch sports and movies or upgrade their gaming experiences, LG's display technologies have raised the bar for home entertainment.

QNED TV remains one of the best TVs for sports. It has an incredibly wide viewing angle, making it a perfect choice for watching the big game with a large group of friends in a wide seating arrangement, as everyone will have a good experience; no more fighting over the best spot on the couch, as the image remains consistent even at a very wide angle. In addition to the wide viewing angle, the TV has a near-instantaneous response time, so fast-moving players and balls are crystal-clear, with no distracting motion blur behind them. It has superb reflection handling, so you don't have to worry too much about glare on a sunny day.

The latest generation of QNED TVs reflects incredible innovations when it comes to both panel technology and the software inside the TVs.

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