



INSPIRING
WOMAN
AFRICA

EDITION 48, 28TH JULY, 2026



KATE HENSHAW

FITNESS BUFF WITH A PERFORMER'S ACUMEN AND
A HEART OF GOLD IS 55

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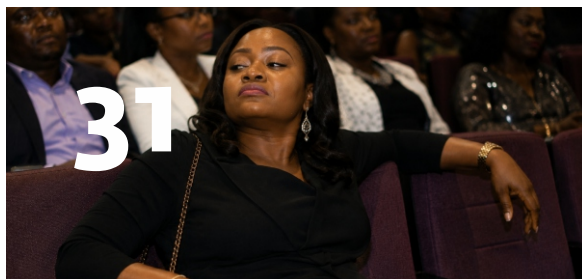
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Building Bridges:
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**Kemi
Ajumobi**

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Welcome!

Dear Readers,

Welcome to IWA!

It is the last edition of our magazine for the month of July and we are thankful to have been here ensuring we share stories of inspiring women with you. This edition is spectacular in its own way.

In a few days, July 30th specifically, it would be International Day of Friendship, and friends of our cover guest are celebrating friendship and giving their flowers to a special friend.

Guess who recently turned 55? Well, I can't really ask you to guess because you know the answer already. It's the one and only Nollywood veteran who graces our screens with her unmatched acting prowess, KATE HENSHAW.

At IWA, we chose to celebrate her by planning a "coup" with her friends and loved ones to honour her through words from their heart in this edition as she recently clocked 55 years!

"What? She's 55?" yeah, I can hear you ask. We are all asking the same question because Kate is ageing backwards and making 50s look inviting!

So, just like you, she is seeing this for the first time and would just be finding out she is gracing the cover of IWA.

Every week, we make it a point of duty to celebrate distinguished women on our pages, but this week is special, not merely because we understand the importance of celebrating people while they are alive and not wait for them to be no more before we do, or because International Day of Friendship is nigh, but because Kate Henshaw is that woman who is worthy of all the accolades she is receiving in this season.

She has proven her mettle, she is walking the talk in her profession, she understands the essence of value and gives it to her optimum capacity and stretches beyond to the amazement of us all.

So, myself, Mo Abudu, Funke Kuti, Yolanda Okereke, Rita Dominic, Chioma Omeruah (Chigul), Charles Uguchukwu (Charlesborn), Bisi Adebowale, Nana Aba Anamoah, Nancy Isime, Nelo Perry, Kemi Lala Akindoju and Michael Sunbola, have these words to say to you Kate, loving on you and celebrating not just your 55th, but the amazing, fun, loving, loyal, hardworking, diligent, gracious human you are!

Here are other articles in this edition:

HER POINT OF VIEW: Building Bridges: Why Male Champions Matter in Women's Career Growth. By Chinyere Okorochoa.

WOMAN EXECUTIVE: A Letter to the Employee in All of Us. By Wola Joseph-Condotti.

FINANCIAL ADVISE HER: Teach the Small Money. By Sola Adesakin.

HOLISTIC LIVING: The Most Powerful Medicine Is Not In a Bottle, It Is In the Way We Live. By Dr. Maymunah Yusuf Kadiri.

TRIBE WITH THE VIBES: Why Do People Hate Accountability? By Zainab Aderounmu.

WOMAN AT THE HELM: TITI COLE, Board Director, Citi Group.

WE'VE GOT MEN: ABDUL SAMAD RABIU, Founder/Executive Chairman, BUA Group.

You know how we do what we do when we do what we do. We shall be here next week!



COVER

KATE HENSHAW

FITNESS BUFF WITH A PERFORMER'S
ACUMEN AND A HEART OF GOLD IS 55

Kemi Ajumobi



ate Henshaw is a woman whose life has become an institution. Some careers are measured by longevity.

Others by awards, influence, or public affection. Kate Henshaw's career is measured by all of these—and by something even rarer, trust.

For more than three decades, Kate Henshaw has remained one of Nigeria's most respected actresses, public figures, advocates, and cultural ambassadors. She belongs to an exclusive generation of performers whose names have become synonymous with Nollywood itself. Elegant yet fearless, disciplined yet relatable, glamorous yet deeply humane, Henshaw has continually redefined what it means to build a life of relevance in the public eye.

Whether commanding the screen with emotional precision, lending her voice to social causes, mentoring younger creatives, or championing national conversations, Kate Henshaw represents the enduring power of excellence sustained over time. She is not merely an actress. She is a cultural icon.

She is a graduate of Medical Microbiology from the School of Medical Laboratory Science at Lagos University Teaching Hospital, LUTH. Before Nollywood, she was a commercial model, appearing in numerous print and television



advertisements, including campaigns for Shield Deodorant in 1990. She stood out on screen and drew the attention of filmmakers and in 1993, she auditioned for the lead role in *When the Sun Sets*. Winning the role birthed the beginning of an outstanding career in African cinema, and like they say, the rest is history.

She has starred in several movies even to her latest, *Blood Sisters 2* (2026). She is currently in the yet to be released: *The Black Book 2: Old Scores*.

She executes each project graciously and extends this professionalism to theatre. Her love for theatre is evident in her stage performances that include *Ada*, where she starred as the lead character in the all-female cast musical. Others include *The Wives*, *Ajai: The Boy Slave*, *My Romance with Yoruba*, *London Life*, *Lagos Living*, *The Vagina Monologues*, *No More Shrinking: The Stage Experience* and *Jungle Story*.

Furthermore, Kate has authored a pictorial biography that was launched by the former First Lady of Ekiti State, Erelu Bisi Fayemi in 2013. Kate is a recipient of several outstanding awards and is committed to charitable causes.





55 and feeling fly!

It feels like yesterday when we celebrated your 40th. That entire experience hasn't left me. You came on my radio show and we had a great time. You shared from your heart and listeners felt deeper in love with you. I wrote you a note to celebrate you. Something brief. I had no idea you were going to use it for your book. "Sis, you should have told me, I would have gone to town on words if I knew you wanted to use it for that." I said to her but you wanted it that way, just as unplanned for public use as I wrote. Raw, pure and from the heart. You didn't stop there. Comments from listeners were all included and that entire experience turned out to make a 2-page spread in your gigantic book celebrating your 40th. 15 years later, we are here celebrating your 55th. Still loving, bubbly, active and ageless.

There is no doubt your positive vibes remain a constant recipe for your glow. Your laughter gives us a glimpse into how joyful you mindfully live life and expressively show it.

Fantastic Nollywood award-winning icon and master of her craft. Your love for keeping fit gives no room for even those younger not to exercise. Your smile is always from deep within it manifests on your face with grace no one can deny. Your heart for service, so endearing it inspires us all to do more.

Your respect for timing is second to none. You arrive even earlier than the person who invited you. Lateness

has never been on your to-do list even if the traffic was bad, Kate will NOT be late!

Pretense has never been on your radar; you love wholeheartedly and when upset, the person responsible knows.

I could go on but I will stop here, but not without telling you how amazing you are and praying for you from the depth of my heart, that God will bless you extensively, open doors that no man can shut, wipe your tears of pain away and allow your tears of joy to flow ceaselessly because He will always present you with pleasant surprises someone as great and grand as you deserve.

Happy birthday my sixthaaaaaaa as I call you and you do the same. Honour will never be far from you and great shall your reward always be.

This surprise celebration edition had to be done because you deserve it and so much more!!!



Love you intentionally.

Kemi Ajumobi
Founder/Group CEO,
Inspiring Woman Africa





The Legendary

Kate Henshaw

Our journey together goes back to 2013, when we launched EbonyLife TV. One of the very first shows on the platform was Screen Divas, a reality series that followed the lives, passions and purpose of some of Nigeria's most accomplished actresses. Kate Henshaw was one of its leading personalities, and I was especially inspired by her unwavering commitment to raising awareness about domestic violence, a cause she has championed with compassion and determination.

From those early days, our relationship has grown into one built on mutual respect, shared purpose and genuine friendship. We have had the privilege of working together on several remarkable projects, including Chief Daddy and Blood Sisters. Along the way, we have shared countless conversations about the future of the creative economy, the importance of mentorship and the limitless potential of our industry.

What I admire most about Kate is her unwavering commitment to health and fitness. She leads by example, inspiring so many through her discipline and dedication to living well. She is also, without question, one of the most punctual professionals I have ever worked with. Her respect for time is second to none. Add to that her consistency, resilience, loyalty and generous spirit, and you have someone who truly embodies excellence and sisterhood. I will never forget the beautiful way she and Joy Omoba celebrated my 60th birthday with so much love and thoughtfulness.

As Kate celebrates her 55th birthday, I celebrate an icon, an exceptional talent and an extraordinary woman. Congratulations on this milestone and on the phenomenal success of Blood Sisters 2. Happy Birthday, my dear sister



Mo Abudu
Founder/CEO, EbonyLife Group





To my Blaaaaaad

Some people are beautiful. Some people are kind. Some people are loyal. Some people love God wholeheartedly. Then there is you, K8DGR8.

You are all of those things wrapped into one extraordinary woman.

I've had the privilege of watching you live your life with love, authenticity, integrity, loyalty, courage, and an open heart.

What the world sees is an incredibly talented actress, a fitness icon, and a phenomenal woman.

What I see is someone whose greatest gift is her heart.

You are an open book. What you see is exactly what you get. In a world where so many people wear masks and pretend to be who they are not, you have remained beautifully authentic. You have never tried to be anyone other than yourself, and that is one of the many reasons you are so deeply loved.

You love deeply. You give freely. You show up for people without expecting anything in return. You celebrate others genuinely, carry people through difficult seasons, and somehow still find the strength to keep pouring into everyone around you.

One of the things I admire most about you is your unwavering love for God.

Your faith isn't something you wear for people to see, it's something you live every single day.

It shapes the way you love, forgive, serve, and keep going, even when life isn't easy.

You are fiercely strong, yet incredibly soft.

You are honest, loyal, dependable, and beautifully human.

You wear your heart on your sleeve. While not everyone understands you, those of us who truly know you count you as one of life's greatest blessings.

You are one of my greatest blessings, and I thank God for you every single day.

Thank you for loving me, trusting me, believing in me, laughing with me, praying with me, dancing with me, and allowing me to walk this journey called life beside you.

Blaaaaaaadddd!

As you celebrate 55 incredible years, my prayer is that the God you love so faithfully continues to enlarge your coast beyond anything you've ever imagined.

May He surround you with the same love you have poured into so many others. May He continue to grant you happiness, love, divine health, peace that surpasses all understanding, greater purpose, and favour that speaks for you in every room you enter.

The best chapters of your life are still ahead of you, and I cannot wait to watch God continue to amaze you.

Happy 55th Birthday, my darling.

I love you more than words could ever express.



**Ya Blaaaaaad for life
Funke Kuti**





A Birthday Letter to Kate Henshaw

Dear Mama,

My Mother. My Friend. My Muse. My Protector. My Woman.

There are birthdays, and then there are days when we celebrate lives that have become gifts to so many.

Today is one of those days.

How do I celebrate a woman who has been so many things to me? A woman whose presence has, in different seasons of my life, felt like home.

You have been my mother when I needed wisdom.

My friend when I needed laughter.

My muse when I needed inspiration.

My protector when I needed courage.

And simply, my woman—someone whose heart, strength, and unwavering spirit I have come to cherish beyond words.

People often speak about your beauty, your talent, your discipline, and your incredible career. They celebrate the icon, the actress, the woman who has remained relevant, respected, and deeply loved for decades.

I celebrate all of that.

But I celebrate something even greater.

I celebrate your heart.

The heart that loves without performance.

The heart that encourages without expecting applause.

The heart that carries strength so naturally that

sometimes people forget how much it has carried.

There is something extraordinary about women who make others feel seen. Women who walk into a room and somehow leave everyone standing a little taller than they were before.

That is your gift.

You have never simply existed in our industry—you have nurtured it. You have challenged it. You have inspired it. And for those of us fortunate enough to know you beyond the cameras and the headlines, we know that your greatest masterpiece has always been the life you live.

Thank you for every conversation.

For every word of encouragement.

For every lesson spoken and unspoken.

Thank you for reminding me that excellence is a daily decision, that kindness is never weakness, and that grace will always outlive glamour.

As I celebrate you today, my prayer is simple.

May the love you have so freely given return to you in abundance.

May your laughter grow louder.

May your dreams grow bigger.

May your peace deepen.

May your health remain strong.

And may God continue to surround you with the same love and protection you have extended to so many others.

The world knows you as Kate Henshaw.

I know you as one of God's most beautiful gifts.

Happy Birthday, my Mother.

Happy Birthday, my Friend.

Happy Birthday, my Muse.

Happy Birthday, my Protector.

Happy Birthday, my Woman.

May this new chapter be your most joyful, your most fulfilling, and your most extraordinary yet.

I love you, I honour you, and I celebrate you—today and always.

I LOVE YOU DEEPLY



With all my love,
Yolanda Okereke
Your Daughter





It feels like just yesterday when we celebrated my sister-in-law's 40th birthday in London back in 2009 or 2010. I remember inviting you my dearest dearest Kate, and that was the first time we shared a space together. From that moment on, I truly discovered the incredible person you are. Your kindness shines brightly! You always look out for those you cherish like family, and your playful spirit brings joy to everyone around you.

We had such a wonderful time together, and those moments laid the foundation for our beautiful friendship/sisterhood. Kate, you are truly one of a kind, such a rare gem in this world, and being around you is like a breath of fresh air.

As you celebrate your 55th birthday (55?! How is that possible? You don't look a day over 25!)

I wish you nothing but the best that life has to offer. May the kindness and love you share with the world come back to you a millionfold. May all your heartfelt wishes be granted by the Almighty. Remember, you are deeply loved today, tomorrow, and for all the days to come!



Rita Dominic

Actress, Co-Founder, The Audrey Silva Company
Publisher, DT Now.





*An icon.
A maverick.
One of one.
The only one...*

GB Bisco... my girl, my ace. my sister. my friend. your crazy matches my crazy... I met you and I got you and about 6 other sisters... How blessed I am... Kate... I appreciate you. You are a gift to this world ... It is a brighter better place because you are in it. May your light never dim. May you grow from strength to strength forever rooted in God's love... May the road always rise up to meet you, may the wind always be at your back... May you live for as long as you want but may you never want for as long as you live....



Love you....
forever and a day.
Chioma (Chigul)
your GB Bisco....





Not a lot of people can beat their chest and say to themselves “I have lived” but NOT you. I love how you live your life so unapologetically to the fullest as honest as can be. You are such an inspiration to many that you know and even those that you do not know, and that right there is purpose. Your infectious smile, your discipline, your tenacity and your brutal honesty are so enviable traits I have all copied and I’m glad I did.

You wear your heart on your sleeve and love genuinely. With you, what you see is what you get, 100 percent. I could go on and on but what matters most to me is that you know that CHARLES BORN is in your corner for life and loves you so much. Next year we go again. I love you.



Charles Born
Actor, Creator



*Some people enter your life like a vibe.
Kate enters like a fact.*

If you're looking for the kind of friend who's strong without needing to announce it, resilient without turning it into a performance, and intentional without ever pretending it's "just how things are," then yes—welcome to the exclusive club. Kate's presence is the kind you feel: steady, grounded, and oddly reassuring, like she's been appointed by the universe to keep things in focus.

And here's the thing: With Kate, what you see is what you get. No fanfare. No mystery. No "let me show you my best angles." Just the real deal—very real, no presence, no fluff. The kind of honesty that makes you straighten up and think, "Oh. That's what accountability looks like."

This isn't accidental either. Kate is focused in a way that's both impressive and practical—like she's already

got the plan, the priorities, and the next steps quietly queued up. She doesn't chase for attention; she commits for results. And when it comes to the people she loves? Fiercely loyal is the correct term, not a slogan. Her dedication to family isn't symbolic—it's lived. Consistent. Unshakable. The kind of love that shows up in the everyday and means it.

So, Happy Birthday Kate!

May this year reward your effort, honour your focus, and bring you joy that feels as effortless as your honesty. You're rare—strong, resilient, intentional, grounded—and the kind of friend everyone secretly wants and nobody forgets.

 *Cheers to you, Kate*
Bisi Adebawale



It's funny how some people make such an impression from the very first meeting. You did. When Auntie Mildred, (Everybody's Auntie Mildred), introduced us late last year ahead of Women of Valour in London, I knew you would be a wonderful addition to the event. What I didn't expect was just how kind, gracious and genuinely lovely you would be.

You treated every member of my team with warmth and respect. There was no air of superiority, no unnecessary demands, no diva moments. You made people feel seen, appreciated, and comfortable. That stays with people long after the lights go off and the event is over.

Professionalism is often spoken about, but you live it. You arrived prepared, fully committed and brought your whole self to the Women of Valour stage. It was a privilege to work with someone who understands that excellence isn't about what happens in front of the audience but about how you treat people behind the scenes.

Thank you for making our London edition even more special. I'm grateful our paths crossed, and I hope they continue to.

Happy Birthday, Kate. I pray this new year brings you good health, peace, laughter and many more opportunities to keep doing what you do so brilliantly. May you continue to shine and may the kindness you so freely give always find its way back to you.



Nana Aba Anamoah
Founder, Women of Valour





Happy birthday K8DGR8!

A chocolate gorgeousness with a heart of gold. You are an absolutely luminous woman. A great inspiration who keeps reinventing herself through time.

It's amazing how I get to spend time with you now through dance, fitness and the arts; when for the longest you were that talented actor and celebrity that I have always wanted to meet after watching so many movies you featured in. You are such a blessing.

Keep basking in God's grace and glory in robust health and overwhelming joy.

I love you!
 **Nelo Perry**
Dance & Fitness Coach
Digital Entrepreneur





I met Kate Henshaw over 15 years ago and the first thing I noticed was that she was unapologetically herself. She noticed a few things about me and she became my defender. Like she was ready to beat anyone who troubled me.

This woman has stood by me in good and bad times, through laughter and tears, she has remained a true friend. I have learnt tenacity, integrity and loyalty from her. She's open enough to take feedback from me, even though I'm much younger than her.

Till today, she has become a part of my family, a big sister in every sense of the word and I'm always grateful for her.

When I say I'm rich in people, Kate Henshaw is one of the reasons. I love you so much sis and I know that your best days are here.



Kemi Lala Akindoju
Actress, Producer,
Casting Director, Host





My dearest Aunty Kate.

To know you is to love you completely.
Tough, yet soft. Playful yet serious. Loving but very
protective about those you Love.
I'm grateful to be in your corner...grateful to have you
in my corner.
I pray life continues to be kind to you. May you always
have many reasons to smile.
I Love you my dearest Aunty Kate.
Happy 55th birthday.

Nancy Isime

Actress, Executive Producer/Creator,
Nancy Isime Show





I first met Kate Henshaw in person last year when she visited Lagos Food Bank to support an intervention that reached 100 vulnerable families.

What began as a single act of service has since evolved into an enduring commitment to our mission. Kate has become a genuine champion of the fight against hunger, consistently leveraging her influence and platform to amplify causes that restore dignity and hope. Her advocacy is not performative it is purposeful, compassionate, and deeply impactful. The true measure of a life is not in the years lived but, in the lives, transformed. In celebration of her 55th birthday, Kate chose to honour the occasion by reaching 55 widows with food support and cash grants to strengthen their livelihoods. That is leadership. That is legacy.

Kate Henshaw is a woman of remarkable grace, generosity, and quiet strength. She is a gift to this generation, and all of us at Lagos Food Bank Initiative are privileged to call her a friend of our mission. We celebrate her, appreciate her, and wish her many more years of exceptional health, fulfilment, and transformative impact.

Michael A. Sunbola
Executive Director/CEO
Lagos Food Bank Initiative



WOMAN EXECUTIVE



A Letter to the Employee in All of Us

By Wola Joseph-Condotti

Most articles about difficult workplace behaviour are written for leaders. How to spot it. How to manage it. How to deal with it. I want to write a different one. I want to write to the employee. Gently. Honestly. As someone who has been one, who leads them now, and who has picked up a few things along the way that I really wish somebody had told me earlier. Because so much of what we call workplace culture is, in the end, just the sum of small personal choices. The kind of professional we each quietly decide to be, on ordinary Mondays, when nobody is watching.

Let Us Start With a Truth

It is okay to leave an organisation if you are not happy there. Nothing in this life is

by force. Employment certainly is not. If the values no longer line up, if the growth has stalled, if the chapter is genuinely closing, you are absolutely free to go and write the next one elsewhere. With dignity. With proper notice. With grace. But while you are still here, it is worth asking honestly what kind of employee you are being.

Not for your boss. For yourself. The Quiet Habits That Hold Us Back Some of the habits that quietly limit our careers are not dramatic at all. They are the sort we do not notice in ourselves until much later, sometimes not until we are on the other side of a decision that did not go our way. Let me name a few I have learned to watch for, in others and, honestly, in myself.

Forgetting to justify the pay. I once had a

colleague who would say, every single morning, "I need to justify my pay today." That one sentence has stayed with me for years. It is not harsh. It is grounding. Am I bringing value today that actually matches what I am receiving?

Arriving and departing without leaving a mark. It is entirely possible to spend years in a role without anything around us being meaningfully better for our presence. Sometimes the employer really is the problem, I do not want to pretend otherwise. But often, even inside real constraints, there is still room to make a difference. Many of us have. Many of us still can.

Choosing politics over contribution. Flattery is a tempting substitute for results, but it does not age well. The relationships that last are built on what you actually

bring, not on how skilfully you perform proximity to power. Treating the work as though it does not have your name on it. My father used to say, "How you take care of other people's things is how you will take care of your own." That one sentence has guided me through every role I have ever held. How we steward what has been entrusted to us, especially when it is not ours, is one of the most honest pictures of who we really are. Complaining without contributing. This one is the easiest posture in any workplace, and quietly, one of the most damaging. It is the frustration that finds its way to every colleague except the one person who could actually do something about it. None of these habits will ever make headlines. But over time, they shape careers, and not always in the direction we were hoping.

The Seeds We Are Planting

Here is something I wish somebody had told me earlier. Every workplace behaviour is a seed. The way we treat colleagues. The way we serve customers. The way we handle responsibility. The way we leave a role. All of it. Every single choice is a seed. And seeds have this funny habit of not sprouting where you planted them. They sprout in a future job interview, when a former manager is quietly called for a reference. They sprout in a deal that almost happens, until somebody in the room remembers your name. They sprout in opportunities that come, or do not come, for reasons no one will ever explain to your face. We may not reap on this job. But we will reap. And mostly, when we have stewarded well, we reap in beautiful, unexpected ways.

What I Have Learned From Strong Employees

The best people I have worked with across my career all shared a common posture. They were not perfect. Nobody is. But they were grounded. They asked, "How do I add value?" long before they got around to asking, "What am I owed?"

They were kind to colleagues, not because they were being watched, but because they had decided a long time ago what kind of professional they wanted to be. They took their work seriously. Not because they loved every assignment, honestly, some of it was tedious, but because they understood a job is not just a paycheck. It is a season of formation. They were dedicated, not because they felt like it, but because dedication is a discipline, not a feeling.

A Word From Scripture

There is a parable Jesus told in Matthew 25, about three servants entrusted with their master's resources. Two of them multiplied what they were given. The third buried his, and had a whole explanation ready.

What strikes me is not the rebuke. It is the principle. The talents, the roles, the platforms we hold, none of these are actually ours. They are entrusted. And how we steward what has been entrusted to us shapes what comes next.

Final Thoughts

So, this is my gentle letter to the employee in each of us. If you are unhappy, leave. Gracefully. Honourably. With your head high and your bridges intact. But if you are staying, stay well. Justify your pay. Contribute beyond your job description. Be kind to colleagues whose paths may one day cross yours again in rooms you cannot now even imagine. Treat the work as though it has your name on it, because in a quiet way, it always does.

In all your getting, be kind. Your network is your net worth. And the seeds you are sowing today will be harvested in seasons you cannot yet see.

Be your best, not for your employer alone, but for yourself. Because at the end of every season, the question is not what the role gave us.

The question is what we gave it.



Wola Joseph Condotti

Chief Executive Officer,
Eko Power Limited

Wola is the CEO of Eko Power Limited. Prior to her current role, she was the Group MD/CEO of West Power & Gas Limited, the parent company of Eko Electricity Distribution PLC (EKEDP) and six other affiliate companies with interests in both conventional and renewable energy sectors. In addition to this role, she serves as the Director of the Power and Renewable Division at the Women in Energy Network (WIEN) in a non-executive capacity.

Wola Joseph Condotti was also the pioneer Chief, Legal & Company Secretariat at EKEDP. During her tenure, she also held multiple key positions simultaneously including Head of Regulatory Compliance, Chief Human Resources and Administration Officer, Supervising Chief of the Customer Service Department, and Data Protection Officer. Her previous experience includes roles as General Counsel/Company Secretariat Lagoon Home Savings and Loans, and Legal Associate at Banwo & Ighodalo.

Wola holds a law degree from the University of Ibadan, an LLM in International Finance Law from Harvard Law School, and an MBA from INSEAD Business School. She is also an International Finance Corporation (World Bank) Board Evaluation Certified Professional and Corporate Governance Trainer.

Wola's achievements have earned widespread recognition. Most recently, she received the inaugural Leadership Excellence Award of the Year at the Legal Era Africa Awards 2024, becoming the first-ever recipient of this category. The award celebrated her historic transition from General Counsel to Group MD/CEO, a milestone applauded for redefining leadership pathways in the legal profession.

She is a member of the Institute of Directors and the Society for Corporate Governance Nigeria. Additionally, she is an associate member of the Institute of Chartered Secretaries and Administrators of Nigeria, and Women in Management, Business, and Public Service.

FINANCIAL AdviseHER



Teach the Small Money

By Sola Adesakin

There is a lie that sits quietly at the centre of most people's financial inaction. It does not announce itself. It sounds reasonable, almost responsible. It says: when I have more, I will start. When the salary increases. When the business picks up. When the children are older and the expenses are lighter. When conditions are better, I will begin doing the things I know I should be doing with money.

The problem is that conditions do not become better on their own. They become better because of decisions made in the current conditions. And the person waiting for a larger sum to begin is practising, every single day, the habit of

not starting. That habit does not disappear when the money arrives. It simply scales.

The truth that changes everything is this: it is not the amount that builds wealth. It is the behaviour. And behaviour built on small money transfers directly to large money, while the absence of behaviour built on small money almost guarantees that large money will be mismanaged when it comes.

Consider Amaka. She earns N120,000 a month working as an administrative officer in Lagos. After rent, transportation, feeding, and sending something home, she tells herself there is nothing left to invest. But there is N5,000. Not nothing. N5,000 that currently disappears into the noise of daily spending without destination or intention. She puts that N5,000 into a money market fund every month for twelve months. At the end of the year she has approximately N63,000, plus modest returns. Not life-changing on its own. But Amaka has now done something far more valuable than accumulate N63,000. She has built the identity of an investor. She knows how to open an account. She knows how to fund it consistently. She knows how to leave it alone. When her salary increases to N200,000, she does not have to start learning. She just scales what she already knows.

That is what teaching small money actually means. You are not just growing a balance. You are training a mind.

The mathematics support this more powerfully than most people expect. N10,000 invested monthly from age 28 in an instrument returning 12% annually becomes approximately N35 million by age 58. The person who waits until they have N50,000 a month to start, and begins that habit at 38 instead, ends up with roughly N23 million under the same conditions. The ten-year delay cost them N12 million, not because they invested less per month when they started, but because they gave up a decade of compounding. The small money, invested early, did work that the larger money starting later simply could not recover.

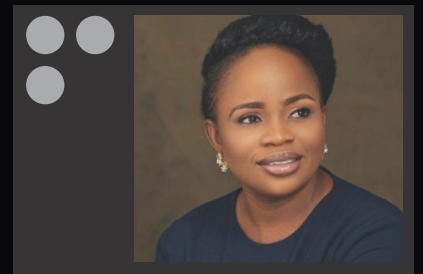
The practical starting point is embarrassingly simple. Open a dedicated investment account this week with whatever you currently have. Not whatever you wish you had. What you have. In Nigeria, regulated money market funds allow entry from as little as N1,000 through platforms that are SEC-compliant. In dollars, some diaspora-facing platforms allow micro-investment entry points that make the first step genuinely accessible. The barrier to starting has never been lower. The only remaining barrier is the belief that the amount is too small to matter.

It matters. Not because N5,000 will retire you. But because N5,000 placed with intention is the first sentence of a financial story that compounds.

Beyond investing, teach your small money to work in multiple directions simultaneously. Even on a tight income, the framework holds. Some of what comes in goes to living. Some go to saving. Some go to growing. Some go to giving. The percentages will be different for everyone depending on income and season of life, but the architecture should exist regardless of the amount. A person earning N80,000 who splits it intentionally is developing a more sophisticated financial mind than a person earning N500,000 who spends it all without structure.

The other thing small money teaches you is discernment. When the amounts are modest, every decision is visible. You notice what you are spending on. You feel the trade-offs. You become a sharper financial thinker, not despite the constraint, but because of it. That sharpness does not go away when the income grows. It becomes the filter through which larger decisions get made.

Do not wait for the big money to begin behaving like someone who builds wealth. Begin now, with what is in your hand. Teach the small money. It will grow into something that teaches you back.



By Sola Adesakin

Founder and Lead Coach,
Smart Stewards

Sola Adesakin is a highly respected wealth coach and chartered accountant with over two decades of transformative impact in the finance industry. As the visionary founder of Smart Stewards Financial Advisory Limited and Smart Stewards Advisory LLC, she has revolutionized the financial wellbeing of countless individuals and businesses across 40 countries. Her methodical approach to 'make-manage-multiply' money principles has elevated many from financial stress to prosperity, and mediocrity to exceptional achievement.

Sola is a strong supporter of SDG5 and SDG10, as she seeks to close the gender gap and reduce inequality through financial education, financial technology, and access to funding. Sola's dedication to achieving gender equality and reducing inequality is evident in her work as an alumna of the Academy for Women Entrepreneurs, an initiative of the US Embassy in Nigeria, and the Cherie Blair Foundation's Road to Growth Program. She is also an alumna of Goldman Sachs 10,000 Women program and a member of the Select Global Women in Tech (SGWIT) Mentorship Network of the United States of America. Through the FRUIT Foundation, which she serves as Founder and CEO, she has partnered with the US consulate in Nigeria to champion the economic empowerment of women, assisting them to start and scale their business ventures.

Her impressive academic credentials include a BSc and an MBA degree from Oxford Brookes University and Edinburgh Business School, respectively. She is a fellow of the Institute of Chartered Accountants of Nigeria (ICAN), the Association of Chartered Certified Accountants of the United Kingdom (ACCA), and a member of the Chartered Professional Accountants of Canada (CPA). In addition to her impressive credentials, Sola Adesakin is also a Certified Financial Education InstructorSM and a member of the Personal Finance Speakers Association.

HER POINT OF VIEW

Building Bridges: Why Male Champions Matter in Women's Career Growth

Chinyere Okorochoa

One of the most persistent misconceptions in discussions about women's career advancement is the belief that men and women are somehow on opposing sides of the workplace equation. In some circles, there is an underlying assumption that women must navigate their careers despite men, rather than with them. That career progression is

largely about overcoming male gatekeepers, competing against male colleagues, or creating women-only pathways to success.

While there is no denying that women continue to face challenges in the workplace, my own experience over the past three decades has taught me something different and, perhaps, more empowering. Many of the opportunities, promotions, leadership positions, board appointments, speaking engagements, client introductions, and professional recognitions I have received throughout my career came because someone recommended me when I wasn't in the room. And very often, that person was a man. Looking back, I can identify male mentors who offered guidance, senior colleagues who gave me opportunities beyond my level of experience, clients who trusted me with significant mandates, and industry leaders who recommended my name for positions and opportunities that ultimately accelerated my career. None of them handed me success. I still had to prove myself. I still had to do the work. I still had to deliver results. What they provided was access, visibility, advocacy, and belief. And that made all the difference. The Difference Between Mentors, Sponsors and Champions One of the lessons I wish more women understood earlier in their careers is that success is rarely achieved alone. We often hear a great deal about mentorship, and rightly so.

Mentors advise us. Coaches develop us. But sponsors and champions do something different. Sponsors speak about us when opportunities arise. Champions actively open doors, make introductions, and advocate for our advancement. Many women spend years looking for mentors while overlooking the

importance of cultivating sponsors and champions. The truth is that some of the most transformative opportunities in your career will come from people who are willing to use their influence on your behalf. And in many industries, a significant number of those people are men. Women's Career Growth Is Not About Building Walls, It Is About Building Bridges.

One of the most important mindset shifts women can make is recognising that career growth is not about building walls between men and women; it is about building bridges.

Bridges create connections. Bridges create understanding. Bridges create opportunities. Walls create distance, suspicion, and division. When we approach professional relationships from an "us versus them" perspective, we risk cutting ourselves off from valuable networks, advocates, and opportunities.

The reality is that many leadership positions across organisations, industries, boards, and professional associations are still occupied by men. They make hiring decisions. They allocate resources. They recommend candidates. They influence appointments. Ignoring that reality does not advance women's careers. Learning how to engage effectively within it does. This is not about dependence. It is about partnership.

It is about recognising that men can be powerful allies in advancing gender equity and helping talented women reach their full potential. Some of the strongest champions of women I have encountered throughout my career have been men who simply recognised competence, valued excellence, and were willing to support

talented professionals regardless of gender. Relationships Must Be Built on Value There is, however, an important caveat. Professional relationships should never be viewed as transactional. One of the quickest ways to damage a potentially valuable relationship is to approach it solely from the perspective of what you can gain. The strongest professional relationships are built on trust, respect, authenticity, and mutual value. Too many people network only when they need something.

The better approach is to consistently ask: How can I contribute? How can I support this person? What value can I bring to this relationship? How can I become someone known for reliability, excellence, and integrity?

The most meaningful professional relationships in my life have never been based on favours. They have been built through years of shared experiences, mutual respect, professional excellence, and genuine connection.

Five Practical Ways to Build Male Allyship If you are intentional about growing your career, here are five practical steps you can take.

First, expand your network intentionally. Do not limit yourself to women-only circles. Women's networks are important, but so are industry associations, professional bodies, conferences, and leadership forums where diverse relationships can develop.

Second, focus on credibility. People advocate for professionals they trust. Your competence, consistency, and professionalism remain your greatest assets.

Third, seek guidance rather than favours. Most senior professionals are willing to share advice and insights. Asking thoughtful questions often creates

stronger relationships than asking for opportunities.

Fourth, make yourself visible. Speak at events. Contribute to discussions. Share your expertise. Publish articles. Participate in your industry. It is difficult for people to recommend talent they cannot see.

Fifth, nurture relationships consistently. Stay connected. Celebrate people's successes. Share useful information. Reach out even when you need nothing. Relationships require investment long before opportunities arise.

A Final Thought

As women, we absolutely need other women. We need female mentors, female sponsors, female leaders, and female communities that uplift and encourage us. But we must also recognise that meaningful career growth is rarely achieved through gender-exclusive networks. The most successful professionals build diverse circles of support, influence, and advocacy. When I reflect on my own journey, I am deeply grateful to the many men who saw potential in me, opened doors, made introductions, spoke my name in important rooms, and helped create opportunities that shaped my career. Their support did not diminish my achievements. It amplified them. Perhaps that is the lesson I would leave with every woman reading this. Your career is not a solo journey, and it is certainly not a battle between men and women. Women's career growth is not about building walls between men and women. It is about building bridges. Because sometimes the bridge to your next opportunity is a champion you never expected, a sponsor you have not yet met, or a relationship you have not yet invested in. Build the bridge. You may be surprised where it leads.



Chinyere Okorochoa

Partner in the Law Firm of
JACKSON, ETTI & EDU

With over three decades of experience as a trailblazer in the legal profession, Chinyere Okorochoa has established herself as a leading voice in law, leadership, and career growth for women. As a partner in one of the most prestigious law firms in the country, she has not only navigated the complexities of a competitive industry but has consistently broken barriers to become a sought-after leader, mentor, and advocate for women in the workplace.

Chinyere's career journey is a testament to her resilience, vision, and versatility. She has held numerous leadership positions, served as a director on multiple boards, and is widely admired for her strategic thinking and ability to inspire teams toward excellence. Beyond her professional accomplishments, she has also graced stages as a speaker, sharing insights on leadership, career growth, and the unique challenges women face in their professional lives.

A devoted wife and proud mother of three, Chinyere understands firsthand the challenges of balancing the demands of a thriving career with a fulfilling personal life. Through her own experiences, she has mastered the art of work-life integration, demonstrating that women can achieve extraordinary professional success without sacrificing the joys of family and personal well-being.

Her career development platform, Heels & Ladders, is dedicated to mentoring and guiding women who aspire to redefine success, achieve career mastery, and lead with purpose. Whether you're navigating leadership challenges, striving for balance, or looking to amplify your influence, Chinyere's expertise will help you transform ambition into achievement.



WOMAN AT THE HELM

Titi Cole

Board Director, Citi Group

Titi Cole is an experienced Board Director, Financial Services C- Suite Executive, and Global business leader. In her last role at Citigroup, she was the CEO of Legacy Franchises and a member of the Executive Management Team.

With over 30years experience in the financial services, payments, and professional services industries, it includes six years at McKinsey & Company.

Her Bachelor of Economics degree was from University of Ibadan and an MBA from Northwestern University's Kellogg School of Management.

She serves on the Boards of Citigroup (NYSE: C), and DataDog (NASDAQ: DDOG) a leading provider of cloud monitoring and security solutions. She is also a Board Trustee at CARE USA, and the Queens University of Charlotte and a member of the Council on Foreign Relations, CFR, and The Executive

Leadership Council, ELC.

One admirable thing about Titi is her love for her mum, who she says is her role model. “She gave me one of the best gifts – the reality of a successful working mother. She put as much into her meaningful career as a scientist as she did into her family and showed me what was possible.” She stated. She admits that finding work-life harmony is challenging – and not just for women, though they tend to take on the lion's share of childcare and household duties. Offering a few pieces of advice that has guided her over the years, she says:

Choose the right environment.

Look around at the leaders in your organisation. If there aren't women in senior roles, it may speak volumes about the firm's leaders and culture.

Prioritise what's most

important. When my children were very young, I was travelling frequently in a job I

loved, but ultimately opted for a role that would allow me to spend most nights at home.

Be vocal about your priorities

outside of work. As I became more established in my career, I realized just how important it was to share more about my life outside of work and that my top priority was my family.

Refill your cup and ask for help.

You don't need to be a superhero. Speak up if you need help and invest in your mental health and overall wellness.

Stay in the game. It can be so tempting to put your career aside, especially when raising young children. But here is what I learned: it does get easier over the years. Staying in the game doesn't mean committing to endless hours of work, but it helps over the long-term to continue gaining valuable skills and work experiences.



WE'VE GOT MEN

Abdul Samad Rabi

Founder/Executive Chairman, BUA Group

Abdul Samad Rabi is a respected businessman, philanthropist, and industrialist. He is the Founder and Chairman of BUA Group, which he established in 1988. Over the years, the business has grown into one of Nigeria's largest privately owned conglomerates, with interests spanning foods, manufacturing, and infrastructure. Its investments cut across major sectors of Nigeria's economy.

Rabi also founded the Abdul Samad Africa Initiative (ASR Africa), an Africa-focused social development and renewal fund created to strengthen Nigeria and other African countries. The initiative supports programmes in Health, Education, and Social Development.

In January 2020, Rabi merged

his privately owned Obu Cement Company with the publicly listed cement company of Northern Nigeria. At the time, he already held a controlling stake, making the deal worth about US\$3.3 billion. The merger produced BUA Cement Plc, which became the third-largest company on the Nigerian Stock Exchange by market capitalisation at the time of its listing.

Building on this momentum, he later consolidated his food businesses—covering sugar, edible oils, rice, flour, and pasta milling—into BUA Foods Plc, which listed on the Nigerian Exchange in December 2021. Together, both companies rank among the top 10 most valuable publicly listed firms in sub-Saharan Africa.

Today, BUA Group has developed from a modest company founded in 1988 into a globally recognised

conglomerate—contributing meaningfully to Nigeria's GDP and creating employment opportunities for tens of thousands of Nigerians.

A former chairman of Tropical Commercial Bank from 1993 to 2000, two-time former Chairman of Nigeria's Bank of Industry, Abdul Samad's ever-expanding conglomerate boasts of several subsidiaries.

Abdul is a recipient of several honorary doctorate degrees from various universities and is a fellow of the Institute of Directors. He currently holds the prestigious Nigerian national honours of Commander of the Order of the Federal Republic (CFR) and Commander of the Order of Niger (CON), as well as the highest civilian national honour in Niger Republic.

HOLISTIC LIVING

The Most Powerful Medicine Is Not In a Bottle, It Is In the Way We Live

By Dr. Maymunah Yusuf Kadiri

When Maggie looked in the mirror, she believed the extra weight she had

gained was her greatest problem. It was only the visible sign of a life that had quietly drifted out of balance. Stress had replaced rest, convenience had replaced nourishment, and survival had replaced intentional living. Her transformation began not with a miracle diet but with one decision to care for herself differently. That single decision gradually changed her body, restored her confidence, lifted her mood, strengthened her relationships and gave her a renewed sense of purpose.

Too often we define health by the absence of disease or the number on a weighing scale. True wellbeing is much bigger. Holistic living recognises that our physical health, emotional wellbeing, mental resilience, relationships, sleep, nutrition, movement, purpose and daily habits are deeply connected. When one area suffers, the others eventually feel the impact. Likewise, when one improves, every other area has an opportunity to flourish.

Maggie's story reflects the reality of many people today. Long work hours, financial pressures, digital distractions and chronic stress make unhealthy choices feel normal. Meals become rushed, sleep becomes optional, exercise is postponed and meaningful relationships receive whatever time is left. These choices may seem insignificant in the moment but repeated daily they shape the future of our health and happiness.

The encouraging truth is that lasting transformation rarely begins with dramatic change. Maggie started with small, sustainable decisions. She chose nourishing breakfasts instead of sugary ones, discovered enjoyable ways to stay active, learned healthier cooking methods

and surrounded herself with supportive people. Every small victory-built confidence for the next. Over time her energy returned, her resilience grew, her confidence blossomed and her life became richer in every sense.

Research consistently demonstrates that regular movement, balanced nutrition, restorative sleep, effective stress management and meaningful social connections work together to reduce the risk of chronic disease while improving mental wellbeing and quality of life. None of these pillars stands alone. A healthy body supports a healthy mind, and a healthy mind strengthens relationships, productivity and purpose.

Holistic living is not about perfection or deprivation. It is about making daily choices that honour the life you hope to live. Drink more water. Protect your sleep. Walk more. Eat foods that nourish rather than merely satisfy. Laugh often. Invest in relationships. Manage stress before it manages you. Seek professional help when you need it. Small choices, repeated consistently, become extraordinary results.

The most inspiring lesson from Maggie's journey is that change begins long before anyone else notices it. Every healthy meal, every walk, every act of self-care and every decision to keep going is a vote for the future you are creating.

Do not wait until illness becomes your motivation. Choose wellness before disease demands your attention. Choose balance before burnout becomes your identity. Choose connection before isolation steals your joy. Choose purpose before routine drains your life.

Your greatest investment is not your income, possessions or status. It is the quality of the life you are healthy enough to live. Build that life one intentional choice at a time.



Dr. Maymunah Yusuf Kadiri

Psychiatrist-In-Chief at Pinnacle Medical Services

Dr. MAYMUNAH YUSUF KADIRI (aka DR. MAY) popularly referred to as "The Celebrity Shrink," is a multiple award winning Mental Health Physician, Advocate & Coach. She is the convener of "The Mental Health Conference" and the Medical Director and Psychiatrist-In-Chief at Pinnacle Medical Services, Nigeria's leading and foremost Psychology and Mental health clinic prominent in the application of innovative clinical approaches in the management/treatment of a wide range of psychological, emotional, and behavioral related disorders.

Dr. Kadiri is a dynamic Consultant Neuro-Psychiatrist and a Fellow of the National Post Graduate Medical College of Nigeria (FMCPsych) with almost 20 years' experience as a practicing Physician. She is a trained and certified Rational Emotive and Cognitive Behavioural Therapist from Albert Ellis Institute, New York, USA. She is also a certified Trauma Counsellor and Neurofeedback Practitioner.

Dr. Kadiri has wide experience in psycho-therapeutic techniques and has perfected her skills whilst in private practice and whilst working for a variety of organizations. She is a recognized radio and television guest Psychiatrist and Psychotherapist. She also contributes to articles published in magazines and newspapers.

She is the only Nigerian with the 14Ps.....Physician, Psychiatrist, Psychologist, Psychotherapist, Practitioner (NLP, BFB, NFB), Public Speaker, Published Author, Producer (movies), Proficient Coach, Parent, Philanthropist, People oriented, Public Health Advocate and Passionate about God and life.

The founder of Pinnacle Health Radio, African's #1 online health radio and a non for profit organization, "Pinnacle Medicals SPEAKOUT Initiative" which is geared towards creating Mental Health literacy in Nigeria and beyond.

The Executive producer of award winning movies, Pepper soup (focused on drug abuse) and Little Drops of Happy (focused on depression, postpartum depression and suicide) and creator of the most innovative mental health app in Africa, HOW BODI.



Why Do People Hate Accountability?

By Zainab Aderounmu

Have you ever met someone who hates to take accountability for their actions? No matter how much you make them see their contribution to a consequence, they flat out refuse to accept it, and may even turn on you. I met a couple of such over the week, and I couldn't have been more disappointed. But it begged the question, why do some people hate accountability?

In the first instance, it was an owambe-styled primary school graduation party. The little tots were going on to begin their secondary education and the school management went all out. The parents of the graduating pupils showed up in their resplendent matching asoebi; white lace, glossy pink gele for the mothers and pink fila for the fathers.

I sat behind the cluster of seats cordoned off for the parents, excitedly watching the young Einsteins and Soyinkas on stage. When my ward appeared on stage for the Yoruba cultural dance, I raced to the stage to spray him some naira notes. By the time I returned to my seat, a young mother of one of the graduands, was in it. Oops! What to do?

I gently whispered to her that she was in my seat. Clearly, she was late. Terribly so. I was prepared to find another seat to allow her, but her response changed my mind immediately! "Can't you see I'm a mother of a graduand? I can't stand up." I was dazed.

What!? I didn't understand her attitude so I responded "No, you're late, you're in my seat and it isn't okay to speak to me in that manner."

"Shut up!" She bellowed in response.

Now, she obviously had gone too far with her behaviour and utterance. It took the intervention of a few ushers and her relocation to another seat to douse that altercation.

She didn't apologise nor did she accept her error. I seethed for hours after the exchange. Such arrogance! But then, I watched her from my seat, and realised she was actually ashamed. Beneath that bravado was a sense of shame. For coming late, I presumed, but she didn't look like she was enjoying herself.

On the second encounter, it was in a simple napep or tuk tuk, if you prefer. This lady, on my left, was having an argument with the driver about the fare. None of my business, so I didn't interfere. But the woman on my right, began to advise her on what to do, and so in the process of listening, the lady started pressing into me. I turned to her, twisted my face slightly and tapped her lightly.

Again, her response left me dazed. "You don't have to be so rude about it," she hollered.

"Ehn," I was genuinely confused. Where was her apologies?

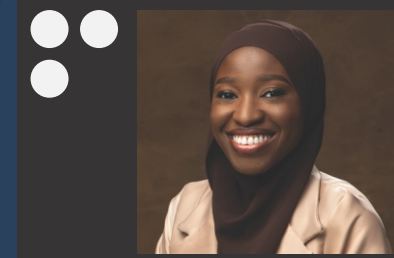
"Even if I'm disturbing you, you can say it politely without being rude," she said again.

"So you mean you can't just independently be mindful of the next person?" I asked.

"You better not talk to me. With your cheap ass phone," she responded.

At this point I just ignored her. She was also clearly ashamed of her inability to pay the fare. But why insult me?

People avoid accountability for a number of reasons. Clinical



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Graduating Student from the Lagos State University, Lagos Nigeria. She's a professional Master of Ceremonies, known as "The Hijabi Compere", a public speaking coach and Communications Professional. She is currently a Youth advisor to the European Union where she doubles as the Spokesperson and Head of Communications & PR for the Youth Sounding Board.

psychologist, Dr Bonnie Williams ranks safety as number one. It feels safer to protect one's ego and avoid judgment.

Take the first woman for example, her body language indicated she was already conscious of her tardiness, and she didn't want anyone else rubbing it in her face. Therefore, before that happened, she assumed the offensive, wrongfully so.

Beyond that, refusing accountability may be a long-cultivated habit. If a child faced dire consequences for his/her actions, or had parents who never apologised for their wrong behaviour, the blame game may be the well-developed strategy to protect themselves from punishment. The issue is, they become full-grown problematic adults.

Assuming responsibility is the adult, mature thing to do. However, telling adults what is right, from experience, doesn't usually go well with them. So I'd say, begin with yourself. Have you ever refused to accept a mistake you made? What was the underlying emotion? Was it shame, ego or fear? Was it really worth shifting the blame? What did you do about it? Think about it.



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With multiple branches across Nigeria, including three branches in Lagos, The Henna Place has become a go-to destination for brides, beauty lovers, and women seeking intentional, soul-restoring care from head to toe, it's a place to cleanse, unwind, and reconnect with yourself the traditional way.

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