







### Cover

One thing Uzoma Dozie will forever be credited for is the role he played in growing the Retail Banking arm of then Diamond Bank and also overseeing the successful merger with Access Bank. Uzoma has since moved on to launch his baby, Sparkle! In this interview with **KONYE CHELSEA NWABOGOR**, he talks about the joys of turning 50, his pleasures of life and further plans for his next chapter.

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### THISDAY STYLE

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Ever heard that phrase..."It ain't over until the fat lady sings"? This applies to life much more than we think. For some people, once a chapter of their life is over, they fade away choosing instead to live in quietude and take things easy enjoying each day as it comes. But for others, once a chapter closes, they move right on to the next new thing without looking back.

To some, the merger of Access and Diamond Bank appeared like the end of the road for Diamond Bank former MD, Uzoma Dozie. People wondered what he would do next. But not one to rest on his laurels, Uzoma forged ahead to his next venture and is launching his new baby, Sparkle which you will read about in his riveting cover interview. Basically what I am trying to say here is, not to automatically assume it's over for anyone who exits a big organization to start a new chapter on their own terms. Many a time, it might seem safer to be a big fish in a big pond and your comfort zone might not incite you to start something new on your own. But sometimes, taking the risk of stepping aside might just be the push need to 'discover' your true calling. I have seen many people who seem to have it all that no

y o u need to 'discover' your true calling. I have seen many people who seem to have it all that no one would expect them not to be content which what they have. They are most times, considered lucky to have this seemingly cushioned life with no worries. But as you are not wearing their shoes, you might not understand their innermost desires or their hunger to delve into something else and you cannot but wonder what else it is they still yearn for as their lives look so perfect. What is most admirable about such people is when they do take the plunge and excel at their new venture. You have to doff your heart to them for being brave enough to make this move.

Basically, life is about taking chances. Many people have stumbled into what they most enjoy doing because they took the risk. There are Lawyers who have turned into successful designers. Doctors who have opened the most wonderful spas. Engineers who now run successful bakeries. Bankers who are now makeup artistes with popular products of their brand.

All these people studied a course but their passion led them onto something totally different. Such attitude is something everyone should embrace because many dreams and goals are achieved if you believe in yourself regardless of where you are coming from

As a friend of mine always says "If you can think it, you can do it." Today, she is one of the most successful women in the African continent and is a global brand herself. Never be afraid to pursue your dreams. It is never too late to start. What is worse is to look back and say to yourself, "What if?"



FASHION DIRECTOR/EXECUTIVE EDITOR







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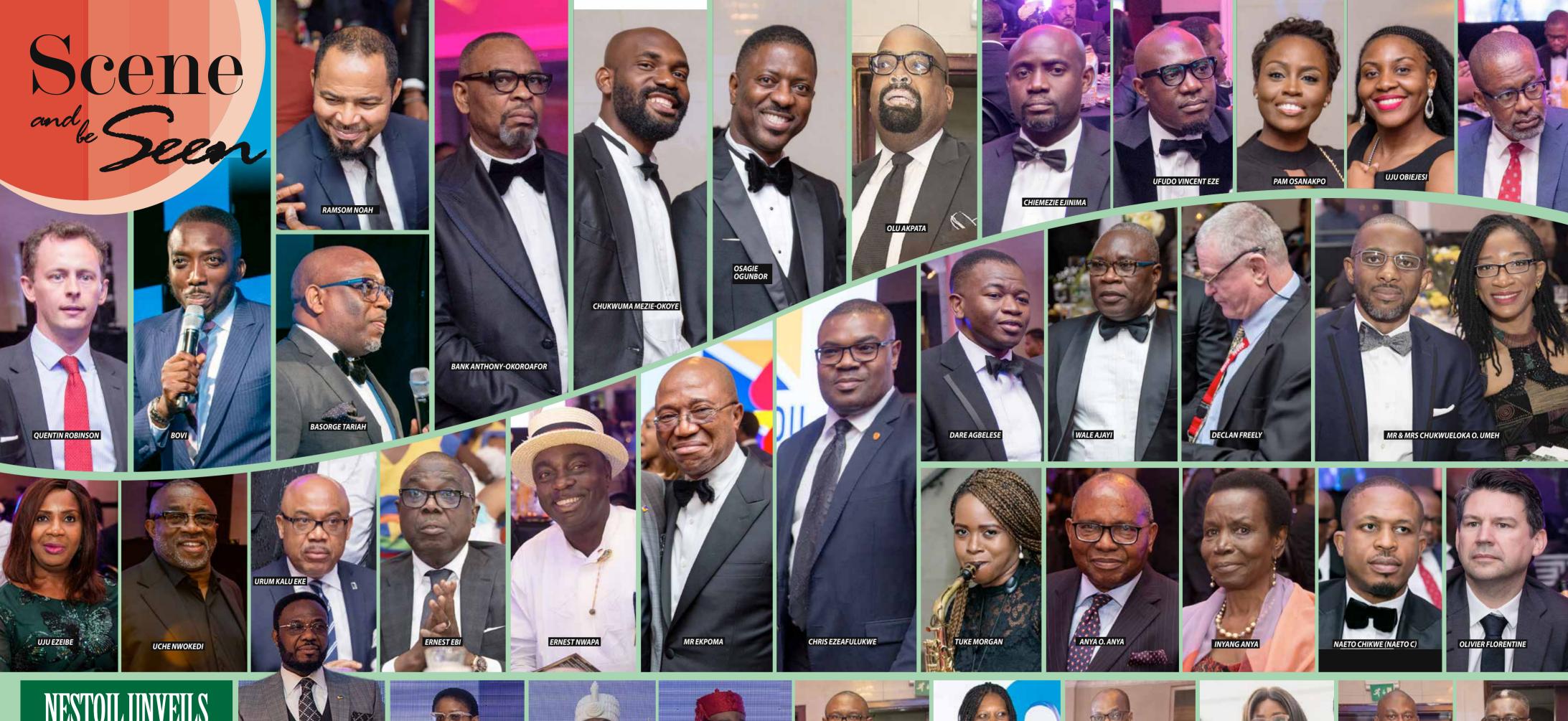
## TUTU AYENI JOINS THE AMAZON CLUB @ 50!

Tutu Ayeni, wife of car dealer Tayo Ayeni turned 50 recently amongst so much pump and pageantry. Her husband, Tayo, left no stones unturned to give his Queen the most befitting birthday bash! The day started with a church service at .....where Tutu wore her first look of the day. The reception was held at the.....and it was a huge event. Tutu's theme was for every man to be clad in formal attire while ladies wore fascinators. Needless to say, there was a huge array of fascinators on show which added even more flamboyance to a very colourful event. The different designs and concepts made the evening most interesting because they was definitely a lot to see and feed the eyes with. Tutu changed twice and each look accentuated her beautiful svelte figure. Tayo too was not outshone as he too had shed some weight and looked very dapper in his three-piece suit.

Politicians, dignitaries, movers and shakers all turned up to celebrate this special day with the couple and King Sonny Ade was on ground to add some flavor to the evening, after which 'old school' music took over.

The success of the party was a reflection of the host's personality. And better still, a lovely dedication to his beautiful wife.





### NESTOIL UNVEILS NEW BRAND IDENTITY

28 years ago, the Nestoil brand was born. Over the years, Nestoil has evolved into a Group of companies widely regarded as the biggest indigenous Engineering Procurement Construction and Commissioning (EPCC) company in the Oil and Gas industry. This is no easy feat and accolades have been given to the founder for pioneering this company to be the success story it is today.

As the company positions for new challenges in its evolution, the Founder and Group Managing Director of Nestoil, Dr Ernest Azudialu-Obiejesi says it is time for the company to unveil a new and refreshing corporate brand identity that replicates its dynamism. This is a welcome change because something new adds even more fervor to an already astonishing venture.

The event was attended by Royal Fathers, corporate titans including well wishers. Ernest left no stone unturned to ensure the unveiling was a worthwhile event for those who were honored to witness it. The event took place at the Civic Centre.















### PEARL AWARDS CELEBRATES CORPORATE EXCELLENCE AT ITS 2019 AWARDS NITE

PEARL Awards Nigeria, the organiser of the only Awards in Nigeria that rewards outstanding performance of quoted companies in the Nigerian Capital Market based on verifiable facts and figures, gathered major market players at Eko Hotels and Suites, Victoria Island in Lagos to celebrate their resilience and hardwork.

The annual Awards which was the 24th year edition of the PEARL Awards Nite 2019 was memorable and glamorous. The theme for the year event was tagged "Celebrating Sustainable Leadership & Resilience"

Over the past 24 years, the PEARL Awards project has recognised and rewarded over 85 quoted companies for outstanding operational and stock performance with 18 emerging as the overall highest award winners of the stock market at different times.

Corporate stakeholders were awarded in different categories such as; Sectoral Leadership Awards; Market Excellence Awards; Special Recognition Awards and overall highest award was won by Seplat Petroleum and Development Company Plc.



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HOURS MINUTES

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The Next 25 Years

LOADING...



jewelries and slides it brings a seductive casual

They may not be the best items to wear when you're

fashion show or anywhere that calls for a little wow-

factor, they're perfect. Look for styles that break the

mood in the way of shape, fabric, colour and pattern

shopping for groceries, but if you're headed to a

**MAKE A STATEMENT** 

evening look.

are the perfect option for anyone looking for a sleek and polished version of this trend. To nail this look, choose

While the look may not be quite as striking as completely bare shoulders and neck, the graphic flashes of skin create a fashion-forward look, and the added straps allow for more innovation in the design. This style is perfect for anyone wanting to take this trend into a formal or business setting. LILIAN AFEGBAI

### **BE PLAYFUL! STRIPE OFF THE**

Be a nautical goddess in this polished and playful offthe-shoulder top. The cut is current, while the mood is for day and evening wear.

styles with matching piece to stand out in the style stakes.

For a chic style opt for bodysuit off-shoulder tops. They simple styles in comfortable stretch fabrics and pair with a

### **SHOULDER TOP**

decidedly retro making this an effortlessly elegant choice



ADENIKE BALOGUN

Baring your shoulders allows you to showcase sun-kissed and glowing skin and provides a graceful canvas for radiant and flowing locks. Let's examine some best practice tips that will help you wear your offthe-shoulder top confidently and effectively.

### 1. Too Tight or Too Loose?

**BE PLAYFUL** 

JENNIE JENKINS

It's a NO. If the arms are too tight or the elasticized neckline feels constrictive, take a pass. If the elasticized neckline is too loose, then you will have the opposite problem. The right fit needs to be breathable while maintaining a firm grip on your shoulders

### 2. Invest in a Supportive Strapless Bra

The most essential element of nailing the off-the-shoulder shirt look is to invest in a supportive and comfortable strapless bra. Neutral, nude bras will be more practical and customizable. For backless or sheer designs, go for stick-on bras. They are the most versatile varietal of bras and they help create a clean and flawless finish.

### 3. Keep Your Height in Mind.

**BE FORMAL** 

LILIAN AFEGBAI

If you are shorter and have a shorter torso, cropped off-the-shoulder shirts will be much more flattering. You can get away with a super cropped version, particularly when paired with a high-waisted pair of jeans or shorts. While taller women with longer torsos can get away with longer off-the-shoulder tops particularly ones that graze the waist or upper thighs. These can be paired with tight jeans or a gaucho style trouser for a relaxed and effortless silhouette.

4; Go Elastic An elasticized band will enhance the wearability of your off-the-shoulder top. The elastic lining serves to form fit your body and creates less room for the movement it be a looser style for more comfortability.



### **WEARING BLACK**

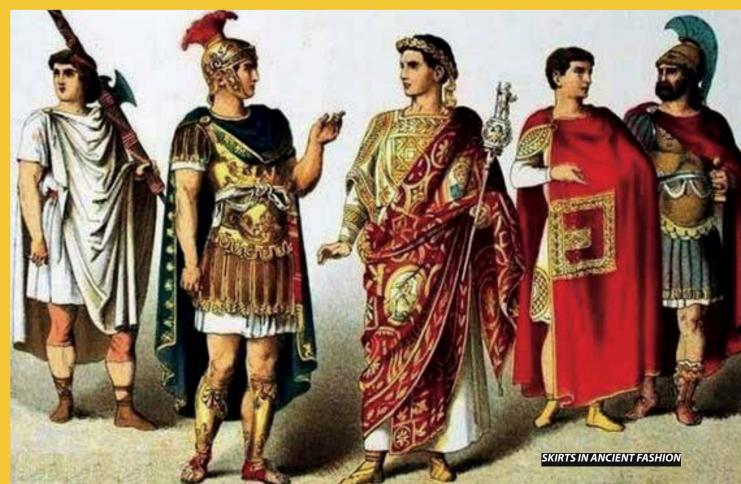
During the 19th century, if you wear black and you weren't mourning for the death of someone, you will be considered dangerously eccentric. The women of the Victorian era were expected to dress in black mourning clothes for two years after their husbands' deaths, and that started the tradition of wearing black at funerals in the West.

### **HIGH HEELS**

**High-heeled footwear has** been present since the 16th century, but it used to be worn as a status symbol by both men and women. By the 1580s, men started to wear high heels for extra stability in riding horses, as it kept the foot from slipping in stirrups. During the French Revolution, the trend was stopped to avoid the appearance of wealth.



CHIKA IKE



### AKE AN **ANCIENT FASHION**

**THISDAY Style** 

**CASUAL DAY** 

**Although still widely** used today, skirts are the second oldest garment in history, predated only by the loincloth. Plus, skirts were not intended only for women. In fact, during 1600 to 1700s, both men and women wore them.

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## UZOMADOZIE BEYOND DIAMOND BANK

ne thing Uzoma Dozie will forever be credited for is the role he played in growing the Retail Banking arm of then Diamond Bank and also overseeing the successful merger with Access Bank making the institution Africa's largest bank with over 30 millions customers. To him, the merger was a profitable and expansive move that raised shareholders's shares to three times its value. Not one to be sentimental, he chose wisdom and growth over sentiments and today, the merger is proving to be the huge success it was predicted to be. Post Diamond Bank, rather than rest his laurels and enjoy early retirement, Uzoma is not slowing down as has recently unveiled his new company, Sparkle, a first-of-its-kind mobile-first platform, which will use technology to support and grow an entire community, in its millions, and retailers across the continent. It has always been said the worst thing bestowed upon man is to have an idle mind. Uzoma has moved on, created a product designed by him and cannot wait to launch his baby! In this interview with KONYE CHELSEA NWABOGOR, he talks about the joys of turning 50, his pleasures of life and further plans for his next chapter.

### Many people do not know you are a photographer. How long have you had this

I started when I was 10 years old, when the world was film, and black & white and a completely different world then. Then you had film rolls, which you would insert into the camera and wind. You would take your pictures and until they were processed, which could take a week, you couldn't tell if you had good pictures or not. It was genuine suspense. There were many incidents of disappointment in those days. Today you just point, shoot and the outcome is instantaneous and you can take shots over and over again, without thinking twice. That is kind of the expected standard these

### What is your specialty in photography and what are your favorite places to shoot and why

That's a question I get asked all the time and before, I would say street photography and landscape. But if I look at the pictures that I have taken over the years, they are actually across a wide range, from landscape, people, objects, streets, etc. One thing they all have in common is that they are all moments captured in time. So my favorite place so far has to be Nigeria. So many moments I have captured that just reflect the uniqueness of us and really validate the adage that people are the real natural resource of any community. People – their personalities and their quirks - bring photos to life.

### You are planning a partnership exhibition with Kelechi Amadi-Obi. What is it called and what is the purpose of this exhibition?

Not just with Kelechi, but also with Victor Ehekhamemor, and Nkem Nwatorucha. I wouldn't say it's an exhibition necessarily, but a journey into capturing stories of Lagos that will give us an insight into the people of Lagos from different viewpoints. It's pretty exciting stuff, and I really am looking forward to working with these incredible artists.



In our case, this merger was driven by the desire to create a platform that would provide the best of services and products coming out of Africa for our 30 million+ customers. As someone famously said, if you want to go fast, go alone, if

you want to go far, go together. No sense of organic loss there, just a sense of inorganic success.



### What are the benefits of the merger of Diamond and Access bank, and why are you not playing any role in the new merger?

Diamond Bank was made up of various stakeholders - but in the end, people are the most important. Customers, Staff and Owners - they are the core of everything we worked on.

The merger had a number of considerable benefits for all those involved. The owners got three times the market value over a three year period, which included a cash component equivalent to the share

Today, if you had held on to your stocks, they would have doubled in value. With the merger, we were able to move up our holding from a tier 2 to tier 1 dividend paying stock. In the process, we created an ecosystem of over 30 million customers in Africa, an unmatched array of products and series to serve all customers, locally and globally, which should translate to an upside in share valuation – so it was a strong move for owners.

For Diamond Bank staff, they became part of the largest customer platform in Africa and now have the opportunity to grow their career in many different areas, locally and globally across different functions. Also – and importantly, there were no redundancies as a result of the merger; this wasn't a cost cutting exercise.

For Diamond Bank customers, both individuals and businesses can now tap into a global and local market to help them achieve their objectives, and they are also part of an ecosystem that helps connect business to markets and people to businesses. With one in three people banking with Access, clearly transaction costs will go down - so there are benefits all round.

The most important role that I played in the merger was to ensure that the values that we saw before we began the journey would be realized. For this to be achieved, we had to connect and engage with all the various shareholders, within and outside the country. Herbert Wigwe and I conducted countless town hall meetings with customers, staff and regulators, selling the value proposition and answering questions or concerns. Today, I can say that the numbers speak for themselves. I am happy to play the role of a shareholder and advocate of one of the most exciting global platforms coming out of Nigeria - but for me, I took the opportunity to move away from a day-to-day role, so I could pursue new ventures that were calling me.

### Some might say you gave up a legacy with this merger but how did it feel to you and what drove you to take this plunge?

Diamond Bank was set up to help people. So the most important factor of the founder's legacy is to help people succeed, to help them do what they want to do. Leveraging on technology, Diamond Bank was able to help disenfranchised segments in the business community, access financial services that would help them reduce their cost of doing business and reduce their risk and create better

customer outcomes and experience. With this merger, we created a platform with the largest customer base in Africa, with the best of breed solutions for them to get on with their lives and businesses, locally or globally. That's a legacy that we are proud of and it is a legacy that will continue. The company name has changed, the ethos and the mission hasn't - it's grown stronger thanks to the merger.

### What preparations were made to ensure a smooth transition and handling of teething problems between both staff with this merger?

We were very deliberate in taking the best of both organizations into the new entity, so during the transition, teams that cut across the different functions comprised both Access and Diamond people. Team Lead decisions were easy because it was based on which organization had the better capability. We also set up help desks and channels to answer the questions of staff from both organizations.

### Even with the advantages of the merger do you still feel any sense of loss organically with the development?

Not at all. Change is inevitable and one must always focus on the objectives. The largest financial institutions in the world came about by mergers of companies with shared values. Take for example CitiBank.

In our case, this merger was driven by the desire to create a platform that would provide the best of services and products coming out of Africa for our 30 million+ customers. As someone famously said, if you want to go fast, go alone, if you want to go far, go together. No sense of organic loss there, just a sense of inorganic success.

### Are there some products from Diamond bank still being used in Access bank now?

Yes there are, and quite a few, especially the retail products and services. We took the best of both organizations. At Diamond Bank we built a very strong retail franchise, not just products and services, because that's easy - anyone can come up with a product, but leveraging on a strong organizational retail culture and a very good understanding of how to leverage on technology to enable people and businesses, that's where the real skill lies.

### Tell us about your new baby Sparkle. You said this idea had been brewing in your mind when you were in Diamond bank but the atmosphere was not conducive. Why?

Diamond Bank pioneered retail banking in Nigeria. That is undisputed. We brought on board hundreds of thousands of retailers in a short period of time. But there was only so much we could do, due the nature of our set-up.

What I wanted to do with Sparkle was build on what Diamond Bank had started in terms of delivering services to retailers and bringing more online banking services to the retail sector, but concentrate on a different market segment, and also move all financial services and activities online. The mobile phone is the most powerful tool we have to scale business and commerce on the continent, and start bringing structure to Nigeria's informal economy. That's what Sparkle is shaping up to do.

### When do you intend to launch Sparkle and what products are you starting with?

We're still in the product development stage with Sparkle – speaking to our target market and ensuring that we are a customer-centric platform. We expect to go into beta testing in early 2020, with a full go-to-market strategy a couple of months later.

A few of the products and services we expect to launch with are customer experience-led support services, ranging from inventory management and





Adesua is my Adesua, my life partner, lover and friend. I really don't know how I would be without her. She compliments me. We are very different in many ways but we share a lot when it comes to life values. Beyond being my number one fan, she is driven, proud of what she has done with her career, and is very passionate when it comes to family.



invoicing statements to foreign exchange services and a POS-via-mobile function.

### What cutting edge should we expect from Sparkle that will make it stand out?

Happiness

Sparkle will provide seamless transactions for millions of people who have historically been denied access to even the most rudimentary financial services. Seems simple – maybe idealistic – but speaking to so many people about their experiences in Nigeria's financial sector, we think that the services we will be offering will bring happiness.

At this precise moment in time, this feels cutting edge for the market.

### Who is your target audience?

In short, everyone. We are a fully inclusive platform that wants to provide financial and lifestyle services to all – retailers, SMEs, individuals. There are around 40m micro and small businesses in Nigeria – most of whom are underserved by traditional banks. This is a massivemarket segment for us to tackle, to start with, because we want to drive financial inclusion

in Nigeria, using technology to scale access to the unbanked.

Drilling down even further on who we want to target, we know that women, in particular, are more likely to be excluded from the current financial system, so we are particularly keen to support and pioneer women's roles in the digital economy – specifically supporting women in the marketplace with mobile digital tools that help them run every aspect of their business life.

### Tell us a bit about your other half Adesua. What do you find most endearing about her?

Adesua is my Adesua, my life partner, lover and friend. I really don't know how I would be without her. She compliments me. We are very different in many ways but we share a lot when it comes to life values. Beyond being my number one fan, she is driven, proud of what she has done with her career, and is very passionate when it comes to family.

What do I find endearing about her? She really makes me smile and laugh. She can go from local to global in an instant.

### Quality time?

You know, where there is a will, there is a way. I don't think a day goes by, wherever we are in the world, that we don't speak. We know each other's timetable and we try to fit ourselves inside each other's pocket even if it's for a fleeting moment when we are doing our own things. But when we are together, which is quite often, we do the simple stuff; we watch Netflix together, we gist and I know that we just enjoy each other's company.

### How flexible is your time now outside Diamond bank?

I have a less rigid day-to-day schedule, so I certainly have a little more time to explore my passions, such as photography and playing tennis and so forth, however building a new business also takes up a lot of time and keeps me consumed. So in theory,I have more flexibility, but the nature of the work is a lot different. I'm also having to go back to the drawing board and learn new ways of thinking and working, as I build out the team and build a new product from the very beginning.





SANTOS-DUMONT COLLECTION





## WORLD'S MOST EXPENSIVE

Money may not buy you love but it can certainly buy a lot of other good things. From Diamonds to priceless works of art to towering feats of architecture, the list is endless! These are some of the world's most expensive things right now.

### FALCON SUPERNOVA IPHONE 6 PINK DIAMOND

(WORLD'S MOST EXPENSIVE HANDSET)
Falcon Supernova iPhone 6 Pink Diamond tops the list as the best and most expensive handset on earth. It is a customized model of iPhone 6 by the US luxury brand Falcon. The gadget comes with gemstone and premium materials, fitted with a 24-carat gold, rose gold, or platinum case. Initially, The Falcon iPhone had three different colours, 24 karat gold, Rose Gold, and Platinum, before settling on pink for the latest model. The diamond on it makes the device stand out from the rest on the planet. Only one person in the world owns this expensive handset, and she is Nita Ambani, the wife of Asia and India's richest man, Mukesh Ambani.



### SALVATOR MUNDI – LEONARDO DA VINCI

**ROLLS ROYCE SWEPTAIL** 

Dominating the top spot on the list of world most

expensive cars is what can only be described as one

jaw-droppingly stunning piece of handcrafted magic. A

powerhouse of automotive design and engineering, the

Rolls-Royce Sweptail is a one-off luxury peace made in the

United Kingdom by Rolls-Royce Motor Cars. Commissioned in 2013 for a super-yacht and aircraft specialist, whose

(WORLD'S MOST EXPENSIVE CAR)

(WORLD'S MOST EXPENSIVE ART WORK)
Leonardo da Vinci's depiction of Jesus Christ holding a crystal orb is the most expensive painting in the world! King Louis XII of France commissioned the painting in 1605, during the same period as the Mona Lisa. However, somewhere between 1763 and 1900, it disappeared from all records until it was rediscovered in 2005, by a group of British art dealers. Purchasing the painting for \$10,000 they spent six years restoring and investigating its history before eventually announcing that it was a Da Vinci original.

The painting was exhibited in 2011 by the National Gallery of London and became known as the "Lost Leonardo", as it was the first discovery of a Da Vinci since 1909. The "Savior of the World" (Salvator Mundi) was purchased by the Crown Prince of Saudi Arabia, Mohammed bin Salman on behalf of the Abu Dhabi Department of Culture & Tourism for \$450.3 million.

### JAC JEW DIA \$23 (WC SHC Luxu in county the in Show Burj are r

JADA DUBAI AND PASSION JEWELLERS PASSION DIAMOND FOOTWEAR

(WORLD'S MOST EXPENSIVE SHOES)

Luxury footwear designer Jada Dubai in collaboration with Passion Jewelers unveiled, what is currently known as the most expensive shoes in the world. Showcased for the first time in the iconic Burj Al Arab in Dubai, the stiletto shoes are made of gold leather and silk and features as many as 236 diamonds with a 15 carat d-flawless diamond near the toe.



# identity Rolls Royce does not divulge. The Sweptail made its debut as the most expensive new car in the world at the yearly Concorso d'Eleganza Villa d'Esteevent in 2017. It surpassed all its rivals and remains one of the most expensive cars ever today!

### **BUCKINGHAM PALACE**

(WORLD'S MOST EXPENSIVE HOME)
Estimated at between \$1.5billion -\$4.7billion

The residence of the British royal family, the value and actual liquidity of Buckingham Palace could be highly debated. However, this is the official home of Queen Elizabeth, and as such, it's a pretty expensive home. Some have valued the palace at \$4.7 billion. Of course, this one is a tough to gauge, as it will likely never be on the market. The palace and grounds are part of a royal trust, and aren't really accessible by anyone. Some sources say Buckingham is more in the range of \$1.5 billion. It would likely be very difficult to find someone to buy it for that figure. Purely for the scale and theoretical value, Buckingham Palace has to be at the top of any list.



# Season of Rewards

This December, there's surely something for everyone in the DiamondXtra draws.



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