



THE HEART AND SOUL OF A BRAND

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## Blue Line Rail

## & The Rising Greater Lagos



MTN MIP-2 Fellows Begin their South African Study Trip



Africa Magic: Transforming Nollywood & Its Global Impact



Heirs Life

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The second cohort of the MTN Media Innovation Programme (MIP) began their nine-day study trip to South Africa on Friday 15th September 2023 as a part of their six-month fully funded fellowship on media innovation. Before their takeoff from Nigeria, the Fellows were treated to a premium experience at the MTN Prestige Lounge located at the E-wing of the Murtala Muhammed International Airport. The cozy facility is open to MTN prestige customers with access to complimentary food and snacks, a fully stocked bar, free WiFi connection amongst other benefits. The study trip, which includes classroom sessions at the University of Johannesburg and industry visits to leading media houses in South Africa, is designed to expose the Fellows to the Business of Journalism and Media Business Opportunities in Africa,



Imperatives of Development Journalism, and the role of new media in shaping public discourse in Africa. Some of the sessions will be facilitated by scholars in media and communication and Pan-Africanism, including Prof. Nixon Karrihi of Tangaza Media Africa, Dr. Prinola Govenden and Dr. Sifiso Mnisi of the University of Johannesburg. They will also be hosted by the South African Institute of International Affairs, and the Department of Foreign

Affairs in Pretoria to assess the gains and losses of the Nigerian-South African Bilateral Relations and the role of the media in Pan-Africanism. A highlight of the trip will be their visit to the MTN Group Headquarters in Johannesburg where they will have series of engagements with the company’s executives, discussing MTN’s Ambition 2025 strategy, and a breakfast session with South African editors’ forum to drive collaboration between Nigerian media practitioners and their South African counterparts. The MTN Media Innovation Programme offers media practitioners the opportunity to enhance their skills and expertise professionally and in business. The study trip exposes them to potential business prospects within the media industry and provides them with a more nuanced understanding of Nigerian-South African relations.

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## Student to CEO: Everything you Need to Know About MTN mPulse Spelling Bee



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- Click on the Spelling Bee banner.
- Sign Up or Log in as a Student.
- Click on "Play Annually".
- Take the "Practice test" as required.
- Click "Entry stage" when ready.

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**H**ey there, word wizards and spelling superstars! Have you ever wondered what it's like to challenge your friends and show off your spelling skills like a real champ? We have some fantastic news for you! The MTN mPulse Spelling Bee Competition 2023 has begun, and you could be the ultimate winner of some enticing prizes. You may be wondering what all the buzz is about with this competition. Consider it the Olympics of spelling, with students in primary and secondary schools aged 9 to 15 competing for one of several incredible prizes and becoming a part of Spelling Bee history.

This year's competition will award over N18 million in prizes, laptops, smartphones, and other prizes to the top 20 spellers. The champion of the spelling bee will have the opportunity to become MTN CEO for a day and the face of mPulse for a year, while their school will also be rewarded with cutting-edge ICT devices.

This exciting competition is open to all students in Nigeria on the mPulse tariff plan and here's how you can join in on the action!

**Sign Up:** If you're between the ages of 9 and 15, register to participate on the mPulse website, provided you are subscribed to the mPulse plan. Those who want to migrate to the mPulse plan should text 'mPulse' to 344 or dial \*344\*1#.

**Practice:** Remember that even the most powerful wizards had to practise their spells! The more you

practise spelling words, the better you will become. You can work on your skills with a friend, family member, or teacher. You can also find online spelling resources on the mPulse website to help you practice. Still not sure if you should enter the mPulse spelling bee competition? Well, here are a few reasons why you should:

- **Display your brilliance:** The MTN mPulse spelling bee competition allows you to flex your spelling muscles while expanding your vocabulary.
- **Build Confidence:** It takes confidence to step up to that stage and spell words correctly. By competing in the mPulse spelling bee competition, you'll gain confidence and learn how to shine in front of an audience.
- **Enjoy Healthy Competition:** The mPulse Spelling Bee competition provides a supportive environment for healthy competition. As a result, friendly rivalry develops, and students are encouraged to interact with one another and form friendships.
- **Write your name in the history books:** Participating in the mPulse Spelling Bee competition and becoming one of the top 20 participants is a sure way to become a part of spelling bee history.

The first two rounds of this year's competition will be held on the mPulse website, with the grand finale set to take place later in the year at the MTN Plaza, Falomo, Ikoyi.

So, fellow word explorers, there you have it! The MTN mPulse Spelling Bee is your golden ticket to a world of words, fun, and excitement. Who knows, you could be

## A Greater Lagos



**G**overnor Babajide Olusola Sanwo-Olu of Lagos State led hundreds of Lagosians, consisting of members of the public, the media, and other sectoral stakeholders to herald the commencement of commercial passenger operations of the first phase of the Lagos Blue Line rail services today, Monday, September 4, 2023, with a train ride from the iconic Marina train station to the Mile 2 terminal station. The Lagos Blue Line is one of the six identified Rail routes in the Lagos Rail Mass Transit (LRMT) Masterplan designed to alleviate challenges of mass transit across the city of Lagos. It would be recalled that the electricity powered high-speed metro train system was commissioned by former President Muhammadu Buhari on January 24, 2022, while the Lagos Metropolitan Area Transport Authority (LAMATA), through its Managing Director, Engineer Abimbola Akinajo, had announced the much-awaited take-off of passenger operations at a press conference on Wednesday, August 30, 2023.

Governor Sanwo-Olu assured Lagosians of maximum security, safety, and convenience on the train. "As you can see, the whole place is well secured. There are men of the Nigerian Police, there are Neighbourhood Watch. And they also have private security operatives that are all there. The stations are clean, and we are all good to go. With your Cowry Card you are good to go. So, let's go out there and get our Cowry Card and top it up so we can enjoy integrated urban mass transportation system that we have talked about", he urged Lagosians. Passengers are only allowed to get on the train with the Cowry Card or the LASSRA Identification Card. The Governor further announced a reduction in the fare on the train to N375 from the actual N750 fare for a complete trip along the first phase. This is with respect to the 50 percent discount subsidy palliative from the Lagos State Government to ease the burden of rising cost of living on Lagos residents.

Three trains are available for the Blue Line operations now, with each having a capacity to move 1,000 passengers per trip and an estimated combined total of 150,000 passengers daily.

*Melvin O. Udoosen*  
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## 14-Year-Old Prodigy Kentimfon Ndanyongmong Wins 2023 Heirs Life Essay Championship

**K**entimfon Ndanyongmong, a JSS 3 student from Beulah International School, Akwa Ibom, has emerged as the overall winner of the 2023 Heirs Life Essay Championship. The 14-year-old will go home with the grand prize of 2 million Naira in scholarship grant, with his school, Beulah International School, Akwa Ibom, receiving N500,000 worth of books and educational materials.

Also on the honorees' list, Samuel John, of Knightdale Middle College, Lagos, and Ameenah Jimeta, Prime College, Kano, emerged as the first and second runners-up, receiving N150,000 and N100,000 respectively.

Organised by Heirs Life Assurance (HLA), the competition attracted national interest and participation with over 5,000 entries submitted in its 2nd year.

Participants of the 2023 Heirs Life Essay Championship were tasked to draft a 500-word essay on the topic, "My Dream Career". Heirs Life commissioned a committee of specialists led by a Professor of English Language to assess and grade all entries. The organisation also conducted interviews in collaboration with the grading committee with shortlisted participants to ensure originality of the submissions.

Speaking on the impact and importance of the essay championship, Niyi Onifade, MD/CEO, Heirs Life Assurance Limited, said, "At Heirs Life and across Heirs Insurance Group, we believe in securing more than just finances. This Essay Championship is a testament to our commitment to nurturing the intellectual and creative capacities of our nation's youth. This competition is not just about words on paper, but about inspiring the next generation to shape a brighter future."

Heirs Life Essay Championship is an initiative of Heirs Life Assurance, a member of Heirs Insurance Group.

Heirs Insurance Group is the insurance subsidiary of Heirs



Holdings, the leading pan-African investment company, with investments across 24 countries and four continents, founded and led by Tony Elumelu. With a rapidly expanding retail footprint and an omnichannel digital presence, Heirs Insurance Group serves both corporate and individual customers across Nigeria.

Heirs Insurance Group is championing financial inclusion

and leading the digital insurance play in Nigeria, demonstrating its mission to democratise access to insurance. As part of its unique proposition, the Group rolled out digital and mobile channels to simplify access to insurance and make insurance accessible to everyone.

## Checkers Custard Strikes Deal with Turtle Taido Game Show to Nourish Bodies, Minds

**C**heckers Custard, one of Nigeria's leading custard brands, and Turtle Taido Game Show, Nigeria's leading educational kiddies show, have signed a strategic partnership as the former sponsors the Turtle Taido Game show designed to nourish the minds of Nigerian children of primary school age.

Although the details of the sponsorship deal are yet to come to the fore, suffice it to say that the Turtle Taido Game Show as an educational game show will test the knowledge of contestants based on the learning adventures of the cartoon character, Turtle Taido, and winning schools will be rewarded.

The show will feature primary school kids with each episode having two schools contest against each other. Each school is represented by a pupil randomly picked by Turtle Taido Mascot among the attendees. Winners, runners-up, and all the attending kids go away with gifts to nourish their bodies.

As the first sponsors of the Turtle Taido Game Show, both companies signed a strategic partnership on the 13th September 2023 with a view to bringing an exciting combination of nourishment and wholesome content to all children.

Made by Checkers Africa Limited, Checkers Custard is known for its premium quality, smooth consistency and taste, and impressive flavours.

The brand comes in four variants of Vanilla, Banana, Milk 3-in-1 and Chocolate 4-in-1, and in a range of 18 SKUs ranging from big and small jars to Super Saver refill packs and sachets; making the high-quality product available for diverse consumers and pockets.

All four variants of Checkers Custard are high-energy releasing food, snack and in-between meal filler. The Milk 3-



in-1 contains real milk and is fortified with: Vitamin A which promotes good vision, heart, lungs, and other organs' function; Vitamin D strengthens the immune system and helps the body absorb and retain calcium and phosphorus; Calcium, for building and maintaining strong bones and Protein which helps grow and repair cells and boosts metabolism.

Additionally, Checkers Custard Chocolate 4-in-1 contains: Cacao, a powerful antioxidant that supports disease prevention, eye health and aid in brain function and Potassium, which helps in muscle contraction, regulation of heartbeat, movement of nutrients into cells, and removal of cellular waste.

**TURTLE TAIDO** is the story of a super-powered, lively turtle that travels to different cities on an adventure. On his journeys, he makes friends and learns about different cultures. He also learns about different animals. His special powers enable him to get himself and others out of trouble. Using the compelling power of African storytelling, Turtle Taido teaches us that when we understand diversity and other people's cultures, we will treat all people with respect and live with others in peace and harmony, making the world a united and peaceful place for all.

The show airs on the popular Africa Magic Family Channel and several other television networks.

## Stanbic IBTC Pension Managers Unveils FUZE Talent Show 2.0

Stanbic IBTC Pension Managers, a subsidiary of Stanbic IBTC Holdings, has unveiled the highly anticipated second season of its transformative initiative – FUZE Talent Show.

Building on the success of the inaugural season, FUZE Talent Show 2.0 is set to ignite the talents and aspirations of Nigerian youths once again.

The FUZE Talent Show initiative is evidence of Stanbic IBTC Pension Managers' commitment to fostering creativity and innovation as the organisation invites young talents aged 18 to 35 to showcase their brilliance across diverse artistic domains, including music, dance, fashion, technology, and innovation.

The inaugural season of the FUZE Talent Show which took place in 2022 had over 7,000 participants and captured the hearts and imaginations of over 2 million viewers from all parts of Nigeria. It culminated in an electrifying grand finale and concert: the FUZE Festival, during which winners were announced.

The FUZE Festival took place in December 2022 with amazing performances from some of Nigeria's best music talents and had over 8,000 guests in attendance. It featured an incredible array of experiences including music, fashion, food, art and other fun activities for all attendees, thus demonstrating its impact on the country during the festive. As Season Two rolls in, prospective participants are invited to embark on an exhilarating journey by registering for FUZE Talent Show 2.0. The digitally-led audition process is as easy



as it is engaging – participants only have to download the Stanbic IBTC Events App from the Android or iOS store, complete the registration form and submit a one-minute video showcasing their talent. Notably, the audition process is completely free.

Olumide Oyetan, Chief Executive, Stanbic IBTC Pension Managers expressed delight, remarking on how FUZE has emerged as a premier platform for young creatives to captivate audiences, establish connections, and cultivate partnerships within the dynamic creative sector. He highlighted that FUZE reflects the vibrant Nigerian culture across various artistic forms, catalysing and elevating the nation's creative landscape.

Nike Bajomo, Executive Director, Stanbic IBTC Pension Managers warmly invites young Nigerians to participate in the event. Emphasising the cost-free nature of the audition process, she highlights the core ambition of FUZE Talent Hunt 2.0 – providing a supportive platform for Nigeria's talented youths to learn, network and access critical resources that will fuel their aspirations. She said "through this platform, we seek to inspire, uplift and propel the next generation to achieve their dreams".

The announcement of the FUZE Talent Show winner will take place at the eagerly awaited FUZE Festival which is scheduled to take place on 23 December 2023. With a grand prize of N32 million up for grabs, participants stand to receive industry acclaim as well as invaluable mentorship to accelerate their careers.

Join Stanbic IBTC Pension Managers in celebrating the boundless creativity and limitless potential of Nigeria's emerging talents at FUZE Talent Show 2.0. For detailed information about FUZE Talent Show 2.0 and the upcoming FUZE Festival, please visit [www.stanbicbtpension.com](http://www.stanbicbtpension.com).

## AltSchool Africa launches New Creative, Business School

Following an impressive 40 percent completion rate in its first year, AltSchool Africa, a skill-to-market platform, has expanded its learning faculty to introduce Creative Economy and Business schools.

The tech-enabled platform has included content creation, sales and music business, using Afrobeats as a case study, to its existing in-code and no-code courses.

The new programmes aim to cater to non-traditional career paths beyond the tech sector, offering a comprehensive and hands-on upskilling platform for aspiring learners interested in emerging fields.

Music artiste, Folarin Falana, better known as Falz the Bahd guy and renowned comic skitmaker cum actor, Adebowale Adedayo, popularly known as Mr. Macaroni, have been named as facilitators for the creative economy school, while media personality Oladotun Ojuolape Kayode aka Do2dtun was recently named as the school's Creator Relations Director.

Other facilitators joining the school's business faculty include, Nigerian film director and cinematographer, Nora Awolowo; multi award winning music journalist Joey Akan, and content creator Chinonso Egemba aka Aproko Doctor. Established in 2021 by the trio of Adewale Yusuf, Akintunde Sultan and Opeyemi Awoyemi, AltSchool Africa, since its inception, has received over 50,000 applications from at least 83 countries, with the majority of applicants coming from Nigeria, Kenya, Ghana, Rwanda, and the United Kingdom, with more than 20,000 learners successfully enrolled on the platform.

According to the Co-Founder and CEO, Adewale Yusuf, "we are excited to announce the addition of these two new faculties, with qualified experts leading the courses. These industries were specifically chosen for their rapid growth, and we want to help people quickly enhance their careers in these fields.

"Our goal is to create a fun and communal learning platform for all Africans to develop their skills, regardless of their previous education or background. Our unique teaching methods have proven successful in helping our learners better retain information, demonstrating that we understand the complexities of how online education works."



He noted that with the continued growth of technology in Africa, interest in the creative economy, which gave rise to unconventional career options such as, music management, content creation, and influencer marketing, surged.

"AltSchool Africa is at the forefront of this educational shift, ushering in a new era of learning on the continent. Our platform aims to make a positive impact by connecting individuals with the necessary skills for the job market, enabling them to grow and reach their full potential. By doing so, we aspire to contribute to a brighter future for the continent.

"Africa's music streaming market is projected to reach \$372.80 million this year, with a growth rate of 8.89 percent. At this rate, the projected market volume will be approximately \$524 million by 2027. With some of the most popular streaming services only introduced to the continent late in the last decade, the relevance of jobs within this and the wider creative economy has increased," Yusuf stated. Building on the success recorded in Seasons 1 and 2, the highly anticipated season 3 of the popular podcast How Far with Mr Eazi and Temi Otedola is back with six exciting new

episodes for its third season.

Hosted by superstar singer and serial entrepreneur, Mr Eazi, and actress-cum media personality, Temi Otedola, the podcast aims to delve into a wide range of engaging topics, from relationships and entertainment to social issues and beyond.

It serves as a meeting ground between the Accra to Lagos crooner's perspective as an acclaimed artiste and entrepreneur, and the billionaire daughter's worldview as an actress and media personality.

Available for streaming on all major platforms, including Apple Podcasts, Spotify, and more, each episode will be released every Wednesday, allowing listeners to tune in and join the hosts' captivating conversations for six consecutive weeks.

The season will consist of six new episodes to cover a wide range of topics that are relevant to the modern world. From navigating relationships and the intricacies of the entertainment industry to addressing pressing social issues, the hosts will offer their unique perspectives and invite guests to join them in exploring these important subjects.

## AAAN Announces 18th Edition of LAIF Awards

The Association of Advertising Agencies of Nigeria (AAAN), the umbrella body for advertising professionals in Nigeria, has announced the 18th edition of the Lagos Advertising and Ideas Festival (LAIF). This year's LAIF Awards will hold from the 9th to the 18th November, 2023. The President of the association, Steve Babaeko, made the announcement at a Press Conference held in Lagos on Saturday, September 9, 2023. The association also inaugurated a new management board for the Awards. The new members include Jay Chukwuemeka, Henry Akpede, Raphael Idu, Idiare Atimomo, Colette Otusheso, Funmibi Fayo Adeleye, Oyindamola Fakile, Dolapo Ogunbambo, Jumoke Akinyele and Babs Fagade. The new board will preside over the affairs of the LAIF Awards for the next three years. In his remarks at the Press Conference, Babaeko noted that the LAIF Awards remains a veritable platform to celebrate creative excellence and showcase the exemplary works of agencies in the industry. He said this year's award is quite symbolic as it coincides with the 50th Anniversary celebration of the advertising professional body in Nigeria. He commended the members of previous LAIF boards for their efforts over the past 17 years to keep the tradition going and ensure that the pipeline of talents in the industry keeps growing. In his remarks, the newly inaugurated Chairman of the LAIF Management Board, Jay Chukwuemeka, assured that this year's edition would be unique and more inclusive as the board is determined to encourage more member agencies to participate. According to him, the theme for this year's edition, 'A new LAIF', signifies a pivotal moment in the industry's evolution as it hopes to celebrate the hard work, passion and dedication of creatives around the country. While acknowledging the brilliant works of the previous board, he noted that the present leadership is committed to bringing about a lot of transformation that harmonizes the LAIF brand with the clear vision of its founders and future goals. -We are committed to



upholding the best global practices while preserving our heritage beyond the past and present. One of our primary objectives this year is sensitization and inclusion. We aim to increase participation in LAIF from more member agencies of the Association of Advertising Agencies of Nigeria in 2023. Our goal is to craft a credible and inclusive event that will not only celebrate our industry from within but also position us better externally", he said. He stated that, aside from creating a new category to recognize and celebrate the clients this year, the board is considering bringing agencies from neighbouring West African countries on board soon to promote inclusivity and regional appeal. "We are introducing a category for Marketing Directors/Departments on the client's side, with the long-term aim of increasing participation, as we all know that our clients give us the platform to exhibit our genius. We believe being nominated in LAIF is no easy feat. Hence,

we will be rewarding nominated Agencies moving forward with the prestigious LAIF STAR Badge," he said. Also speaking, the immediate past chairman of the LAIF Management Board, Lanre Adisa, expressed great satisfaction with the awards' impact on the industry over the last 17 years. He looks forward to a beautiful experience at the forthcoming edition. "I feel very happy and proud to be part of the awards scheme that has brought a lot of innovations to the advertising profession. I am happy to have contributed my quota in raising the bar for the awards. LAIF Awards will always be topmost on my mind," Adisa said. Award entries for it's participating agencies will open on the 18th of September, 2023. The LAIF Festival Week is schedule to hold from the 9th of November, through the 18th of November, 2023 culminating with the LAIF award night on the 18th of November, 2023.

## Maxxconnection Unveils New Logo, Promises Tailored-made Delivery

To climax a month-long 10th anniversary celebration, the leading brand activation and experience agency in Nigeria, Maxxconnection has unveiled a new logo that would drive the agency's strategic functions and operations to the future. The logo was unveiled to some galaxy of guests at the dinner/gala organised by Maxxconnection to wind down the month-long 10 years celebration in Lagos. The new logo comes with two colours- Blue and Red that distinctively demonstrates the bold steps the management and staff of the agency are making towards leading the industry in West Africa. The logo is a bold representation of the company that is willing to explore technology and as well as creating experience that is not just fanciful but impactful for clients and brands. "We have seen the first 10 years and we are now moving into the next 100 years. The logo in itself says it all", said Owolabi Mustapha, Managing Director of Maxxconnection. Elated, Mustapha stated further that when we started this journey in 2013, we were a small team of 3 persons operating from a one room, but we had big innovative ideas, dreams and the tenacity to make a mark in the industry. "With those



dreams, we had birthed more dreams and expanded our expertise and services in line with our vision of developing a more impactful business which was all made possible because of you all in this room," he said. According to him, "If the past decade has taught us anything, it's the importance of improving our people and our process cannot be overemphasized in making a meaningful impact on our partners and community. This Year, he said, "Maxxconnection limited is celebrating its 10th year anniversary, as we reflect upon this significant

milestone, I want to take a moment to share my sincere appreciation and gratitude to every member of the Maxx Team; past and present, I recognize that we wouldn't be where we are today without their passion, dedication, professionalism and commitment." Recanting others who have made the agency stronger in the last 10 years, Mustapha said, "Today, we have been privileged to serve more than 20 partners, from ABINBEV to Coca-Cola Hellenic, British American Tobacco, Reckitt, Keystone Bank, Ecobank, Airtel, Vbank, Tolarams to list a few. "As we enter a new era, a new decade, I want to assure you that we shall remain committed to the key drivers of our success which includes Innovation, Collaboration, Trust, Responsibility and the "X" that makes us go the extra mile in ensuring impeccable delivery," he added. Conclusively, he said "I sincerely thank you all for relying on team Maxx and making us your trusted partner. We look forward to tackling the exciting challenges and opportunities that lie ahead of us and to continue our journey with each and every one of you."

## LIRS Tasks Hospitality Brands, Others On Consumption Tax Compliance

The Lagos State Internal Revenue Service (LIRS) has urged owners of restaurants, hotels, and event centres operating in the state to prioritize the monthly collection and remittance of a 5% consumption tax on all consumables and personal services. The State on June 22, 2009, enacted the Hotel Occupancy and Restaurant Consumption Law of Lagos State otherwise called Hotel Consumption Law, which imposes consumption tax at 5% on the value of goods and services consumed in hotels, restaurants and event centers within the state. The tax base is the total cost of facilities, consumables or personal services supplied to a consumer in, by or on behalf of the hotel, restaurant or events centre. Speaking on The Tax Talk programme monitored on TVC on Wednesday, Jimi Aina, Director, New Growth, LIRS, said while the consumption tax is a major source of revenue for the Lagos State Government, which uses the funds to provide public amenities and services such as healthcare, education, transportation, and security, owners of restaurants, hotels, event centres, etc are obligated to register with the LIRS as collecting agents. Aina submitted that contrary to the misconception a lot of people have about consumption tax, the state has not imposed additional taxes on restaurants, hotels and event centres, rather, consumers who purchase taxable goods or services in the state are responsible for paying the consumption tax. The tax is already included in the price of the goods or services and is paid to the collecting agent who collects it on behalf of the Lagos State Government. "Many people misunderstand the concept of consumption tax. It is often thought that this tax is an additional burden on hotels and restaurants, but this is not the case. In reality, it is the customers who are taxed when they dine out, attend events, or have drinks at a bar. The tax rate is five per cent. By paying the consumption tax, consumers contribute to the development and maintenance of these amenities and services." "According to Section 1 of the Lagos State Consumption Tax Law, consumption tax is defined as a tax on the supply of goods and services in Lagos State, which is charged and payable by the consumer. "Consumers who purchase taxable goods or services in Lagos State are responsible for paying consumption tax. The tax is included in the price of the goods or services and is paid to the collecting agent who collects it on behalf of the Lagos State Government," he said. Speaking further, the New Growth Director said while collecting agents (restaurants, hotels and event centres) have the responsibility of collecting these taxes from consumers and remitting to the LIRS, it's also important to factor in the deadline for remittances. He explained; "According to the Lagos state consumption tax



law, the remittances must be made not later than the 20th day of the month following the month of collection. For example, consumption tax collected in September must be remitted to the LIRS on or before the 20th of October. Aina noted that there are legal implications to non-remittances by collecting agents who failed to remit consumption tax collected from consumers to the LIRS within the prescribed time. "Where a Collecting Agent fails to make a return or remittances as and when due, LIRS may make an estimate of the total amount due and such estimate shall become due not later than 21 days of service of such a notice. "Failure to remit the tax collected within the stipulated time will attract a 10% penalty of an amount not remitted plus interest at 5% above the prevailing Monetary Policy Rate of CBN of Nigeria. Such collecting agent may

also face sanctions including closure of business and prosecution," he submitted. According to the LIRS, the monthly filing of returns on sales using UCL 2 form must be accompanied by a report stating: The total amount of payments made for all chargeable transactions during the preceding reporting period. The amount of consumption tax collected by the agent during the reporting period. Any other information required by LIRS to be included in the report. Every collecting agent is required to keep, maintain and preserve such records, books and accounts in respect of all transactions chargeable under the Law as hotels, restaurants and other businesses affected by this Law are required to register with LIRS and keep records of Evidence of registration as a Collecting Agent.

## Rite Foods, LCCI Renew Partnership to Showcase Brands at Lagos International Trade Fair

Rite Foods Limited, one of the leading food and beverage manufacturers, has partnered with the Lagos State Chamber of Commerce & Industry (LCCI) for the 37th Annual Lagos International Trade Fair (LITF) to exhibit its unique brands. The forthcoming 37th edition of the Annual LITF, with the theme "Connecting Businesses, Creating Value," will be held from Friday, 3rd to Sunday, 12th November 2023. This event serves as a platform for Rite Foods Limited to refresh consumers and participants with its 13 variants of the Bigi Carbonated Soft Drink, the Bigi Premium Drinking Water produced under high hygienic conditions with global best practices in purification, Fearless Energy Drink in its two flavours: Classic and Red Berry, the premium Sosa Fruit Drink with its five variants: Apple, Orange, Cranberry, Mixed Berries, Orange, Passion & Mango (OPM) as well as Rite Spicy Beef and Bigi Beef Sausage Rolls. Activities at the event, among others, will include an exhibition by 200 companies from China, an Entertainment Village showcasing Nigeria's creativity in entertainment, a Children's Corner offering juvenile experiences and the LITF Tech Hub for technology entrepreneurs. Additionally, the Africa Hall, one of the Chamber's instruments for boosting Intra-African trade under the African Continental Free Trade Agreement (AfCFTA), will host representatives from 54 African countries. The event will also feature the participation of the Lagos Island Connect, a not-for-profit organization that promotes impactful policies and practices within Lagos Island and beyond, as well as the LCCI Mentees, which consist of young entrepreneurs showcasing their developments. Chairman of the Trade Promotion Board at LCCT, Engineer Leye Kupoluyi, commended Rite Foods Limited for their collaboration on this year's LITF. He emphasized that this fair, the largest in the country, will be an avenue for the exhibition of innovative products and services across various industry verticals, offering investors the opportunity to engage with the economic system for developmental benefits. Kupoluyi also announced that the first three days of the event will be free for all exhibitors and visitors as one of the benefits of



LCCI's 135th-anniversary celebration, encouraging them to leverage this opportunity for networking and product promotion. Ajibade Adedotun, the Media and Insights Manager of Rite Foods Limited, expressed the company's alignment with the LITF's values, as reflected in its product portfolio produced with state-of-the-art factory and cutting-edge technology. Rite Foods Limited's remarkable growth earned the company recognition as the highest gainer in 2023 in the recent Top 50 Brands evaluation, where it jumped 14 places upward from its 44th position in 2022 to the 30th position in the ranking. This achievement is particularly notable given the strong competition, including multinational companies with larger marketing

budgets. Rite Foods Limited's rapid ascent is indeed a phenomenal feat, considering it was a relatively unknown indigenous brand just five years ago. Furthermore, Rite Foods Limited's products, including the Bigi Cola variant of the Bigi Carbonated Soft Drink, the Fearless Energy Drink, and the Bigi Beef Sausage Roll, received "Best Value for Money" awards in their categories at the recent BrandXchange Consumers Value Awards. Its Sosa Fruit Drink also won the "Outstanding New Product of the Year – Juice" award at the prestigious Marketing Edge Brands & Advertising Excellence Awards, both in Lagos.

# Xiaomi Announces Spectacular Mega Discount Promotion on The Redmi Note 12 Series

Xiaomi is pleased to announce exciting shopping spree as it unveils spectacular Mega Discount Promotion for September on all Redmi Note 12 Series. Brace yourself for an unprecedented shopping extravaganza that promises unbeatable deals on Xiaomi's wide range of Redmi Note 12 Series from August 28th to October 8th, 2023. Xiaomi is pulling out all the stops this September with an extended shopping window. The Mega Discount Promotion spans over five weeks, giving customers ample time to explore the incredible discounts and offers on all the Redmi Note 12 Series smartphones lineups.

Are you a tech enthusiast, fashion-forward individual, or simply someone who loves a good bargain, this promotion has something for everyone. A delightful exclusive offer that gives both new and existing customers a bump in their smartphone experience through the Redmi Note 12 Series Mega Discount offers.

The Redmi Note 12 Series consists of Redmi Note 12, Redmi Note 12S, Redmi Note 12 Pro, and Redmi Note 12 Pro+5G. Each model is equipped with the latest camera system, charging speed, display, and processors.

## Mega Discount Promotion Details

The remarkable discounts available to new and existing customers includes the following:

1. A purchase of the Redmi Note 12 would see the customer get a 10,000 Naira discount, and a 20000mAh Redmi power bank. The Redmi power bank is a spectacular choice for any customer with its fast-charging ability.

2. Upon the purchase of the Redmi Note 12S, customers get a whopping 15000 Naira discount off the price, and a Redmi Band 2 as an added accessory for a complete experience.

3. Buy the Redmi Note 12 Pro and win a Redmi Band 2 as an extra incentive.

4. When you purchase a Redmi Note 12 Pro+5G, it guarantees you a free Redmi Band 2.

This promo lasts for a limited period of time; hence customers are encouraged to take advantage of this



offer and add a new spark to their lives. Explore the Exciting Features of Redmi Note 12 Series

## Redmi Note 12

The Redmi Note 12 is built with a 50MP AI triple camera, 120 Hz AMOLED display, 5000mAh paired with 33W fast charging technology and Snapdragon 685 processor. With a 6.67-inch AMOLED Dot Display, it comes with larger screens that accommodate higher resolutions that the phone provides.

The Corning Gorilla Glass Victus protects the screen, a feature that ensures durability and resistance to scratches and cracks.

## Redmi Note 12S

MediaTek Helio G96 processor powers Redmi Note 12S, and a massive 5000mAh battery with 33W fast charging, this feature can make charging that much faster by taking the phone from 0 to 100 percent under an hour. This amazing feature is not just functional but it gives the user a unique advantage in difficult situations. Redmi Note 12S display also has a 9Hz refresh rate with a 6.43" FHD+ AMOLED Dot Display,

which makes the device not just faster but ensures a smoother experience. For gamers, this is a very important feature with a stunning 108MP main camera, an ultra-wide lens, and a dedicated macro lens, that allows you to capture your story in the exact way you want it with amazing image quality and details.

## Redmi Note 12 Pro

Equipped with a 108MP main camera, 67W Turbocharging, 5000mAh battery, 6.67" FHD+ AMOLED Display and Snapdragon® 732G processor. Redmi Note 12 Pro is built with unique camera system which allows users to capture stunning photos and videos, even in challenging lighting conditions. The 67W turbocharging aids fast charging and easily provides long-lasting usage of social media activity, photography, content creation, and more, so users can go anywhere, do anything, and never miss a moment. This Pro version takes the features of the Redmi Note 12 up a notch, with a little extra.

## Redmi Note 12 Pro+ 5G

This is one of the most desirable devices in the Nigerian market. Its revolutionary technology of the 200MP world-leading camera with OIS is nothing short of spectacular. It is equipped with the ultimate 1/1.4-inch sensor size. Redmi Note 12 Pro+ 5G is redefining the world of smartphone photography in the upper mid-range segment. More so, it comes with an array of exciting features that make the device even better. It features a 120W Hypercharge, 120Hz AMOLED including Versatile MediaTek Dimensity 1080 with 5G.

Availability Redmi Note 12 Series smartphones are available at Xiaomi's exclusive store in Computer Village Ikeja and all the retail stores of Slot, 3C Hub, Finet, Pointek, and Raya nationwide.





# Blue Line Rail

## & The Rising Greater Lagos

It is no longer news that the Lagos Blue Line Rail has commenced commercial operations. At exactly 9.07am, on Monday, September 4, 2023, Lagos State Governor, Mr. Babajide Sanwo-Olu boarded the train from the first coach and walked to the seventh coach.

The governor took it upon himself to be the ride manager, taking time to explain the requirements to board the train to the people. He was accompanied in the historic ride by his deputy, Dr. Obafemi Hamzat, Secretary to the State Government, Mrs. Bimbola Salu-Hundeyin, former Deputy Governor of the State, Otunba Femi Pedro, former Speaker of the State House of Assembly, Rt. (Hon.) Adeyemi Ikuforiji, Senator Musiliu Obanikoro and wife of the governor, Dr. Ibijoke Sanwo-Olu among other government officials. The ride from the Marina station to Mile 2 took between 17 and 20 minutes with 90secs at each station before the final destination. Earlier at an interactive session with newsmen, Sanwo-Olu urged residents to purchase the Cowry card to be able to make use of the facility, while also warning against pedestrian crossing the Rail track, which he said is electrically powered. The Governor thanked President Bola Tinubu for putting in place the transportation master plan in the State, which included the rail, waterways

and road infrastructure.

He revealed that the Redline rail project, which is ninety six percent completed will be commissioned by the President before the end of the year. "The various stations and bridges will also be commissioned at the end of September and October 2023", he noted. In her remarks, Managing Director, LAMATA, Engr. Abimbola Akiyo revealed that the train will begin with 12 trips daily for the first two weeks for test-running, but on full operation will run 76 trips from 5:30am till 10pm, carrying 175,000 passengers daily. She added that the train will only stop for 90 seconds at every station to drop and pick passengers. Akinajo noted that each terminal's train will have a maximum stop time of 90 seconds, maintaining a strict schedule. The service will operate both in the morning and evening phases, with ongoing tests during the day to ensure the trains are in proper condition. The metro service will adhere to a fixed timetable, available at all stations and on the LAMATA website. "It's a metro service, we will be working to the timetable and will be available at every station and LAMATA website", she noted. While noting that the rail tracks had been electrified, the LAMATA boss warned Lagosians to stay clear of the tracks, listing measures put in place to ensure safety to include installation of 300 cameras at every station

and on the tracks. She, however, frowned at eating or drinking on the train, saying it will not be condoned in order to ensure sanity on it. Each trip, Akiyo said, would cost N375 due to the present 50 per cent reduction in transport fare introduced by the governor, noting that it would, however, increase to N750 whenever the reduction is removed by the government. Recall that the rail infrastructure was commissioned last January by former President Muhammadu Buhari. The milestone was a culmination of impactful reforms initiated in the State's transport ecosystem, which started at the beginning of the Fourth Republic, under the then administration of Asiwaju Bola Ahmed Tinubu. With the successful commissioning of the project, Lagos has become the first sub-national government in Africa to fund and deliver a rail system from the state's balance sheet. The construction of the second phase of the project, which covers 14 kilometres, from Mile 2 to Okokomaiko, was launched immediately after the completion, and the inauguration of the first phase. The Blue Line – built by China Civil Engineering Construction Corp – links the mainland part of the city to Lagos Island.

When it begins full operation, the Blue Line is expected to move about 250,000 passengers daily. The



completed first phase of the project comprises five beautiful passengers' stations at Mile 2, Alaba, Orile-Iganmu, National Theatre and Marina. The Marina train station is a major interchange where other modes of transportation, water and road, will integrate with the rail. The electricity powered rail system, unified payment system (Cowry Card), World standard cars that are automated, fitted with audio and visual communication systems and speedometer to deter speed above 80km/HR are examples of the integration of technology to the project aimed towards making Lagos a smart city. The Blue Line is a public infrastructure that will positively transform the lives of Lagosians. It is cheering to note that the passenger operation and maintenance of the train system will be concessioned to a capable operator to ensure its sustainability. Managed by the Lagos Metropolitan Area Transport Authority (LAMATA), the 27-kilometer railroad line is one of the six rail lines and one monorail in the Lagos Strategic Transport Masterplan (STMP) to cater to public transport

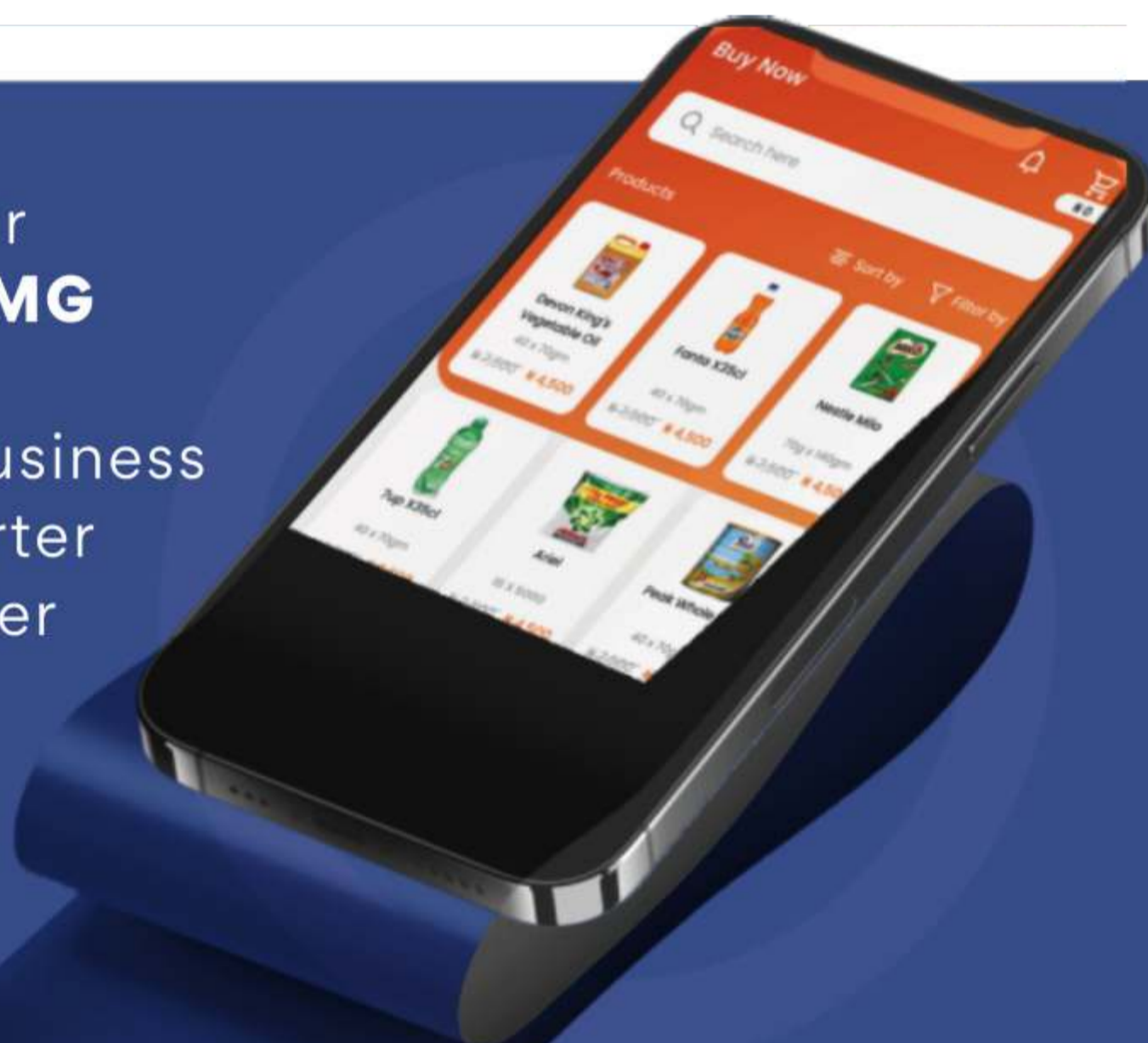
demand up till 2032. The master plan has six rail lines and one monorail, 14 Bus Rapid Transit (BRT) corridors, over 20 water routes and a number of major new roads. Powered by electricity and running at 80km/hour, the Blue Line cuts through the 10-lane Lagos-Badagry Expressway from Okokomaiko to Iganmu before soaring on a rail bridge from Iganmu to Marina. The rail tracks are raised from Iganmu to Marina to achieve the lagoon level crossing for the rail tracks. For the safety of pedestrians, the entire rail tracks are securely fenced to deter any intrusion or crossing of the tracks. At regular intervals, the Blue Line corridor is equipped with well-defined pedestrian bridges. The trains are also fitted with speed governors to deter speeds above 80km/hour. The Blue Rail will certainly help to reduce the pressure on road traffic, especially as most people from the mainland work on the island. The fact that it runs from Mile 2 all the way to Marina is even better, as it means it will pick up people from the Badagry axis coming to the island and also those of

from Surulere. Residents of Orile and Iganmu can also join since the stations are there. It will hasten business transactions, enhance the beautification of the environment, and speed delivery in terms of transportation. It will certainly attract foreign partnerships and private investments, which will boost the state's earnings. The milestone in the development of the Lagos Rail Mass Transit is the culmination of several impactful reforms in the transport ecosystem of Lagos, starting in 1999. Over the last two decades, the project has been devotedly implemented by successive administrations. When the second phase is completed, the entire project would take 500,000 people daily. With the Blue Line, the Sanwo-Olu administration's vision for an integrated transport system, as enunciated in the T.H.E.M.E.S PLUS agenda, is becoming a reality. Now, Lagosians can experience a multimodal system of transportation through the road, rail and waterways with an integrated mode of payment via the Cowry Card. A Greater Lagos is, indeed, rising!





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## Why Investors Of Today Will Smile to Bank in 5 Years-Adeduntan, First Bank Boss

**W**orld leaders from 198 countries converged in New York last week for the 78th United Nations General Assembly(UNGA) where the implementation of the 17 Sustainable Development Goals(SDG) took the centre stage. The world has 7 years left out of the 15 years timeline to achieve these universally agreed objectives, which include ending poverty, ensuring quality education, promoting good health, and providing access to affordable and clean water. But they all agreed that they were all far behind the objectives meant to be achieved by the year 2030.

However, President Bola Tinubu took his campaign for foreign direct investment to the global meeting. As a strategy to sell his idea, the Ministry of Foreign Affairs in collaboration with First Bank Plc organized an investment luncheon as one of the events on the sideline. Speaking on why the event was deemed important, the Managing Director of FBN, Dr. Adesola Adeduntan on Arise TV said there was no better time to attract investors into the country than now. Excerpt:

**What is the purpose of this event and outcome you aim to achieve?**

Thank you! The event in our view is one of the strategic sideline events that the Nigerian government put up as an integral part of our engagements with the international community for this year's edition of the United Nation (UN) General Assembly(UNGA). As you are aware, we do have a new president, President Bola Ahmed Tinubu GCFR, and he has embarked on what he has rightfully described as economic diplomacy, essentially trying to woo investors into our country so that we do have foreign direct investments that can help us to accelerate growth. You'll recall that the president has mentioned as part of his 8 points agenda that significant quantum growth in GDP is one of his administration's objectives. So, this is our own contribution, working with like-minded entities like Bank of America to put together Nigerian investors, Nigerians in diaspora, to brainstorm with the president in terms of what are those critical policy changes that the government will need to enact to ensure that Nigeria becomes the preferred destination for foreign direct investment and like you mentioned, the turnout today was extremely good, the contributions were quite solid and I believe we all left today's session feeling very positive and very optimistic about the inflow of foreign direct investment into our country.

**How do you see the role of banking sectors in facilitating these investments and economic development in the country?**

What we explained again and again as CEO of First Bank, an institution that has been in existence for over 130 years, there is no other entity that is well placed to speak about investments in Nigeria, investment in the continent, better than the First Bank. So, we basically showcased to the people who attended today's event, the investment opportunities in Nigeria, how to navigate all the hurdles that they may come across, but, more importantly, the kind of rewards that awaits people who are able to invest in Nigeria. We cited several examples of foreign investors in our country who broke-even, we are the head of their protected broke-even period, and for us, that was quite significant. We also highlighted the fact that with a huge domestic market, with excess of 200 million with Nigeria being the anchor economy in the West and Central Africa region, you can't get it wrong with Nigeria. We do not lay heed to this huge opportunity on the back of the fact that we have not created a single African market on the back of the African continental free trade. So, a big investor in Nigeria essentially gains not just access to the Nigerian market, but the entire African market. When you also look at the projections in another 10 years or so, the population of Africa is expected to be bigger than China. So, just imagine a market that is bigger than China in another couple of years. That is the market that we showcased today essentially to foreign investors and I believe that we've successfully convinced them that coming to Nigeria means to come into Africa. The opportunities are huge, they are quite significant but mostly, they are also coming at a time when our President, Bola Ahmed Tinubu is focused on creating an enabling environment that allows foreign direct investors to come into our country to foster economic growth and development. The president has been very emphatic, his agenda is about inclusive growth which is quite significant. So, I think the time is right, anybody that finds his way into our country at this particular point in time, in another 5 years, the person will be smiling to the bank.

**What specific incentives do you present to potential investors during the launching?**

The banking sector in general and First Bank in particular, our rule is to showcase what is possible, what

is available, but, most importantly once those transactions and investments begin to take shape, it is for us to come in as a provider of them to those transactions. Part of what we took away from today's presentation is the need for the government to say these are the top 5 or top 10 big projects that we would like to finance. For example, the Brass LNG had been on the drawing board for more than 10 years. So, if we want to put this on the table, that potentially is an investment in billions of dollars. We have a number of moribund steel industries, Ajaokuta has been there, the Delta Steel Company has been there. Time to revisit them and reactive those against significant investment and these are investments that will spur further investments and they will spur significant growth. The president has been speaking about building infrastructure. You cannot build infrastructure without steel. For example, you cannot build infrastructure without cement. So, if there's any takeaway today, it's for the government to define a couple of top priority areas of projects, where they would like investments to come in. And if you can just get 2 to 3 serious investors into Nigeria, imagine a world where you have like Ovreal (I'm just bringing it up), the big mining company coming to do mining in Nigeria. It changes the narrative immediately and so on and so forth. So, on the back of the recent visit of the President to India, Indorama which currently has a Petrochemical plant in Port Harcourt has said they are going to invest additional \$8bn, so, those are serious investors. All that is required is to get about 10 of such people. Imagine 8 serious players saying they will put an average of \$8bn into this economy in the next 5 years. We are talking of potential investors, so, therein lies our opportunity to unlock value, push significant economic growth, 'inclusive growth' to use the word of our president and then we begin to address poverty. As banks, we do have the balance sheet to support those big ticket transactions. The Nigerian banking sector had also matured significantly. We also do have structuring capabilities that allow us to lead the fund raising efforts in this kind of transaction and it must definitely spur growth. I'm particularly excited about what the future holds for our country and I'm very optimistic that with this kind of leadership that our president provides, especially in the area of economy, the future is very bright.

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# Africa Magic: Transforming Nollywood and Its Global Impact

**Y**ou have no idea how thrilled we are to delve into the captivating transformation Africa Magic has had on Nollywood and its global impact. In this exploration, we will uncover how Africa Magic, a prominent channel, has wielded its influence, reshaping the landscape of Nollywood and propelling it to global recognition.

## Africa Magic: Pioneering Excellence in Nollywood

Africa Magic, under the umbrella of MultiChoice Africa, has played a pioneering role in transforming Nollywood into the powerhouse it is today. This channel, which focuses on showcasing African content, has been instrumental in both the production and promotion of key Nollywood films, elevating the industry to new heights.

## Let's take a closer look at a few of these cinematic gems that have left an indelible mark on both the local and international film scenes:

1. "Tinsel" (2008 – Present) A household name in African television, "Tinsel" is a soap opera produced by Africa Magic. This long-running series has not only provided a platform for emerging talent but has also captivated audiences with its compelling storytelling. It's a testament to Africa Magic's dedication to nurturing the Nigerian entertainment industry.

2. "53 Extra" (2010 – Present) "53 Extra" is another Africa Magic production that delves into the world of African entertainment, providing viewers with an inside look into the lives of their favorite stars. This show has become a cultural phenomenon, further solidifying Africa Magic's role in promoting African talent.

3. "Hotel Majestic" (2015 – 2016) "Hotel Majestic" was a drama series that received critical acclaim. Produced by Africa Magic, it explored complex themes and showcased exceptional acting talent, highlighting the channel's commitment to creating quality content.

## Versatility and Compatibility: Africa Magic's Strengths

Africa Magic's versatility in content delivery has been a cornerstone of its success. It offers a wide range of programming, from soap operas and dramas to reality shows and award ceremonies. This diversity ensures that there's something for everyone, making it a channel that resonates with a broad audience. Moreover, Africa Magic has been forward-thinking in adapting to changing viewing habits. It has embraced technology and expanded its reach through digital platforms and



streaming services. This adaptability has allowed it to reach both local and global audiences, effectively bridging the gap between Nollywood and the world. Celebrating Excellence in African Cinema with the Africa Magic Viewer's Choice Awards The AMVCAs, instituted by Africa Magic, stand as one of the most celebrated and revered film awards ceremonies on the African continent. These awards were introduced to honor outstanding achievements in African cinema, and they have done just that, with unmatched flair and grandeur. These awards have not only provided a platform for honoring Nollywood's best but have also positioned Nollywood on the global stage. Over the years, the AMVCAs have seen numerous impactful wins that have reverberated throughout the industry. Films like "Brotherhood", "Anikulapo", "King of Thieves



(Agesinkole)", "Amina" amongst others have clinched major awards, further solidifying Nollywood's position on the global stage.

Today, the AMVCAs have grown to become more than just an awards ceremony; they are a star-studded affair that brings together some of the biggest names in African cinema. The glitz and glamour of the red carpet are complemented by the gravity of the awards themselves, making it an event that both the industry and fans eagerly anticipate. In conclusion, Africa Magic's transformative impact on Nollywood cannot be overstated. As a prolific writer, movie critic, and Nollywood expert, I've witnessed firsthand the profound influence of Africa Magic in shaping Nollywood's growth and global recognition. Through its production of iconic films and diverse programming, it has not only propelled Nollywood to unprecedented heights but has also served as a cultural bridge between Africa and the world. Africa Magic's commitment to versatility and compatibility has ensured its enduring relevance in the ever-evolving landscape of the Nigerian film industry. It continues to be a beacon of creativity, a platform for emerging talent, and a driving force behind Nollywood's global impact. No doubt, this channel's journey is intertwined with the success story of Nollywood itself. From redefined African cinema to captivating audiences, Africa Magic is leaving an indelible mark on the world stage.

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## Digital Transactions see 86% Growth as Stakeholders Canvass Fintech Collaboration

Participants at the 2023 edition of the Nigeria Fintech Forum held in Lagos have stressed the need for collaboration to enhance financial inclusion. The forum addressed critical developments in the African fintech ecosystem, while uncovering countless opportunities within the Nigerian and African Fintech markets.

There were also conversations around fraud and fincrime, embedded finance, cross-border payments, Web 3.0 and digital currencies, payments innovation, banks, Fintech, telcos, regulation, money and digital transformation, forex, future of CX and lending. In his speech, Managing Director, Payment Processing and Switching, Interswitch Purepay, Akeem Lawal, disclosed that digital transactions recorded over 86 per cent growth in the half year of 2023 in the country. Saying partnership for growth is a topical issue within the industry, he added: "We have also seen a significant rise in the industry's performance, especially in the area of instant payments. In six months, the industry recorded over 86 per cent growth; and our forecast is quite promising." An Associate Dean at the Lagos Business School, Prof. Olayinka David-West, said fintech firms must bridge the financial inclusion gaps. Specifically, she noted: "Beyond availability and accessibility, the quality of services being offered by the operators is very crucial. They should continue to roll out financial services that meet the needs of Nigerians." Advocating more women in the financial inclusion strategy, David-West, added that gaps between the urban and rural areas must also be bridged. CEO of Clave, Oladipo



Alabede, noted a lot of innovations are happening in the market. "Many people are creating new things, new ideas, and solving new problems in different ways. There is a need for collaboration. There is a need for integration of all these solutions," he said. Head of Products and innovation, 9PSB,

Akeem Salam, argued that financial education is vital for financial inclusion. "We desire to see all Nigerians financially included. No one should be left behind," he stated.

## Interswitch Announces Support for Google Pay on its Payment Gateway

Interswitch introduces Google Pay support via its Interswitch Payment Gateway (IPG), allowing users to add cards and access global transactions. Payments company Interswitch has launched support for Google Pay on its payment gateway—the Interswitch Payment Gateway (IPG). Merchants and users in Nigeria can now add their debit and credit card details to the Google Wallet app to make online payments. Users can also pay with international cards or create virtual cards for payment at the checkout.

In a press release published by the company, Muiywa Asagba, managing director, digital commerce & merchant acquiring at Interswitch, said, "We are proud to align with Google Pay, as it exemplifies our commitment to delivering cutting-edge payment solutions that facilitate seamless transactions for businesses and their customers. By



integrating Google Pay into our Payment Gateway, we are empowering businesses to harness the potential of a global customer base while ensuring secure and reliable payments." The company also says that aside from the tokenisation which guards against fraud, the Google Wallet integration also has a "Find my device" function with which

users can secure their financial information in the event of a lost or misplaced device.

According to Jenny Cheng, vice president and general manager of Google Wallet, this service is available to users in over 70 countries and territories, enabling payments through their Android phones or Wear OS devices. "Users can simply add their debit and credit cards to the Google Wallet app and feel confident that their financial information is safe and secure when they're making a purchase or catching a train," she said. This comes nearly a year after Nigeria-based fintech Flutterwave integrated the digital wallet for both merchants and businesses to make payments across Africa. Tanzanian fintech startup Nala also integrated it into its suite of payment options in the same year, enabling payments from the US and UK into Africa.

## Stitch Launches WigWag, a Social Commerce Payments Platform for SMEs

Stitch has launched a payments product called WigWag which will allow South African merchants to accept payments from local and international cards via a unique link sent by email/SMS. South African fintech startup Stitch has launched WigWag, a social commerce payment platform which would enable small businesses to accept digital payments via a unique payment link. "With WigWag, small and growing businesses can begin accepting local and international card payments in minutes, without the need for a website or developer resources. They simply need to send a unique payment link to customers in any chat or email," the company said in a statement.

While Stitch offers scalable custom payment solutions to large enterprises, WigWag will be focused more on small

businesses. After registering for the services, merchants will generate a link for a customer with the amount to be paid and the expiry time of the link. The link can then be sent via email, SMS, WhatsApp or social media chat where the customer will click on it to make a payment. "We created WigWag specifically with these small business clients in mind. Now anyone can have access to reliable payments, powered by the Stitch API, and offer their customers a truly seamless experience," said Danielle Laity, WigWag product manager at Stitch.

Responding to a question from TechCabal on the charges associated with the product, Laity stated that WigWag will charge 2.95% of the amount that merchants get paid. For customers paying you with a non-South African card, WigWag will charge 3.4% of the purchase amount to

supposedly cover the foreign exchange. Additionally, each payout will garner an R2 charge, all fees excluding VAT.

According to data by Deloitte, 51% of surveyed SMEs indicated they had encountered strong interest from customers in making payments with a card, showing the potential of a solution like WigWag in facilitating such payments. SMEs make up 29% of all businesses in South Africa.

Stitch emerged from stealth in February 2021 and expanded into Nigeria in October 2021. The firm raised \$21 million in Series A funding in February 2022 to expand its payments API product.

## Asake, Kizz Daniel, Chike Become Globacom Ambassadors

**T**otal digital solutions provider, Globacom, on Friday, named three stars of the Nigerian music industry as brand ambassadors. They are Ahmed Ololade, aka Asake, Oluwatobiloba Daniel Anidugbe, aka Kizz Daniel and Chike Ezekpeazu Osebuka. At an impressive and colourful ceremony held on Friday, at the company's corporate headquarters, Mike Adenuga Towers, the three music stars formally put pen to paper as brand icons of Globacom.

Globacom, which recently marked 20 years of operation in the country, said it "is celebrating it with the appointment of these new ambassadors to project the power of youth and enterprise and how much they can achieve with the right focus, passion and dedication that can come from seeing others who have succeeded. This is very much part of our tradition as we believe the strength of a nation lies in the ability and potentials of its youth."

The company noted that the engagement of these three stars as ambassadors "is meant to project the best Nigerians as models for younger people who are tirelessly aspiring to succeed. This is more important in an era where positive heroes and mentors are scarce and hard to come by. The intention is not just to promote the growth of music, Nollywood and sports where we have been very prominent, but also to encourage our teeming youths to aspire toward realising their dreams by looking up to these ambassadors as mentors."

These three stars, Ashake, Kizz Daniel and Chike are "role models who have gone through the grind to stand on the highest pedestal of their dreams," Globacom revealed.

Aside from sponsoring major events in several spheres of Nigeria's national life, the company said it had always identified talented and enterprising Nigerians and supported their endeavours by making them Glo ambassadors, adding that it is a practice for which Globacom has always led the way in Nigeria.

Ahmed Ololade, known worldwide as Asake, is a graduate of the Obafemi Awolowo University, Ile Ife, Osun State, while Oluwatobiloba Daniel Anidugbe, known to all music lovers as Kizz Daniel, has a degree in Water Engineering from the Federal University of Agriculture, Abeokuta, Ogun State. On his part, Chike Ezekpeazu Osebuka, known simply as Chike to lovers of music, graduated with a degree in Computer Engineering, from Covenant University, Ogun State.



While congratulating the new ambassadors, the company called on young people not to allow their dreams to die but to emulate these 3 stars who kept their dreams alive until they succeeded. Having these stars as ambassadors of "is our way of inspiring a whole generation of young people with vision who can do better and achieve more without losing hope along the way, even when confronted with challenges," the statement also noted.

While noting that the unveiling of these three stars as further confirmation of its commitment to the empowerment of

Nigerians and the development of the Nigerian entertainment industry, Globacom pledged to continue to promote the sector as it held great prospects to promote Nigeria to the world and also transform lives.

On their part, the new ambassadors expressed gratitude to the founder and Chairman of Globacom, Dr Mike Adenuga Jr., for the honour done to them and promised to represent the Glo brand by projecting the ideals of the company at all times.

## Redmi Pad SE Launches in Nigeria: Elevating Entertainment to New Heights

**G**et ready to embark on an unparalleled journey of immersive entertainment as Xiaomi's highly anticipated Redmi Pad SE has officially arrived in Nigeria, hitting the market on September 20th. This exceptional tablet promises to redefine your audio-visual experiences, offering an array of features that will transport you to a world of ultimate indulgence. From its stunning 11" FHD+ display to its powerful Snapdragon® processor and massive 8000mAh battery, the Redmi Pad SE is here to elevate your entertainment to new heights.

### All-round Audio-Visuals

The Redmi Pad SE is all about delivering a complete sensory experience. Its 11" FHD+ display ensures that every image and video comes to life with vivid colors and sharp details. Whether you're watching movies, browsing the web, or indulging in your favorite games, this tablet's visuals will immerse you in the action.

### Super Eye-Care Visuals

Your eyes deserve the best, and the Redmi Pad SE delivers just that. With a 90Hz high refresh rate and TÜV Rheinland Certification for reduced blue light emissions, your eyes will thank you for choosing this tablet. Say goodbye to eye strain and enjoy hours of comfortable viewing without compromising on visual quality.

### Surge Sound

Exceptional visuals are only half the equation when it comes to immersive entertainment. The Redmi Pad SE features quad stereo speakers that are optimized for Dolby Atmos® support. Whether you're listening to music, watching movies, or playing games, you'll be surrounded by rich, immersive sound that makes every moment come alive.

### Powerful Experience

Under the hood, the Redmi Pad SE is powered by a 6nm Snapdragon® processor, ensuring that it can handle anything you throw at it. From multitasking to running demanding applications, this tablet delivers a smooth and responsive experience that keeps up with your needs.

### Long-Lasting Battery Life

There's no need to worry about running out of power with the



Redmi Pad SE. It boasts an impressive 8000mAh (typ) massive battery that provides long-lasting usage. Whether you're on a long flight, a road trip, or simply enjoying a day at home, this tablet will be there to keep you entertained without constantly searching for a charger.

### Immerse Yourself in a World of Ultra-Immersive Entertainment!

The Redmi Pad SE isn't just a tablet, it's a gateway to a world of entertainment that you'll never want to leave. Whether you're a movie buff, a gaming enthusiast, or someone who

appreciates cutting-edge technology, this tablet promises to deliver an experience you'll never forget. With its combination of exceptional audio, stunning visuals, powerful processing, and long-lasting battery life, the Redmi Pad SE is set to become your go-to device for all your entertainment needs. Don't miss your chance to immerse yourself in a world of ultra-immersive entertainment with the Redmi Pad SE. Head to your nearest Xiaomi store or authorized retailer to get your hands on this remarkable device and embark on a journey of innovation, style, and performance.



## How to Boost Living Standards, Quality of Life at this Time!

**T**he growing cost of living is having an effect internationally. In various ways, it is certain that costs and bills are continuing to climb sharply, including the number of impoverished 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.

Here, 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) in some parts of the world and the conflict in Ukraine. It is continuing to reduce the population of those with accessible discretionary income.

In Nigeria for instance, a quality loaf of bread that was ₦350 in 2020 is now over ₦1,000 which is a 300% increase in just three years. Similar percentage increases are in the cost of flight tickets, health care, rent and energy cost (fuel). A bag of rice, a crate of eggs, a kilo of chicken or turkey and many other essentials have increased their prices 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. This impacts more 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 a full-time job or business at risk unless you can survive without it.



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## CAF Awards AFCON Hosting Rights to Morocco, Joint East African Bid Over Nigeria

It has been announced that Nigeria will not be hosting the Africa Cup of Nations tournaments in 2025 or 2027.

Nigeria had put in a joint bid with Benin, to host either the 2025 or 2027 championships, however, Morocco was awarded hosting rights for 2025 after receiving 22 votes at the CAF meeting in Cairo, on Wednesday.

In a second vote, Kenya, Uganda and Tanzania were revealed as the winning joint bid for 2027. Nigeria had hoped to host the 36th edition of the tournament, but the decision went to the East African countries instead. Nigeria has only hosted the AFCON twice before, in 1980, when they were

champions and 2000, when they were runners-up. When Nigeria hosted in 1980 the final was played in Lagos and they defeated Algeria to win the prestigious trophy on home soil. Twenty years later in 2000, Nigeria co-hosted with Ghana, but this time they ended as finalists rather than champions. Morocco securing the 2025 tournament means it will be the third time they have acted as hosts, having previously done so in 1972 and 1988. It is a blow for Nigerian football that their bid was not successful against strong competition from across the continent for the right to host either event.



## 9mobile, Gamr Africa Esports tourney thrills fans

It was an exciting day for gamers as 9mobile once again partnered with Gamr Africa to host the 2023 Player 9 Esports Tournament in Lagos.

The event brought together gaming enthusiasts, professionals and beginners to experience a festival-like gaming thriller. To participate, gamers registered online and onsite using the 9mobile-GAMR platform. Following this, the event kicked off with a knockout round of 32 gamers, with 16 of them advancing to the next round. Eight of the gamers later qualified for the quarter finals, with four making it to the semifinals, while the last two proceeded to the final. Each of the gamers had a playing time of six minutes to surmount the challenge and move to the next round. The pulsating tournament saw Valentine Okoye emerging as the winner, carting home a brand new PS5 game console, a new Samsung Galaxy Phone and free 15 Gigabyte data bundle. The first and second runners up went home with Samsung Phones and free 11 Gigabyte data bundles each. Other participating gamers, supporters, and attendees, who came out tops in the question and answer sessions also got phones and free data. Speaking at the end of the tournament, Okoye could not hide his joy: "I am really excited. I desperately wanted a PS5; I knew I'm a top player and stood a chance. I was a player that only played with my brother, a parlour champion. So, I just came here with the mindset of no pressure, just have fun, and luckily, I am the champion. "Gaming has given me a lot in terms of experience and networking and, most importantly, money. I am truly grateful to 9mobile for this opportunity." Speaking at the event, Manager, Events and Sponsorship, 9mobile,



Ufuoma Dogun, commended the partnership and reiterated 9mobile's commitment to the youth market. "Our collaboration with Gamr Africa is in furtherance of our commitment to the youth segment of our customers, and complements our other youth-centric initiatives such as 'The Hack'. "In integrating the power of the 9mobile network with that of Gamr, we aim to create lasting memories and

connections for the gaming community and hope to take the gaming event to various campuses across the nation," he said. Some of the participants expressed gratitude to 9mobile and Gamr for the opportunity to take their e-gaming skill to a whole new level and promised to try harder and win next time.

## 9mobile, Gamr Africa Esports Tourney Thrills Fans

GSS Apo 'Apo Raptors' emerged winners in the boys category of this year's Power Forward event concluded at the MKO Abiola National Stadium in Abuja. GSS Zone 3 'Wuse Fever' were crowned champions in the girls category.

On the final day of the basketball tournament, which ran from June through September, GSS Apo defeated GSS Zone 3 in the boys' division, and GSS Zone 3 beat Total Child Model School in the girls' division to claim their respective titles.

This season featured 30 teams in the boys' category and 12 for the girls. The top eight girls' teams and top 10 boys' teams advanced to the playoffs, and the top two girls' and boys' playoff teams got to the final of the Power Forward.

As part of the finals, the participants took part in a Malaria Jeopardy Game, and had the opportunity to utilise malaria testing stations set up outside the stadium.

The three-day 10th-anniversary celebrations of the Power Forward programme, is a youth development programme, established in 2013, to provide life skills and public health awareness, malaria prevention workshops and basketball development programming to more than 250,000 boys and girls across 40 schools in Abuja.

The tournament also featured a Jr. NBA clinic for 1,200 children ages 16 and under, and an alumni summit in the presence of 2015 NBA champion, Festus Ezeli and 2015



AfroBasket champion, Olumide Oyediji. "Over the past decade, our partnership with NBA Africa and PanAfricare on the Power Forward initiative has promoted youth development through sports, life skills, and public health education," ExxonMobil Foundation President, Alvin Abraham said. "This impactful programme has benefitted

more than 250,000 young Nigerians and empowered them to use the leadership skills they learned to work towards a brighter future for Nigeria. "We are excited to celebrate the 10th anniversary of the Power Forward programme as we build on our long-standing commitment to positively impacting the Abuja community."



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Brandessence is a knowledge base promotional magazine that collaborate brands and consumers together by providing information about brands through promotional content, campaigns, advert, events and interviews.

Our goal is to connect brands with customers.

Our philosophy is to strategically connect the best, upcoming and most respected brands to the customer in a way that is targeted, relevant and effective.

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## BRAND NEW



## Terra Launches Unwrap Joy, Unleash Taste Campaign

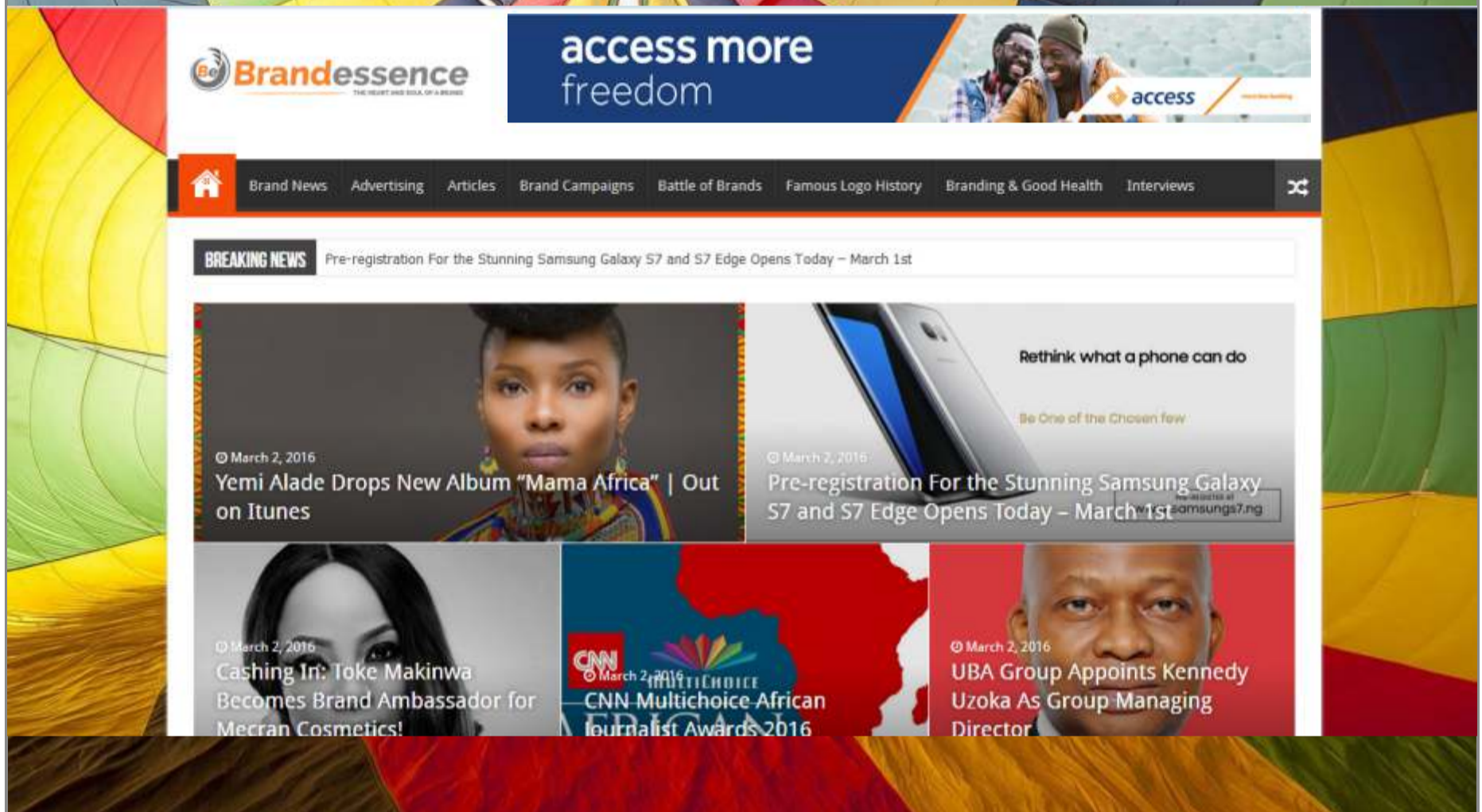
To enhance the culinary experiences of Nigerian Consumers, Terra Seasoning Cube, one of Nigeria's most admired seasoning cube brands, has launched a new communication campaign themed 'unwrap joy, unleash taste'. This campaign endeavors to strengthen brand recognition while solidifying Terra Seasoning Cubes' reputation as the ultimate seasoning of choice. In a captivating culinary revelation, Terra introduces an enchanting campaign that transcends the ordinary. With an artistic narrative that harmonizes the act of cooking into a joyous expression of creativity, the campaign paints a vivid image of a kitchen transformed into a symphony hall, all guided by the magical touch of Terra Seasoning Cube. The campaign showcases a protagonist seamlessly turning culinary chores into a joyful symphony with each sprinkle of Terra Cube marking an end to the erstwhile uninspired cooking experiences. With the communication line 'unwrap joy, unleash taste', Terra has succeeded in changing the narrative by creating a culinary orchestra in the kitchen – painting a picture of the much over-looked and seemingly mundane ritual of unwrapping your seasoning cube and the immediate joy that is sparked by that action. Spanning across a spectrum of media channels, the campaign resonates effortlessly with consumers due to its ingenious approach in conveying core brand messages – by unwrapping the cube, you are ultimately unwrapping the joy from within you as a result of the great taste you are about to unleash with Terra Seasoning Cube. According to Chief Marketing Officer,



TGI Group, Probal Bhattacharya, the campaign was creatively and carefully crafted to ensure that consumers realize that cooking doesn't necessarily have to be a chore but a moment of joy. "In an environment that can take a lot out of people, great-tasting food serves the role of providing the much-needed form of joy which is the essence of Terra Seasoning Cube. "Terra Seasoning Cube is a superior quality seasoning carefully formulated in a cube form that when unwrapped unleashes great taste, aroma and joy in every meal. "Cooking meals should not be mundane, so we encourage consumers to experience the joy of cooking a tasteful meal with Terra Seasoning Cube" he said. Stressing further that with every purchase of Terra Seasoning Cube, consumers are buying not just a seasoning cube but investing in a product carefully crafted to complement their unique lifestyle.

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