NOT IN THIS DAY STYLE? THEN YOU'RE NOT IN STYLE

SUNDAY, AUGUST 4, 2019

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Herbert Wigwe

Transforming Banking!

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Access
more than banking
There was a time when banks was just somewhere for us to put our monies and ensure they stay safely tucked away in their vaults. In those days, online transactions were unheard of talk less of mobile banking.

But now, not only do banks want to become ‘your best friend’, they are creating ventures that transcend far beyond their comfort zone...to save money. Each bank is constantly trying to forge ahead of its competitors when it comes to innovation.

Many products, incentives and programs are launched regularly to give customers the best possible service in meeting their needs. It’s a continuous step towards advancing and educating their clients on why they should stay loyal. Aside from these ventures, banks also are also playing larger roles in their Corporate Social Responsibility. Many NGOs are also beneficiaries to the financial support from these banks.

What is most exciting, especially for me, is the exposure and financial support banks are now giving to the creative sector. From food to fashion to music and also art, various banks have begun to host events that highlight the talents of players in these various sectors. From GTBank’s Food Fair and Fashion Week, we also have Access Bank’s Art-X series and now, Born In Africa Festival which celebrates Africans who have done great things around the world, particularly within the continent. These banks are raising the bars alongside us to also preach the African narrative. This week we run Ojy Okpe’s interview with Herbert Wigwe, MD of Access Bank on ARISE TV where he spoke about his mission to maintain Access Bank as the largest bank on the continent, his love for art, and what it takes to be truly successful.
A few weeks ago, President Muhammadu Buhari nominated Godwin Emefiele for a second term as governor of the Central Bank of Nigeria (CBN).

Emefiele’s first appointment was in 2014 by former President Goodluck Jonathan which he retained when Buhari came to office in 2015, making him the first governor to be nominated for two terms since Nigeria turned to democracy in 1999.

The calm demeanor of Emefiele and his stewardship at the helm of affairs at the CBN, clearly played a major role in his reappointment, chief of which was his intervention in the FX market to ensure the stability of the Naira. He also delisted some items from the forex window, compelling Nigerians to look within in terms of building local productivity, not to mention introducing financing initiatives for farmers, and small and medium enterprises, to mention a few.

His numerous policies have played a role in stimulating the Nigerian economy. To mark his return for a second term as well as give accolades for his hard work and success in the role, Emefiele, former boss, Jim Ovia, Chairman and Founder of Zenith Bank Plc, held a reception at the Civic Centre, Lagos, in his honour.
Darling, the leading manufacturers of hair extension products, hosted an interactive stakeholder’s engagement event as part of activities to highlight global hair trends and the evolution of the Darling Hair brand.

The event which held at the Oriental Hotel, Victoria Island, Lagos on Wednesday, July 17th, 2019 had in attendance top executives from Darling Nigeria, as well as key stakeholders including hairstylists, beauticians, beauty bloggers and brand influencers.

Darling took attendees on a journey of how the brand has evolved over the years since its inception, also providing insights on the latest hair trends around the world. With the brand working tirelessly to stay ahead of the game by constantly testing new quality and trendy hair extensions, Darling’s goal is to continuously help women find their beautiful.

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Some people, in the course of following their own dreams, provide places and open up spaces for others to fulfill purpose. That is my definition of an enabler and that is what Nduka Obiagbena has represented to many, including myself, (since I became part of the This Day family, in 2003).

At the turn of the new millennium I was adjusting to life as a wife and a new mother, living in the United States. Since my husband had been recruited from abroad, my visa put me in the category of expatriate wives so when I was not tendering to my family, I spent my time volunteering in church and in a school in my neighbourhood. Restless soul that I am, I began to feel a need to write a faith-based column. I sent samples of my articles to select Nigerian dailies. I heard back from Kunle Hamilton, then editor of Glitterati, the soft cell pull-out in This Day newspapers on Sundays. His response left me with the impression that This Day accepted columnists on merit and not based on who they knew. So, I began ‘Footprints’. I must have been writing for over a year before I met the editor. I eventually changed the name of the column to ‘Colours of Life’. While I have Kunle Hamilton to thank for that opportunity, I appreciate Nduka Obiagbena for the platform.

After 5 years, I stopped writing so as to give more of my time to family life. But the desire remained and the readers who had followed the column over the years kept urging me on. Deep down inside I felt the Lord wanted me to keep at it and that feeling was confirmed in a chat I had with Mr Obiagbena one faithful day.

I had attended a media town hall meeting at MUSON and after the event I greeted Mr Obiagbena. I had one request – I wanted to resume writing in This Day. His reply came in 12 powerful words: “Why did you stop writing? Don’t you know it is a call?” I am not sure he even remembers this dialogue but I will never forget it because God used those words to set me back on track.

In the years of writing the weekly Sunday column, I formed my own opinion of the man they call Obiagbena. In our conversation I mentioned that I wanted to resume writing in This Day. His reply came in 12 powerful words: “Why did you stop writing? Don’t you know it is a call?” I am not sure he even remembers this dialogue but I will never forget it because God used those words to set me back on track.

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There was something nostalgic walking through the office of one of the most prominent Bank CEO’s in Africa, it felt like being in an art gallery in New York City. The paintings on the walls, mostly made by African artists are a symbol of Herbert Wigwe’s commitment to stimulating the Nigerian Creative Sector. Herbert Wigwe, the CEO and Group Managing Director of Access Bank began a revolution in the Nigerian banking Industry, through various initiatives. He has empowered young men, and his philanthropic work seeks to elevate thousands of children from poverty.

Correspondent, OJ OKPE shares her exclusive interview with Wigwe as he spoke about his mission to maintain Access Bank as the largest bank on the continent; his love for art; and what it takes to be truly successful.

I’d like to start with your tremendous achievement. Access Bank has gone from the 68th largest lender in 2002 to becoming the no. 1 bank in Africa by customer base. Is that right?

That is absolutely correct. Access Bank is currently the largest retail lender on the continent with a customer base of 31.4 million. It lets you imagine what it takes as a financial institution to serve such a huge number of people.

What does it mean for you to head the largest bank in Africa?

Humbling, but I think what is more important is the fact that we have a very strong team and our success is as a result of the work of several people. We have over 25,000 employees, and having the largest customer base at 31.1 million is something we are proud of. What is more important, is the fact that we take inspiration from our competitors who are also doing great things as far as financial inclusion and digitization are concerned not to mention their own numbers and efficiencies as well. Looking at our numbers at Access Bank, we expect 100% increase in our customer base within the next three years and I’m talking 100 million customers. We want to show that together, with the rest of the industry, we can actually democratize the market out here in Nigeria and across the continent. This will show the world that Africa can produce a global brand that can compete competitively alongside global banks like H.S.B.C, JP Morgan or Citibank. Only then, can we see true development in the continent and in the country more specifically, because the Bank will be of sufficient size and scope to ensure that there is economic growth in our country.

I would like to take you back to the time when you were an employee of GTBank. Would you say that you always had the vision to head a bank?

Absolutely. Even the choice of banking as a career, I think one of the greatest opportunities for us was to be blessed with great leaders and strong ethical mentors like Fola Adesola and YAda Adenunmi. Young as we were, in our early 20s, they gave us a plain piece of paper to run a bank. I mean it was unheard of but they empowered us and said let us do what we wanted to do which created the foundation for everything that we are doing today.

You are always a function of people you meet and the values that you see. Both men instilled in us most of the values we’ve had as adults in terms of running a bank and how we see our vision for whatever institution we build. Those 12 years at GTB were great years under the leadership of these two outstanding professionals as we started to build the institution but we experienced our confidence building process first hand and being given the opportunities, we would truly run a bank even as young as we were then.

At what point did yourself and Aigboje Aigbagbe decide to take the plunge and set up your own bank?

I wish sharing something with you. Very difficult, but I’ll share as much as possible. Aig went to Harvard on a program, a very interesting program because that program gives you enough time to reflect on your future. He was there for about three months and I was to go for the same program a few weeks after but just before then, as we were watching the institution grow and we asked ourselves, “Can we create another oasis of sanity in the country?” Can we replicate what is here but a bit different?” Food for thought. So just before I left for my program, Aig said, “Herbert I think we should do it.” It took me less then a week to conclude that I said yes to do it. So I went on the program and every day, the only thing I thought of doing was how were we going to do this venture. Now let me tell you what that program also does for you, you meet young people about your age doing the same thing internationally, so in class you thinking “Wait a minute, I am as good as the next person in here if not better. Why can’t I do what he is doing when I come back?” A list of introspection in these months actually created and built this bubble within me. When I came back, I just decided to pursue our dream. Now obviously, the next question people would ask is if there was a fear of failure. You know the truth, it never occurred to us at any point in time that it was not going to work.

The Bank unveiled its new identity this year. What would you say is the greatest achievement that came out of the merger between former Diamond Bank and Access Bank?

At the beginning of this current five-year corporate strategic plan, we had focused with the market fact that we are going to pursue a very aggressive retail growth plan. That is what we are going to pursue digitization further because it was something we are already building. So for Access bank, we had already built a solidly strong wholesale bank, we had started true digitization to pursue our retail structure, but former Diamond Bank focused largely on the retail business particularly as far as financial inclusion. And in fashions to them, they’ve been the fastest growing retail bank having built a strong digital base and platform to support it. We felt bolting it onto what Access had was going to create an institution that would serve every customer from the top all the way down to the last man. So for us, this fusion was going to ensure that a couple of things will be done. First of all, we will be rendering service to the largest corporates but more importantly, the Bank will be served differently, catered for and supported financially by way of funding as well as through capacity building, which was one of Diamond’s greatest strengths.

In terms of the Creative industry, Access Bank has a Hafiy-Fund dedicated to the Nigeria industry and the Bank is also heavily invested in the Arts. Do you have any other funds available for the Creative industry?

As Africans, we have to write our history, we have to rewrite the narrative through which Africa has been looked at, specifically Nigeria. When you go out, the only thing people think about Nigeria is about corruption, poverty, disease, sickness, etc. which is not true, because there is so much more to Nigeria and of course Africa.

“Several things have been said and done in Nigeria that the world needs to emulate. If we go by what we have done in this country, we have several Nigerians who are doing great things around the world without chronicled about or written about them. So we have to change this story”

“We felt, even before it became something the Central bank started pushing aggressively, that the best way to do this was to use the creative space here in Nigeria. To use arts, music and Hollywood. Nigerian music is everywhere in the world and we like Hollywood. Across this continent if you are a superstar in any of these sectors, everybody recognizes you internationally. So we started the Born in Africa Festival which celebrates Africans who have done great things around the world, particularly within the continent. We did it last Christmas for the first time and we will do every Christmas going forward. The Born In Africa Festival does two things, firstly if well captured, people start to see Africa differently when they visit Lagos, Zanzibar, Accra and other places like that, they are seeing for entertainment like the festival. Secondly, our artists are going to world class standards, they meet their colleagues internationally and cope very well. So apart from the Hafiy fund, we do the same thing with Art X with Tolani Peterside. We have showcased great artists, great masters, alongside young aspiring ones who can hold their own anywhere in the world. We’ve also done the same thing for music, and some thing in the movie industry as mentioned earlier.

Likewise, for the fashion industry it can only really help up our high points in the past, but it is one that we are pursuing aggressively now.

You see how I am smiling while you’re saying that?

Yes, because it is something that is very dear to your heart. For you here, in pursuing art, we all have ignored the interest of some foreign countries. The French are doing great things with us in terms of improving the quality of things that we do, what does this do for us? One, it employs a huge amount of people and if we pursue the creative sector properly, it will generate employment for...
over five to ten million people over the next five years, particularly if the entire industry follows suit. Two, we will develop even greater talent especially in I.T which will be a big veritable source of foreign exchange. Things like that can help support the growth in our GDP without necessarily taking money from other countries not to mention the other socio-economic benefits of increased employment. These are the things that have driven us into all of these ventures which Central Bank is now formalizing within their entire financial service sector under Governor Emefiele. The whole idea is that banks must start to support the Creative sector actively. But not everybody has the same ethos, strength or the same passion for such ventures.

Access bank is widely recognized for women empowerment. What sort of programs do you have for female entrepreneurs?

We cover the entire spectrum. We cover female professionals; we help new mothers who have come back into employment. We help them settle or start their own business. The issue of female empowerment is one that we’ve always embraced. We come from a continent where, depending on where you come from, women are seen as the weak gender. Meanwhile, that is not exactly true. Educationally it has not been proven in terms of academic performance. So, how can they, all of a sudden become the weaker gender? We worked with some other institutions doing female empowerment programs in other parts of the world and we came back to create what is now the “W” initiative. Now the “W” initiative is all about inspiring, connecting and empowering women. It goes completely beyond money. Money is still there but helping women find female professionals of need also helps to achieve all of what women truly desire. This also extends to the work place, making sure that women are kept in the most appropriate circumstance. We are the leaders as far as these ventures go and women represent 50% of our population and therefore determine the income of the family or at least the savings for most people.

You also have a foundation that deals with education, health and youth empowerment. I do have a few things that I am passionate about and I am passionate about children. “I have spent time with less privileged children and seen the pain they go through. I believe that every child is the same. That child begging on the street is not any different from any other child. It’s opportunity and exposure that differentiates them.” Just double-click on your life, two or three generations, you’ll find that you might not be different from those children. If given the opportunity, they can be anything. If you take them and love them, they will not be any different from you. So, when you’re faced with certain circumstances and you go to those places and see children going through great pains, depending on the kind of person you are, it breaks your heart. So, the youth empowerment project was, created for the little children that you’re building up. Health issues are also important to me but Education is a critical part of it. We’ve done things in the very interesting neighbourhood of Makoko. We have helped rebuild and repair schools to give the children a better atmosphere to study. Several other ventures of ours like these are geared towards bettering the lives of these children.

How are you able to manage your great family life and run such a successful bank?

I am lucky. I am privileged to have a great wife who tolerates me. Because I’m not an easy person given the number of hours we put in at work. Obviously in creating any family, you will have to share what you’re doing, and when I talk about sharing, it doesn’t have to be to the most minute detail. You have to marry somebody who understands your aspirations, what you want to achieve in life and identify with you. And if you have somebody who is directly the opposite, obviously you have a situation. And I think that is the basis, the beginning and foundation for everything. And once you have the right value system, I think it would work. However, everybody will have pressure from time to time, certainly with the amount of work hours… but I think if there is trust, love and companionship, it would help to mitigate some of those situations. I am fortunate to have somebody who truly understands me.
GREEK CHIC

CHOOSE A ROMPER THAT FITS LOOSELY IN THE RIGHT LENGTH: Depending on how long your torso or legs are, you may need to look for petite or extended sizes so that the crotch isn’t too high or too low. You can try on a romper before purchasing it to make sure the arms, body, and legs aren’t too constricting. The shorts should fall on your mid to upper thigh area.

Part of the joy of wearing a romper is that they’re comfortable and stylish, so you want to avoid styles or sizes that are skin-tight.

If you get a romper with pants or shorts that are too long, you could always have it hemmed.

PICK A SOLID-COLOURED ROMPER FOR MORE ACCESSORIZING OPTIONS: Black is classic, but reds, blues, and whites are all great options for a romper. Having a basic piece will allow you to change your accessories for different events, meaning that you can easily dress it up or down.

• A single-tone romper also lets you transition from summer to autumn easily because there won’t be a seasonally-specific pattern on it.
• Don’t be afraid to get a really bright colour, too! If something catches your eye, go for it.

PICK A BEAUTIFUL FLORAL OR PATTERNED ROMPER FOR A VISUALLY STUNNING EFFECT: For festivals, weekend brunches, and sunny daytime trips, a colourful, bright romper can add a lot of style to your look without requiring a lot of extra pieces. For the hot months, it can be super nice to throw on a patterned romper, put on some sandals, grab your bag, and head out the door without having to worry about additional touches.

WEAR HEELS TO DRESS UP YOUR ROMPER FOR A FUN EVENT OR NIGHT ON THE TOWN: You can take a romper from casual to glam by simply changing your shoes. Wear wedges or high heels along with your romper. Choose a colour of heels that’ll complement your romper nicely: For example, if the romper is black, try pairing it with a bright yellow or red heel for a fun accent and eye-catching style.

FASTEN A BELT AROUND YOUR WAIST FOR A FUN ACCENT PIECE. A lot of rompers have elasticated waists, and while they can be cute, it can also be fun to add a belt to dress up the romper a little bit. You could choose a really thin belt or a wide one, just depending on what you have in your closet. Fasten the belt loosely to maintain a carefree style, or make it tighter to accentuate your waist.

THE Take Over OF THE ROMPER

BY FUNKE BABS-KUPESI & ISOMA USADE
9 STEPS to Defining Your Personal Style

Find Your Style Spirit Menagerie
The likelihood of finding a single style icon that defines you? Kinda low. Most people are more of a mix. To figure out who your main influencers are, start by doing a search of ‘style icons’ and save the images you are drawn to. You’ll start to see a collection of repeat people (your style menagerie) who you can look to for inspiration.

Choose a signature piece
All fashionable women own a signature item or two that becomes part of their style identity. Think of one item as a personalized piece of jewelry or just a basic but memorable fashion item.

Play to your strengths
Is there something people compliment you on? Whether it’s your amazing footwear game, your ability to style a dress like no one else, or simply just wearing clothes that play up your best style strengths no matter what is currently trending.

Put a label on it
When you walk into a room, does everyone feel like the best version of yourself? A good test is to ask your closest friends: ‘What is your favorite about my look today?’ Their answers might surprise you, and help you clarify and lock in your style identity.

Don’t forget the whole package
While we’re mainly concerned with clothing and accessories, true style like beauty radiates from within. If you’re not happy with how you look, you’re never going to feel as fashionable as possible.

Choose a signature piece

Choose a signature piece

Play to your strengths

Put a label on it

Don’t forget the whole package

Know thyself
Trust your instincts, and wear what makes you feel like the best version of yourself. If you have a classic style, wearing the most out-there trend piece is going to look unnatural. Similarly, if you start with a strongly contradictory appeal, a neutral then a blue will look more like a black than a grey.

Identify the odd piece out
Take a hard look at your closet, and notice the piece or two that doesn’t fit with the overall vibe. Is there a bohemian embroidered blouse among a sea of collared button-down shirts? That’s your outlier. Chances are your odd piece out symbolizes a style you like but aren’t fully comfortable trying. If you’re aiming to evolve your look or try something new, consider going after pieces that feel more like that aspirational item.

Snap the winners
Take a note of repeats
Have a closet full of striped tees or pleat skirts? There’s a reason your closet has an excess of a certain item. You purchase these items again and again because they make you feel happy and comfortable. They are your style sweet spot, if you will. As long as the item is flattering and works for your current style, we say to embrace these repeat offenders.

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9 STEPS to Defining Your Personal Style

BY KONYE CHELSEA NWABOROG

Personal style is an elusive beast at best. Besides the fact that it’s ever-evolving, we’re sure you also appreciate a handful of different styles. But which one truly speaks to you? That’s where we come in. No matter where you are on your path to mastering your personal take on fashion, there are certain actions you can follow to hone in on it. We’ve nailed down the steps to discovering the particular look that speaks to your most fashionable self.

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There’s nothing more beautiful than a crown of healthy, natural hair. So if you’ve ever had a case of bad breakage, then you know it can be a total bummer. Brittle, damaged hair gets in the way of length retention, weakens strands, and limits your style versatility. Definitely not a good look. Luckily, breakage isn’t the end of the world. If you find yourself in a tangled mess, these tips will help get your kinks and curls back on track.

**NATURAL HAIR CARE Tips**

- **Co-Wash Daily**
  Washing with conditioner, also known as “co-washing,” is a way to mildly cleanse hair and replenish dry strands at the same time. Co-washing keeps hair soft and hydrated, especially during the colder months. If your hair is very fragile, co-washing can be done very frequently and even up to twice a day for intense hydration and conditioning.

- **Deep Condition Weekly**
  Get ready to make deep conditioners your new BFF. No, seriously. Use a deep conditioner weekly with a plastic cap in the shower, under a dryer, or even overnight to activate the heat.

- **Detangle With Care**
  Detangling on dry hair is a major no-no. It’s easier to detangle your hair in the shower, when your hair is full of conditioner and wet. Section the hair off into two parts, then split that into four. You have to take your time – be gentle and detangle from the bottom to the root. Making sure you have the right detangling tools is an absolute must.

- **Ditch Your Cotton Towel**
  A traditional cotton bath towel can pull and stretch the hair, stripping out moisture, which is not good at all. A much better option is to use a terry-cloth towel and pat your hair dry with a towel, or even an old cotton T-shirt or microfibre towel.

- **Avoid Heat**
  Try to avoid heat drying and styling if you can until your hair is in better shape. If you are going to apply heat, use a heat protector, keep temperatures low, and use a blow dryer with a comb attachment to prevent further damage.

- **Protect Your Edges**
  Damage usually happens at the hairline regardless of texture, and that’s why it’s called “baby hair.” It’s the finest, softest hair, but you can avoid breakage by keeping your baby hair soft and moisturized.

- **Get Regular Trims**
  Don’t be afraid to get haircuts. Tangles, single-strand knots, and split ends are characteristics of needing a trim and ends that are begging to be set free. Getting a trim every three and a half to four months will keep your kinks and curls popping and looking their best.

- **L.O.C. It Up**
  Adopt a routine of using leave-in conditioners, oils, and creams to keep your hair hydrated and protected at all costs. A big thing to remember is that healthy hair begins with a healthy scalp; think of it like your skin – you never want it to get dry.

- **Be Mindful of Protective Styles**
  Protective styles are great because they give your hair a break from constant manipulation, offer style versatility, and literally protect your ends. The key to wearing braids, twists, weaves, and wigs is to not wear them for too long or forget to take care of your actual hair underneath. If your hair is shedding and breaking after a style, then it wasn’t protective after all.

- **Sleep With a Satin Scarf or Pillowcase**
  If you’re sleeping with a cotton pillowcase, toss it right now. The fibers rubbing against your already stressed hair can cause friction and even more breakage. Swap it for a silk- or satin-lined scarf and pillowcase to protect your hair while you catch some zzz’s.
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