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THIS DAY

Style

SUNDAY, NOVEMBER 17, 2024



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COVER NOTE



The name Lanre Da Silva has long been synonymous with Nigerian high fashion. A visionary couturier who effortlessly merges heritage with modernity, her designs have graced international runways, adorned supermodels, and inspired countless fans. With her brand turning 20 next year, Da Silva remains a force to be reckoned with in an industry she helped shape.

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EDITOR'S LETTER



EXECUTIVE EDITOR

Too Expensive or Just Misunderstood?

So, the other day, I stumbled across a lively conversation on X that had me questioning my wallet and my patriotism in equal measure. The topic? The rising cost of Nigerian fashion brands. It was one of those debates where everyone had something to say—some agreeing that the prices are outrageous, others defending the designers and their processes, and a few arguing that they'd pay the price, but only if the product was worth it.

As someone with access to the behind-the-scenes realities of the Nigerian fashion industry, my take is a little more nuanced. If you ask me whether Nigerian fashion is too expensive, I'd have two answers: yes and no. From a designer's perspective, I would argue that Nigerian fashion is not overpriced. In fact, it's underappreciated. Many of these designers are pouring their blood, sweat, and late nights into their creations. There's the cost of custom fabric production, which isn't cheap. Garment manufacturing? Another uphill battle. Add to that the lack of skilled labor, insufficient infrastructure, and limited access to funding, and it becomes clear why those price tags look the way they do. It's not just about stitching clothes together—it's about staying afloat in an industry that's still grappling with systemic challenges. And we haven't even touched on the currency devaluation that makes importing essential materials an expensive nightmare.

On the flip side, as a consumer, I can see why people are raising their eyebrows (and voices). Let's face it: lately, Nigerian fashion has become expensive—especially when viewed through the lens of the average buyer. Only the 1% can afford to splurge on local designs regularly.

The middle class that was supposed to champion the "Buy Nigerian" narrative has largely disappeared, thanks to the harsh realities of economic instability. Inflation is skyrocketing, incomes are shrinking, and disposable income feels like a luxury we once took for granted.

When money is tight, consumers have every right to be critical. They don't care about operational costs, fabric sourcing, or the infrastructural hurdles designers face. To the average shopper, it's simple math: "Why should this dress cost as much as something from Burberry or Gucci?"

This right here is where this conversation becomes tricky. Designers need to stay in business, but customers need clothes they can actually afford. Who is wrong here?

It's worth noting, however, that buying Nigerian does come with its perks. You're not just getting a garment—you're supporting an entire ecosystem. Every purchase contributes to keeping the industry alive, providing jobs, and telling the Nigerian story to the world. There's a deep sense of pride in wearing something that's not only stylish but homegrown.

I believe there's also a bigger conversation to be had about how we can collectively make fashion more accessible without watering down its value. Maybe it's through alternative lines, like prêt-à-porter options, that cater to the everyday shopper. Perhaps it's about fostering more government support or better collaboration within the industry to share resources. Or maybe it's about consumers recognising that supporting Nigerian brands is an investment in our culture and economy, even if it comes at a slightly higher cost.

If you're as invested in this conversation as I am, I recommend you check out the article "Are Nigerian Fashion Brands Too Expensive?" It unpacks the arguments from both sides and will give you plenty to think about.

Ultimately, whether you're buying from a Nigerian designer or an international one, the golden rule remains: buy what's worth it. Let your wardrobe reflect your style, your values, and your wallet. Also, make sure that whatever you're paying for is as excellent as it promises to be.

And to our designers, keep creating magic. The world is watching, and we're rooting for you.

Love,

Konye

HIGHLIGHTS FROM GLENFIDDICH'S COLLABORATION WITH FASHION ICONS, IFEANYI NWUNE & ORANGE CULTURE

If you were asked to imagine a room where every fashion item tells a story of boldness and audacity, what would you picture? For us, it would be "Glenfiddich Present Bold in Fashion with I.N Official and Orange Culture", which was held recently on the 26th and 27th of October at Amah Studio. At the event, fashion was celebrated with pieces that exuded bold patterns and unexpected combinations that left us in awe. Ifeanyi Nwune and Orange Culture's unapologetic creative collections embodied the very essence of the "Celebrate the Bold" campaign from which the "Bold in Fashion" experience was born.

The first day of the event unfolded with exquisite musical renditions that served as the backdrop for fashion enthusiasts to mingle and fraternise over their shared love of fashion, culture, and striking signature pieces from Ifeanyi's "Nirvana" collection that adorned the venue. Each of the pieces, styled primarily with Aso-Oke, evoked the richness of Africa's rich heritage and pride of black supremacy.

It was not hard to identify Ifeanyi as a Glenfiddich collaborator as the display included six standout pieces exclusively for the newly released I.N Official X Glenfiddich Collection, which was an influence and inspiration by the Glenfiddich 12-year-old whisky bottle. He did not fail to let the audience know that it took about six months to style and create those pieces. As a talented fashion designer owning a record label and his own factory and having his pieces featured on huge platforms like Vogue and GQ, Ifeanyi's resilience journey aligns perfectly with Glenfiddich's values of being bold and self-challenging.

During the event, Ifeanyi displayed his dexterity and skill with fabric, colours and patterns by styling the resplendent Laide Mimi in his stunning Nirvana Collection. Francis Jide topped it off by mesmerising us with a live painting session where he captured Laide Mimi vividly in the standout Nirvana Collection. Take it from us when we say each stroke and expression added an artistic flair to the evening. This wrapped up a memorable first day, leaving us with the anticipation for the creative director of Orange Culture, Adebayo Oke-Lawal, the following day.



IFEANYI NWUNE



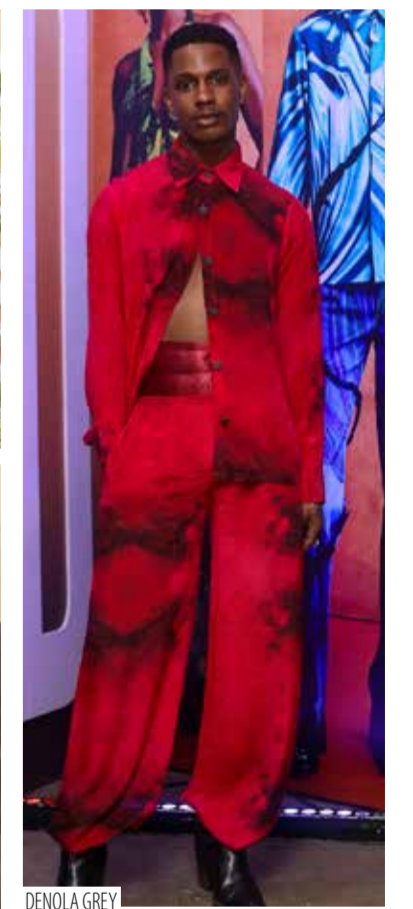
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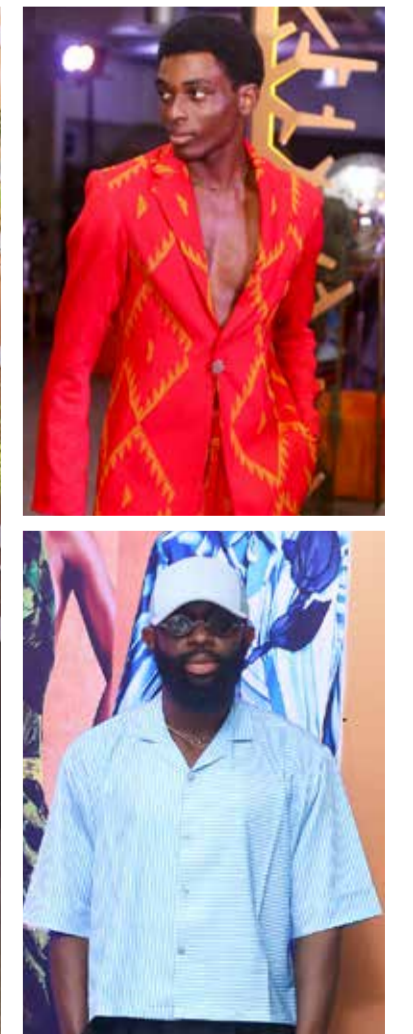
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HOW TO DRESS LIKE THE BEST VERSION OF YOURSELF EVERY DAY

The best-dressed people don't necessarily have the most accessories; they have the right ones that feel personal and meaningful. You don't need to pile on rings or stack bracelets (unless that's your thing). Look for pieces that speak to your unique journey – maybe a necklace you picked up on a memorable trip, a pair of vintage earrings passed down from a relative, or a ring that reminds you of a personal achievement.



1. Discover Your Personal "Mood Board"

Most style advice starts with your body shape or colouring, but the best outfits come from dressing how you want to feel. Curate a mental "mood board" of colours, silhouettes, or styles that make you feel empowered. Are you drawn to sleek, monochromatic looks, or do you feel most alive in vibrant prints? Let your intuition guide you. Your wardrobe should be a collection of pieces that feel as expressive as a mood board, with each piece reflecting a different side of you.

2. Embrace "Uniforms" – But With a Twist

There's something freeing about creating a signature "uniform," not in the traditional sense of wearing the same thing every day but having reliable, go-to

looks that you know work for you. Think of it as a "best self" template. Maybe it's a pair of tailored trousers, a fitted tee, or an oversized blazer with a silk slip dress. Once you know the combinations that make you feel powerful, you can play around with variations and accessories.

3. Don't Overlook the Power of "Invisible Style"

Sometimes, the things that make us feel the most stylish are the ones nobody else sees. Consider investing in comfortable yet luxurious undergarments. These little details create a feeling of "hidden style" that's just for you. Knowing that every layer of your outfit feels intentional and luxurious, even if it's only for you, makes you walk taller. It's the ultimate secret weapon for dressing like the best version of yourself.

4. Adopt a "No-Fuss" Approach to Fit

One key to dressing like the best version of yourself is to get ruthless about fit. An ill-fitting garment will ruin even the most expensive outfit. But this doesn't mean you have to run to a tailor every week. Find brands and cuts that consistently work for your body type. Or, invest in a couple of versatile pieces that can be easily adjusted, like wrap dresses or belts.

5. Let Your Accessories Tell a Story

The best-dressed people don't necessarily have the most accessories; they have the right ones that feel personal and meaningful. You don't need to pile on rings or stack bracelets (unless that's your thing). Look for pieces that speak to your unique journey – maybe a necklace you picked up on a memorable trip, a pair of vintage earrings passed down from a relative, or a ring that reminds you of a personal achievement.

6. Treat Your Wardrobe Like a Gallery, Not a Storage Closet

You're more likely to dress well every day if you can actually see and appreciate the clothes you own. A crammed closet where pieces are squished together doesn't allow you to get inspired. Arrange your clothes in a way that feels inviting and inspiring. Organize by colour, style, or occasion, whatever makes you excited to pull something out. Rotate items each season to keep your wardrobe feeling fresh.

7. Play with Unexpected Pairings

Style icons are often known for breaking the rules – think mixing prints, wearing sneakers with suits, or pairing feminine dresses with rugged jackets. Experimenting with contrasts or surprising combinations brings out your personality. Don't hesitate to mix high and low fashion, vintage with modern, or casual with formal. Dressing like the best version of yourself every day means embracing the parts of you that don't quite fit the mould.

8. Dress for the Version of You That You're Growing Into

Maybe there's a vision of yourself you haven't fully stepped into yet – a more confident, fearless, or creative version. Start dressing for that person. Style can be a powerful form of self-expression, and by aligning your wardrobe with the person you aspire to be, you're bringing that version of yourself closer to reality. Wear colours you've always loved but never dared to try, or opt for silhouettes that feel daring but true to you.

I'm excited to introduce a new column, aptly titled The Big W, a monthly column for everything to do with women, but mostly conversations about women in leadership with a spotlight on topical conversations, key issues and inspiring features. By the way, the W stands for women!

First, a bit about me! My name is Mena Imasekha; I'm a business development and operations manager at GAIA AFRICA, a private members business club serving the top 5% of women-decision makers in Africa, where I handle corporate strategy, partnerships and business development. Outside of my daily work of connecting women leaders at executive levels from various industries, I'm also a wellness enthusiast who loves to work out, travel, dress up, grow flowers, internet scroll and read avidly.

So, why "The Big W"? My goal is to provide a platform that discusses pertinent issues relating to women, particularly women in leadership, across board and from all angles by delving into topical conversations, addressing key issues, and featuring inspiring stories. I believe these stories are important to the modern-day woman (and man) to inform, drive conversation, and hopefully inspire one or two people to consider things differently.

Each month, I hope to bring you conversations that matter, from engaging conversations with women leaders to addressing the most pressing issues affecting women today. This is a conversational style opinion column backed by research and/or leading expert opinion. Topics covered include career, purpose, finance, wellness, leadership, relationships, diversity, art, culture and innovation, usually through the lens of the women/women in leadership. These discussions, and all of them on some level, are aimed at highlighting current trends and the achievements of women leaders, exploring the challenges they and other women face, the innovative solutions they bring to the table, and everything happening in between.

So, stay tuned, whether you're a leader, an aspiring one, or simply looking for motivation, "The Big W" has something valuable for you. To follow the Big W, follow @mena_imasekha and @thisdaystyle on Instagram. You can also follow on Substack - <https://h3rjournal.substack.com>

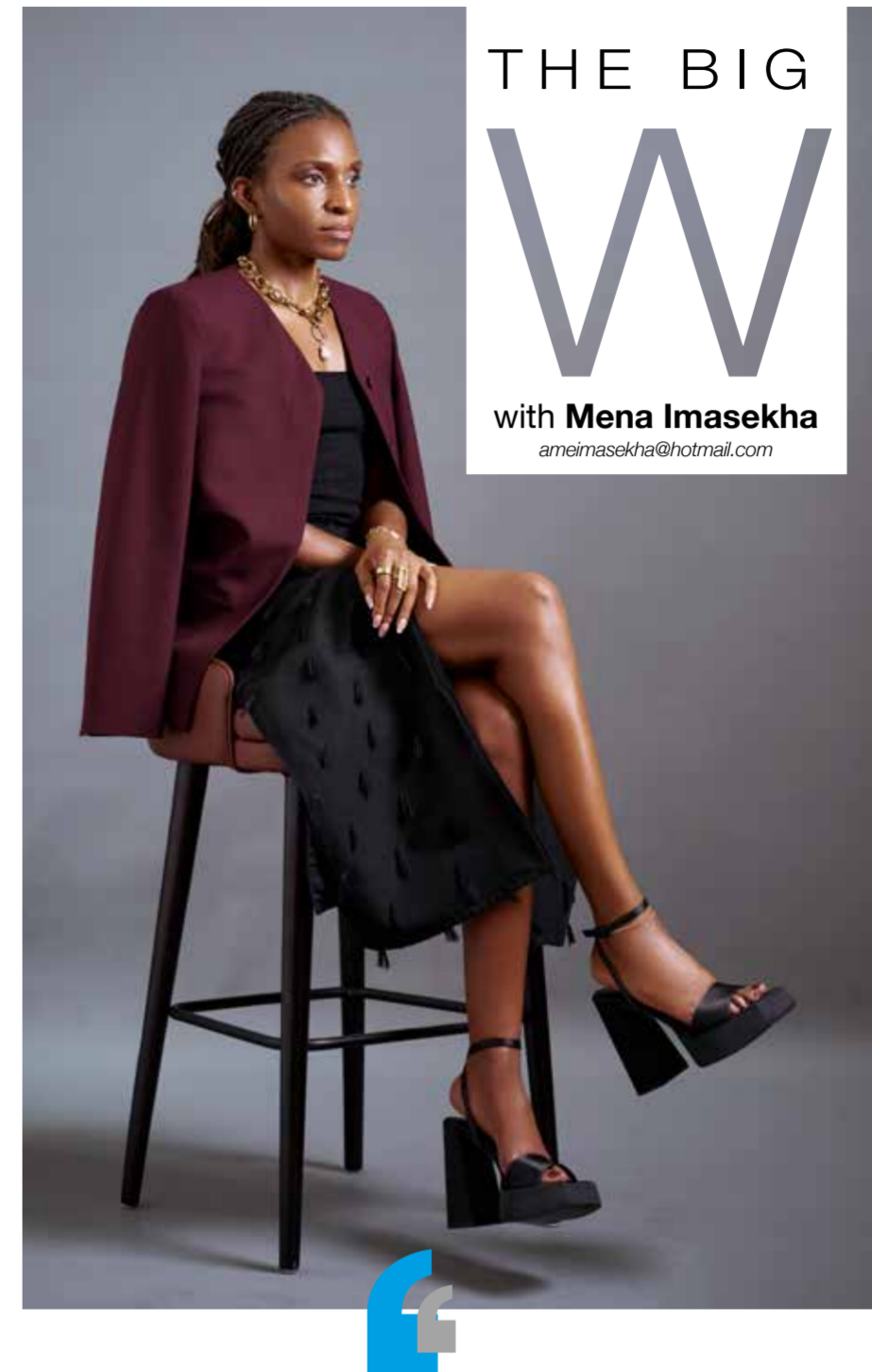
WHERE ARE THE WOMEN?

I had a small, polite chat with a gentleman during lunch last month at a quiet, charming restaurant on Victoria Island. During this discussion, this gentleman proceeded to tell me about the unfair ways in which women have an unfair advantage in today's world.

Internally, I raised my eyebrows slightly because when you work at a private members' business club for women decision-makers, you learn both anecdotally and through numerous research papers that despite "appearances", women still have a long way to go to attain parity with men, and that despite "appearances", it is still very much a man's world.

Women comprise half of the global population and remain significantly underrepresented in leadership positions worldwide. A global snapshot of women in leadership shows that only 6% of the world's CEOs are women, and less than 1/4 of the world's board seats are held by women (Deloitte 2023). When one zooms in on Africa, we see that women make up 9.4% of CEOs and 34% of the board seats, higher than the global average.

In Nigeria, The PWR NGX 30 2023 report looks at leadership parity across Nigeria's top 30 biggest companies by market capitalization. The report shows that women hold 27.3% of board seats. This is below the African average but higher than the global average. The report also shows that



A 2019 Women on Boards paper showed that countries with no laws to support women's representation in leadership roles lagged behind both countries that introduced soft and hard laws.

only 10% of the 30 CEOs are women, and only 3% of board chairs are women. An earlier KPMG review of the top NGX 50 showed that in 2022, across the top 50 biggest companies in Nigeria by market capitalization, women had 26% of board seats and 10% of CEO positions. Efforts to increase the number of women on boards and in other senior leadership positions have yielded some fruit, but there's still a lot of work to be done.

In comparison, when looking at countries with more gender equality, like the United Kingdom, France or Norway, we see an increase in the number of board seats held by women. In the FTSE 350 in the UK, women sit on 42% of board seats, whilst in France and Norway, 44% and 43.5% of board seats are held by women, respectively.

CEO positions for women are still relatively low in comparison to board positions. Globally, the advancement of women in leadership roles has been slow and uneven due to broader systemic biases present in numerous places, including the corporate world. Barriers such as education, cultural norms and attitudes, lack of access to networks/mentorships, and pay wage gaps continue to hamper progress in some countries and industries more than others. Industries such as health care, education, and consumer industries reflect the highest levels of parity, while industries such as oil, gas, mining, and infrastructure have the lowest levels. LinkedIn data shows that when it comes to positions of leadership, men continue to outnumber women across all industries, even in industries where women's participation

in the workforce is at 50%, with the exception of healthcare (WEF 2023). Understanding the lack of women in leadership requires understanding the barriers that prevent women from entering leadership roles and perhaps the structures that keep men there. Other critical factors include economic barriers and lack of - or enforcement of policies that promote gender equality and, increasingly, technology. Addressing each barrier can make a significant difference in gender parity in leadership positions. For example, banking policy in Nigeria has radically changed the leadership landscape when it comes to financial services. In the last decade, this industry has made significant strides in increasing the number of women in leadership roles. One significant factor contributing to this progress is the quota mandated in 2012 by the CBN in its Sustainable Banking Principles, which mandated that women must hold 40% of management roles in banks and 30% of board seats must be held by women. By 2022, 33% of bank CEOs were women. Hard legislation and softer policies, which are enforced and/or measured, can accelerate the progress of gender parity. A 2019 Women on Boards paper showed that countries with no laws to support women's representation in leadership roles lagged behind both countries that introduced soft and hard laws.

Having navigated female leadership for the past three years, one question I have often found myself asking is, where are the women? Contrary to the gentleman's perception, the truth is underrepresentation of women in leadership roles remains a significant issue both here in Africa and for the rest of the world. The perception that women are having a ferocious moment does not reflect the reality on the ground. It will still take 151 years to reach gender parity, according to the 2022 Gender Gap Report by the World Economic

Forum. Overcoming the barriers women face requires a multi-faceted approach by both public and private parties. One key area that will bolster parity efforts in leadership is women having access to the right networks and mentorship. Thankfully, women are not sitting down here. Over the past decade, several women-led women-led communities and networks have risen worldwide, catering to supporting women and creating spaces where women can support themselves along various stages in their careers through education, access to networks, and mentorship. Some of these communities, like GAIA AFRICA, are set up to help women in leadership thrive and develop the pipeline for leadership by empowering emerging leaders with the tools they need for success. In Julia Boorstin's When Women Lead, a chapter describes a phenomenon that occurs when women move into C-suite positions; they often get 2-3x more coverage than when men transition into the same roles. It may be the finally overdue coverage of women's wins creating the perception that is now a woman's world. It sadly is not. Women's empowerment remains imperative to achieving thriving communities, countries, continents and economies. For those of us here on the African continent, maybe even more so. Achieving gender parity through the empowerment of women is the right thing to do, but if that's not enough of a reason to do it, then economic benefit 28 trillion dollars to the global economy and 316 billion dollars to the African economy should be.

WHAT AGE GAP IS MOST APPROPRIATE FOR RELATIONSHIPS?

W

hen it comes to relationships, the idea of an “appropriate” age gap has long been a subject of fascination, debate, and, admittedly, a bit of judgment. Whether it’s celebrity couples with significant age differences or that couple next door who seem like they’ve been together forever despite their ten-year gap, people have their opinions.

But what’s the truth behind it all? Is there really an ideal age gap for a relationship to thrive, or is it simply a matter of compatibility, timing, and a little bit of luck?

Relationships with age gaps have been around for as long as relationships themselves. Historically, it was common for couples to have a sizable age difference, often with the man being much older than the woman. But times have changed. Social norms are evolving, and today, age-gap relationships come in every form you can imagine: older men with younger women, younger men with older women, and everything in between. So, what’s the magic number? Does a specific age gap make for a better match, or is it just a myth?

Psychologists have spent years studying age differences in relationships, and research provides some interesting insights. A study from Emory University, for example, analysed 3,000 married couples and found that couples with a one-year age difference had only a 3% chance of divorce. But as the gap widened, the risk increased. A five-year difference brought an 18% risk, while a ten-year difference bumped it up to 39%. For couples with a twenty-year difference, the risk of divorce was an eye-opening 95%. Numbers like these suggest that smaller age gaps may indeed be more sustainable. But then again, statistics can’t account for the nuances of individual relationships—nor can they predict how love, commitment, and shared experiences will factor in.

One reason age-gap relationships might struggle is that partners at different life stages may have conflicting priorities. Imagine a 25-year-old just starting a career, full of energy



Celebrities like Lola Omotayo-Okoye and Peter Okoye, who have an eight-year gap, have normalised the idea that age doesn’t dictate who we fall in love with.

and ambition, paired with a 45-year-old who’s likely well into their professional life and perhaps even contemplating retirement. That difference in priorities and perspectives can lead to friction. When one partner wants to travel the world and explore, the other might be more focused on stability, investments, or even planning for their children’s college fund. These life-phase differences can be challenging to bridge, but for the right couples, they can also add a unique dimension of growth and learning.

And what about maturity? People often assume that age equals maturity, but anyone who’s ever met a 40-something acting like a teenager knows that’s not always the case. Emotional maturity is more about life experiences and self-awareness than the number on

a birth certificate. This is why some couples with significant age gaps actually thrive—they complement each other in ways that bring out the best in both.

Of course, we can’t ignore societal pressures. Age-gap relationships often face scrutiny, especially when it’s a younger woman with an older man. People speculate about motives, assuming one partner is in it for financial stability or that it’s some sort of midlife crisis move. And while this sometimes might be true, dismissing these relationships as shallow overlooks the real connections that can form between people, regardless of age. Interestingly, in recent years, there has been a rise in relationships where women are the older partners. Celebrities like Lola Omotayo-Okoye and Peter Okoye, who have an eight-year gap, have normalised the idea that age doesn’t dictate who we fall in love with.

But what do “regular” people think? A survey by Elite Singles found that 70% of men and women believed an age gap of five years or less was ideal. This may come from a preference for shared cultural references, mutual friends, or simply the ease of relating to someone with similar life experiences. However, the same survey also found that 25% of respondents didn’t think age mattered at all, believing love and compatibility transcend numbers.

In the end, perhaps the question shouldn’t be, “What age gap is most appropriate for relationships?” but rather, “What’s appropriate for you?” Every relationship is unique. Some couples need the balance that a similar age provides, while others thrive on the energy and perspective that a gap brings. What works for one pair may not work for another. Compatibility, shared goals, and a willingness to navigate life’s ups and downs together are far more important than a formulaic age difference.

The answer is far from black and white, but maybe that’s the beauty of it. Whether your partner is five, ten, or fifteen years older—or younger—than you, the true measure of success lies in how well you connect, respect, and support each other. Love doesn’t come with a rulebook, and in the end, we’re all just figuring it out as we go. As a wise soul once said, “Age is an issue of mind over matter. If you don’t mind, it doesn’t matter.”



“FAME AND FURY”: NOLLYWOOD’S MUST-WATCH YOUTUBE SENSATION.

Bimbo Ademoye’s latest blockbuster, ‘Fame and Fury,’ has garnered over three million views on YouTube in barely a week since it dropped.

The Nollywood actress eased into the world of filmmaking and production with her hilarious comedy skit series, ‘Teropi Seexxion’, before eventually producing feature movies, some of which have taken audiences and fans by storm. Her latest, ‘Fame and Fury’, is a captivating drama that further solidifies her prowess as a filmmaker, storyteller and actor. Since its release, it has been all movie lovers have been able to talk about, with some even calling for a sequel.

Plot Summary

The film stars Bimbo Ademoye as Dabby, a rising Nollywood actress who has worked tirelessly to establish her career.

Dabby’s journey is marked by personal and professional turmoil. She is in a relationship with Deolu Bode-Harrison, who, despite loving her deeply, disdains her acting career and constantly belittles her passion. This dynamic sets the stage for a pivotal conflict, which leads to her choosing her career over her relationship with Deolu.

As she moves forward, she meets Paul Adefemi, an aspiring actor with seemingly endless charm. Initially, he offers a refreshing change, but it soon becomes clear that he is even more detrimental than Deolu. Paul’s behaviour quickly devolves from supportive to toxic as he borrows money, demands attention, and manipulates Dabby into building a public “couple brand,” all while denying their relationship in front of others and tarnishing her image before anyone who expresses interest in working with her. The revelation from a neighbourhood vendor that Paul had similarly destroyed her life serves as a wake-up call for Dabby. This realisation propels her to expose him as an abuser on social media, leading to his arrest and ultimate downfall.

Ultimately, we see Dabby return to a life where she can focus on her career, free from toxic attachments.

Review

The storytelling in ‘Fame and Fury’ is well-executed, striking a balance between drama and pacing. Each scene serves a purpose, with no unnecessary or drawn-out moments.

The cast’s performances, especially those of Bimbo Ademoye(Dabby), Daniel Etim-



UZOR ARUKWE IS PAUL



DANIEL-ETIM-EFFIONG IS 'DEOLU'



BIMBO ADEMOYE IS DABBY

Effiong(Deolu), and Uzo Arukwe(Paul), are top-notch. Ademoye embodies Dabby with sincerity and strength, making her journey both relatable and inspiring. Effiong convincingly portrays Deolu’s conflicted and controlling nature, while Arukwe shines as Paul, capturing both his initial allure and eventual unravelling.

One standout aspect is the supporting cast, particularly the roles of Cynthia (Dabby’s manager), played by Omeche Eko, and Deolu’s mother, played by Biodun Stephen. Permit me to dwell on Biodun Stephen’s performance a bit more. She simply shone in that role, with every line delivered flawlessly, adding depth to the narrative. She had just one scene where she wasn’t even supposed to be likeable, but she is easily one of our favourite characters in the movie.

Ms. Stephen, ma’am, we are calling you out and demanding that you take up more acting roles. Thank you very much.

On the other hand, while the cinematography is not groundbreaking, it effectively captures the essence of the film and complements the storytelling. The visual contrast between Deolu’s wealth and Paul’s struggle is depicted with attention to detail, enhancing the narrative’s depth. The costumes are practical and fitting, aligning with the characters’ social statuses and the film’s overall tone.

‘Fame and Fury’ speaks to the growing quality of Nollywood productions, particularly in the sphere of online streaming. This film is not just an enjoyable watch with high rewatch value; it’s a significant step forward in showcasing how YouTube can be a powerful platform for high-quality storytelling.

HAVE NIGERIAN FASHION BRANDS BECOME TOO EXPENSIVE?

By **Konye Chelsea Nwabgor**

It's a common sight these days—scrolling through social media only to stumble upon people venting about the soaring prices of Nigerian fashion brands.

With inflation eating into every-day expenses and incomes largely remaining stagnant, fashion has taken a backseat for many. To put things into perspective, the price of a single piece from DNA by Iconic Invanity can climb as high as 650,000 naira, enough to make anyone second-guess if they really need that statement dress. Banke Kuku's eye-catching Purple Bubble Embellished Bodysuit is tagged at \$1,004.00—at today's exchange rates, that's nearly the cost of rent for many in Lagos. Hertunba, another celebrated local brand, offers pieces that go up to 600,000 naira, while Desiree Iyama's creations can fetch up to 500,000 naira. Fashion, no doubt, comes with a hefty price tag in Nigeria.

The price gap between the average Nigerian's earnings and the cost of these brands has many wonderings: What makes these pieces so expensive? For many designers, the answer lies in the process. A piece from these brands isn't churned out by the dozen. Each garment might take days or even weeks to complete, often involving hand embroidery, meticulous detailing, and a level of craftsmanship that rivals global luxury brands.

It's easy to see where these designers are coming from. Unlike global luxury brands that have factories in China or Bangladesh, many Nigerian brands still manufacture in-house, often relying on local artisans whose skills are becoming a rare commodity. This craftsmanship doesn't come cheap, and the scarcity of high-quality materials only drives the prices up. As Desiree Iyama once remarked, "When you consider the cost of production, it's almost impossible to make something high-quality and affordable in today's Nigeria."

Yet, there's a difference between understanding a price and justifying it. And that's where the debate gets tricky. For a growing number of consumers, even the acknowledgment of quality fails

to validate the price tags. They argue that while these brands undeniably deliver exquisite designs, the cost still seems disproportionately high, especially given that the average monthly salary in Nigeria is around 250,000 to 300,000 naira. Therefore, splurging on a 600,000-naira dress becomes a choice few can afford, effectively making Nigerian fashion an exclusive club for the affluent.

Moreover, there's the issue of value versus brand identity. Folake Coker's Tiffany Amber, for example, has a strong brand following, with pieces that boast intricate designs and luxurious fabrics. For the well-heeled client, wearing a piece from her is as much about the design as it is about what the brand represents—affluence, status, and taste. But for the average Nigerian, these prices scream "aspirational" in a way that can feel exclusionary.

Social media only fans the flames of this debate. As influencers flaunt Nigerian designer outfits on Instagram, the divide between those who can buy into the lifestyle and those who can't becomes glaring. The idea of fashion as a language of identity and pride begins to wane when it becomes evident that only a select few can afford to speak it. It raises a bigger question:

Unlike global luxury brands that have factories in China or Bangladesh, many Nigerian brands still manufacture in-house, often relying on local artisans whose skills are becoming a rare commodity. This craftsmanship doesn't come cheap, and the scarcity of high-quality materials only drives the prices up.



On the other, they reflect an economic reality that continues to sideline the average consumer, one who could very well be the industry's most loyal supporter if given the chance.

if Nigerian fashion is too expensive for Nigerians, who is it really for?

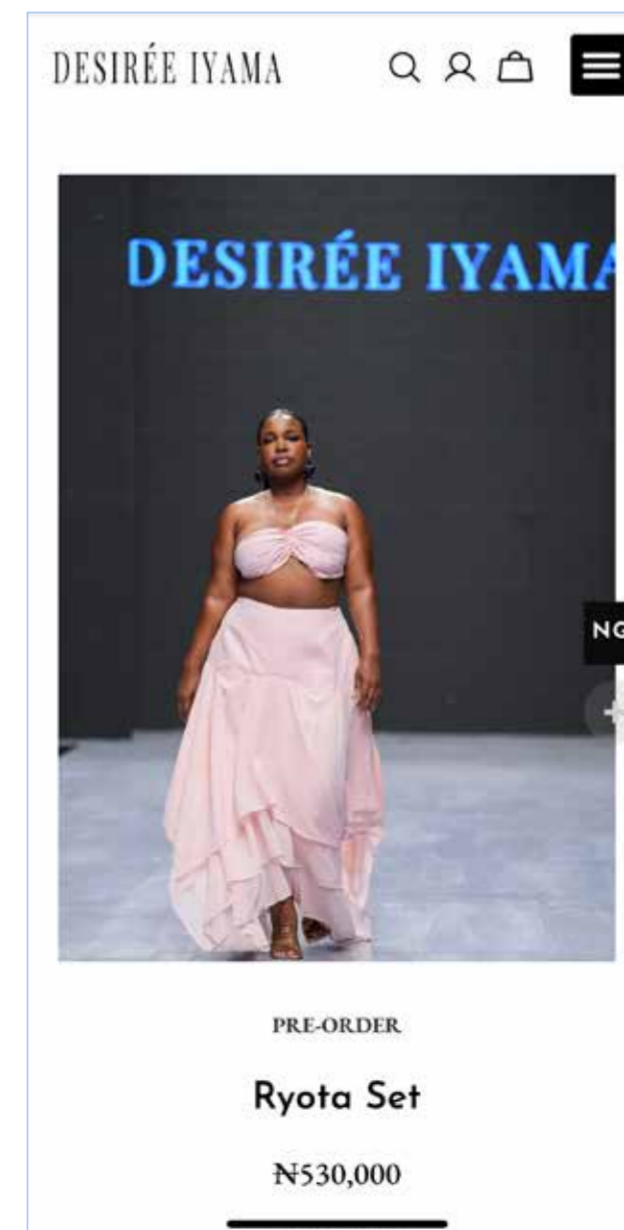
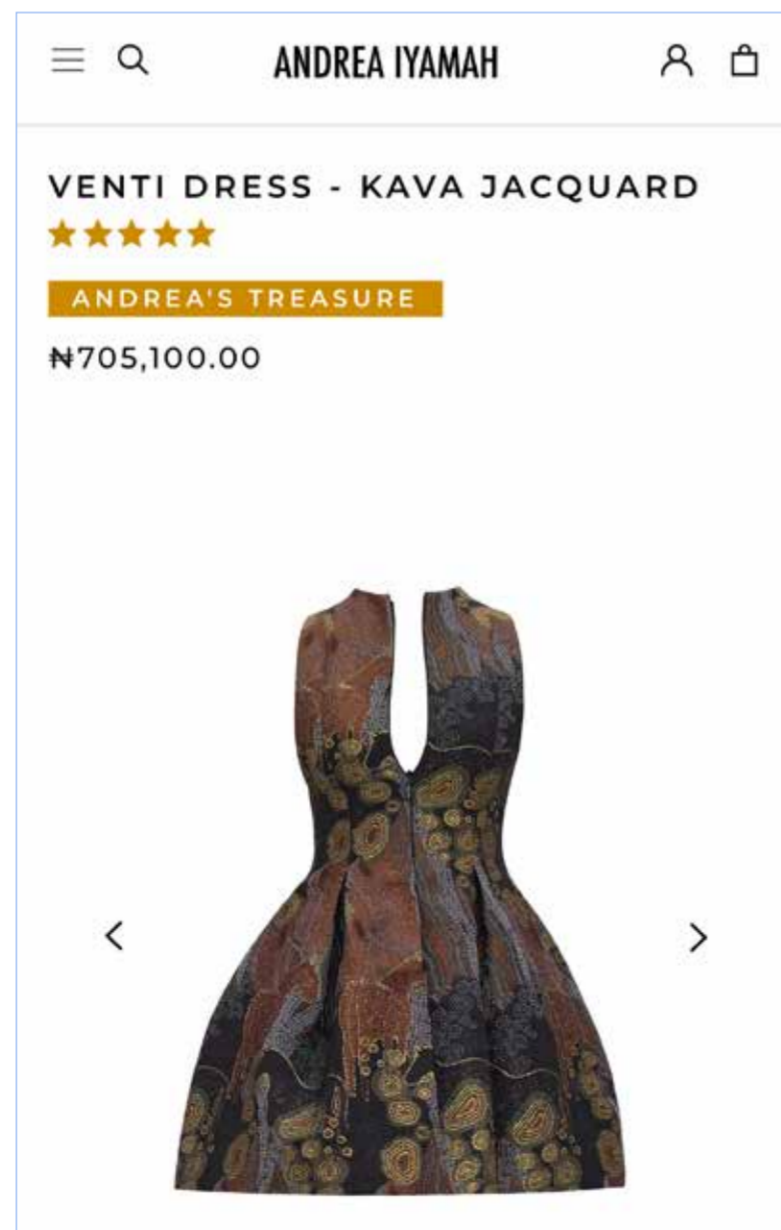
Some designers, recognising the growing outcry, have argued that they are simply responding to the demand for luxury and exclusivity. "Nigerians appreciate quality, and they're willing to pay for it," said one Lagos-based designer. And this is largely true—Nigerian consumers who have the spending power often choose local luxury over international brands. There's a unique pride in wearing something that celebrates Nigerian craftsmanship; for some, that pride is worth every penny. However, as the economy tightens, many question how sustainable this loyalty is, especially when even the wealthy are feeling the pinch.

One could argue that this isn't a problem unique to Nigeria. In fact, many African designers across the continent face the same dilemma. To maintain quality, brands are forced to import expensive fabrics, sometimes even sourcing internationally trained artisans to meet rising standards. South African designer Laduma Ngxokolo, known for his Maxhosa knitwear, faces similar price debates in his own country. But with Nigeria's added economic challenges, the discourse feels more urgent and polarising.

As Nigerian fashion's luxury segment evolves, we're left with a complex paradox. On one hand, these brands represent the pinnacle of African creativity and an aesthetic rooted in culture and identity. On the other, they reflect an economic reality that continues to sideline the average consumer, one who could very well be the industry's most loyal supporter if given the chance.

So, what does the future hold? Some designers have hinted at diversifying with more accessible lines, while others hold firm, believing that their niche lies in the exclusivity. One thing is clear: Nigerian fashion has become more than just clothes; it's a statement, a symbol, and sometimes, a struggle.

As consumers, we're left to decide whether to continue applauding this rise in African luxury or to question how much of it is sustainable and inclusive. In the end, perhaps the true measure of Nigerian fashion's success isn't just how much we're willing to pay but how it resonates with us all, whether we wear it or simply watch from afar.





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LANRE DA SILVA

A FASHION LEGACY!

The name Lanre Da Silva has long been synonymous with Nigerian high fashion. A visionary couturier who effortlessly merges heritage with modernity, her designs have graced international runways, adorned supermodels, and inspired countless fans. With her brand turning 20 next year, Da Silva remains a force to be reckoned with in an industry she helped shape. Her upcoming show promises to be nothing short of spectacular, with the debut of *Eternal Glamour*, a collection she describes as “an ode to timeless elegance with a contemporary twist.”

But that’s not all. Lanre is also unveiling *The LDA Runway Renaissance*, an initiative aimed at spotlighting emerging talent in the Nigerian fashion space. For its debut, she has handpicked three promising designers, each bringing their unique flair to the table. “It’s time to nurture the next generation,” she says, her voice filled with a blend of passion and purpose.

As she gears up for this milestone, Lanre opens up about the journey that’s brought her here, her thoughts on the Nigerian fashion industry in a turbulent economy, and her ambitious plans for the future—including a potential diffusion line that aims to make the Lanre Da Silva magic more accessible. In her words, “Fashion is about evolution, and I’m excited for what’s next.”

From reflections on her past to her bold vision for the future, Lanre Da Silva Ajayi is proof that glamour is eternal—especially when paired with grit.

Congratulations, Lanre! Everyone’s buzzing about tonight’s big show—The LDA Runway Renaissance is such an exciting platform. What inspired you to launch this unique initiative?

Thank you so much! I’m also thrilled to see the excitement around it. The idea for The LDA Runway Renaissance came from my vision of celebrating both innovation and sustainability within African fashion. I wanted to create a platform where designers who are just as passionate about local craftsmanship, sustainability, and inclusivity could showcase their work to a global audience. It’s about merging tradition with modernity and putting the best of African design on an international stage.

Sustainability seems central to this event. How did you select the designers being featured?

Sustainability is a cause close to my heart, so I wanted designers who genuinely embody this value in their work. I sought out creative individuals dedicated to ethical practices, whether through eco-friendly fabrics, supporting local craftsmanship, or minimising waste in their production processes. Each designer represents

sustainability uniquely, and together, they contribute to a powerful, unified message.

Tell us a bit about what each designer brings to the runway. How does their work add to the overall narrative of this show?

Each designer has such a distinct voice. One is pioneering in fabric technology, working with biodegradable materials to create pieces that feel ahead of their time. Another is revitalising traditional Nigerian weaving techniques, blending these age-old methods into wearable, modern designs. The third designer has a strong narrative style, using fashion to spotlight social issues. They embody the future of African fashion—sustainable, innovative, and socially conscious.

Speaking of designs, there is high anticipation for your collection, “Eternal Glamour.” What was the creative spark behind it, and how does it align with your broader vision for LDA?

“Eternal Glamour” is a love letter to timeless elegance. I wanted this collection to celebrate femininity in all its forms—powerful, graceful, and complex. The designs are about transcending trends, featuring classic and modern silhouettes. This collection embodies my ongoing vision for



COVER

LDA, which has always been about luxurious craftsmanship and honouring the multifaceted African woman.

Incredible. Next year marks a major milestone—20 years of LDA! Looking back, are there moments that stand out to you, and is there anything you wish you had known when you began?

Reaching 20 years feels surreal! So many memories stand out, but a few moments truly shine. Our debut on international runways was unforgettable; it felt like a stamp of validation for all the hard work. Another was seeing LDA featured in a Dolce & Gabbana store, which broke boundaries for African luxury fashion. If I could go back, I'd remind myself that success isn't just about talent. It's about building a brand that can sustain itself, and that takes time.

You've witnessed the Nigerian fashion industry transform over the years. Where do you see it headed next?

The industry has made such strides, and I think we're just scratching the surface. We're seeing a new wave of designers who are not only incredibly talented but also savvy about the business side. I believe Nigerian fashion will continue to make its mark globally, from high fashion to everyday wear. There's a strong push toward sustainability and local production, which I think is vital for the industry's longevity.



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That aligns so well with the Runway Renaissance's themes of sustainability and local production. How are Nigerian designers embracing these values?

There's a real shift happening. Designers are not only seeking out local materials but also working closely with artisans to preserve traditional crafts while exploring new, sustainable methods of creation. This is encouraging because this movement not only supports our local economy but also contributes to global sustainability efforts.

Economic challenges can be tough on creatives. How are Nigerian designers managing to stay resilient?

Nigerian designers are incredibly resourceful. Many are finding innovative ways to cut costs without sacrificing quality, such as collaborating with local suppliers and reducing waste. There's also an emphasis on creating versatile, multi-functional pieces that offer customers more value. These tough times are forcing designers to think outside the box, creating solutions that benefit both their businesses and their communities.

You've long been an advocate for emerging designers. What advice would you give to those aspiring to make it in the industry?

My advice is to hold onto your vision while remaining open to growth. Fashion is competitive, so persistence is key. Take the time to build a strong brand identity, embrace risks, and always seek ways to innovate. Networking is also essential—collaborate with peers, connect with mentors, and learn from their experiences.

What do you hope the LDA Runway Renaissance will represent to the next generation of African designers?

I hope it serves as a source of inspiration. I want emerging designers to dream big, embrace sustainability, and recognise the power of their heritage. African fashion has such a rich story to tell, and I want these designers to feel empowered to blend that heritage with modern elements. The world is watching, and they have limitless potential.



Collaboration is becoming a major trend. How do you see it shaping the future of fashion?

Collaboration is the future. It brings diverse perspectives together, sparking creativity and innovation. I believe collaboration will play an even bigger role, especially as sustainability becomes a priority. Working with artisans, other designers, and even brands from different industries can lead to diverse and dynamic collections.

African fashion's global appeal is undeniable. How do you envision Nigerian fashion impacting the international scene?

Nigerian fashion has such a unique identity, and the world is beginning to take notice. From vibrant colours to intricate beadwork, our designs have something fresh to offer. Nigerian designers are carving out a place on the global stage, and I believe this presence will only grow. We're already seeing Nigerian brands at major fashion weeks, and I think this is just the beginning.



Many international brands are exploring diffusion lines. Do you envision a more accessible line for LDA in the future?

Yes, that's definitely something I've been considering. As LDA continues to evolve, I want to reach a broader audience. A diffusion line would allow us to do that while staying true to our brand ethos. There's a lot to look forward to—stay tuned!

Who or what has been your biggest source of inspiration?

African women are my ultimate inspiration—their strength, grace, and beauty drive everything I create. I also find endless inspiration in Nigeria's rich culture and Africa's diversity. Every collection I design reflects something from our architecture, history, or artistry.

LDA has already achieved so much. Where do you see the brand in five years?

In five years, I envision LDA as a globally recognised luxury brand that showcases African creativity at its finest. I hope to expand our international footprint, collaborate with global partners, and continue to honour our roots in Nigerian craftsmanship. Sustainability will be even more central to our production processes as we grow.

Do you have any personal rituals that keep your creativity flowing?

I do! For me, creativity thrives in calm surroundings. I love to travel, visit art exhibitions, and spend time in nature to recharge. Reading and listening to music also help spark new ideas, and I make time for meditation and journaling to stay focused and inspired.

If you could collaborate with any designer in the world, who would it be?

Alber Elbaz comes to mind immediately. His work was creative and elegant, and he had this wonderful way of blending modern and classic elements. I'd have loved to merge his timeless French aesthetic with African flair. His passing was a huge loss to fashion, but his legacy remains a constant source of inspiration.

What legacy do you hope Lanre Da Silva-Ajayi and the LDA brand will leave in fashion?

I want to be remembered for inspiring and empowering people to see African fashion as a global contender. For LDA, I hope it's a legacy of quality, sustainability, and pride in our cultural roots—a brand that shows the world Africa's unique voice in fashion.



LARRY HECTOR

1. Forget Matching Colors Perfectly

For years, we were told that certain colours simply don't go together—blue and black, pink and red, or green and yellow were frowned upon combinations. But street style has shown us that these supposed “clashes” can be electric. Think bold red with hot pink or a deep blue with black leather. The trick? Confidence and a sense of balance.

STREET STYLE RULES TO BREAK

Street style has long been a breeding ground for boundary-pushing fashion, where individuality and flair reign over traditional rules.

It's about owning your vibe, defying conventional wisdom, and saying something bold without speaking. If you've ever questioned the rulebook, let this be your cue to break a few of fashion's most rigid dictates. Here's a look at some street style “rules” that were made to be broken—and why embracing the unconventional is often where the real magic happens.



AKIN FAMINU

2. Yes, You Can Wear Socks with Sandals

If there was ever a faux pas more controversial, it's socks with sandals. Once deemed the epitome of uncool, this unlikely pairing is now an everyday feature on city streets and runways alike. The trick is to treat your socks as an accessory in their own right. Patterned or vibrant socks with a sleek sandal can elevate a look from casual to intentional in seconds.

3. Mix High with Low-End Pieces

Fashion purists might have once scoffed at pairing a designer jacket with thrifted jeans, but street style embraces the art of the high-low mix. This rule-breaking approach is as much about attitude as it is about aesthetics. Mixing high-end with low-end adds depth to an outfit and tells a story. It makes fashion more accessible and more personal.

4. Double Down on Denim

The rule of thumb used to be “one piece of denim at a time.” But street style's biggest stars have flipped the script, showing us that double denim—or even triple denim—is a look worth exploring. The trick is to experiment with shades and textures to avoid looking like you're in a denim jumpsuit (unless that's the look you're going for, of course).

5. Go Ahead, Mix Your Prints

Print-mixing can feel risky, but when done right, it's a total game-changer. Forget the rules that say stripes don't belong with florals or polka dots should steer clear of plaid. Mixing prints works best when you allow one print to dominate or keep them within a similar colour palette.

6. Don't Limit Yourself to “Seasonal” Fabrics

Street style encourages us to bend the rules of “seasonal” fabrics. Leather shorts with an oversized sweater, a faux fur coat over a linen dress, or chunky knit socks with strappy sandals are all unexpected, modern ways to push past seasonal boundaries. This isn't just about practicality; it's about reinventing pieces in your wardrobe to suit you, not the weather.

7. Add Evening Wear to Daytime Looks

Sequins and silk slip dresses have long been reserved for nights out, but street style has redefined these once strictly evening pieces as daytime staples. A sparkly top with distressed jeans or a slip dress layered over a turtleneck and boots makes these luxe items feel cool and casual.

8. Forget the Rule of “Flattering” Fits

For years, we've been told to dress for our “body types,” focusing on outfits that supposedly flatter our shapes. Street style, however, throws these antiquated ideas out the window. Oversized silhouettes, baggy trousers, or a boxy blazer—these styles

don't traditionally “flatter” in the conventional sense, but they make a powerful statement. If you love it, wear it, and let the fit reflect your attitude.

9. Embrace “Ugly” Shoes

Chunky sneakers, clunky loafers, and rubber clogs have all gone from eyesores to must-haves. The appeal of “ugly” shoes lies in their rebellion against conventional beauty standards in fashion. They're unapologetically bold, and that's precisely what makes them stylish.

10. Accessorise Loudly

Sometimes, we're told “less is more,” especially when it comes to accessories. But street style has proven that “more is more” can be the way forward. Layer your necklaces, stack those rings, and pile on bracelets. Statement belts, oversized sunglasses, and large earrings can turn an outfit into an experience.



EKI OGUNBOR



MIMI ONALAJA



MINIMALISM OR MAXIMALISM?

FINDING YOUR DECOR STYLE



There's a saying that our homes are a reflection of ourselves. Walk into any living space, and you'll likely get a glimpse into its inhabitant's personality, preferences, and even soul. However, when it comes to interior design, two styles stand on opposite ends of the spectrum: minimalism and maximalism. So, which one resonates with you?



The Allure of Minimalism

Imagine walking into a room bathed in natural light, where every item has its place and purpose. The walls are adorned with simple artwork, and the furniture is sleek and functional. There's a sense of calm and clarity, free from clutter and chaos. This is the essence of minimalism.

Minimalism isn't just about owning fewer things; it's a philosophy that embraces simplicity and intentionality. It's about stripping away the non-essential to focus on what truly matters. The minimalist decor often features neutral color palettes—think whites, grays, and earthy tones—that create a serene atmosphere. Materials like wood, glass, and metal are commonly used to enhance the clean lines and open spaces.

The appeal? Minimalism offers a respite from the overwhelming stimuli of the outside world. For those who feel constantly bombarded by information and possessions, a minimalist home can be a sanctuary. It's a space where you can breathe, think, and just be.

The Magic of Maximalism

Now, step into a room that's a feast for

the eyes. Bold colours splash across the walls, eclectic artwork tells a story, and every corner holds a unique treasure. There's pattern on pattern, rich textures, and a sense of organized chaos that's both energizing and comforting. Welcome to maximalism.

Maximalism celebrates abundance and self-expression. It's about embracing the "more is more" philosophy, where every item contributes to the overall tapestry of the room. Forget about sticking to one style; maximalism thrives on mixing vintage with modern, Eastern with Western, and high-end pieces with flea market finds.

For the maximalist, the home is a canvas—a place to showcase passions, travels, and memories. It's vibrant, dynamic, and endlessly fascinating. This style speaks to those who find joy in variety and aren't afraid to make bold statements.

Finding Your Personal Style

So, how do you determine which style aligns with your personality?

Assess Your Lifestyle: Consider your daily habits and routines. Do you

prefer a calm environment to unwind after a hectic day, or do you thrive in stimulating surroundings? Minimalism might suit someone seeking tranquility, while maximalism could be ideal for those who draw energy from their environment.

Reflect on Your Personality: Are you more introverted or extroverted? Do you enjoy order, or are you comfortable with a bit of chaos? Your personality traits can offer clues about which decor style will make you feel most at home.

Consider Emotional Responses: Look at images of minimalist and maximalist spaces. Pay attention to how each makes you feel. Excitement? Peace? Overwhelm? Your emotional reactions are powerful indicators.

Think About Maintenance: Be honest about how much time and effort you're willing to invest in maintaining your space. Minimalist spaces can be easier to clean but require discipline to prevent clutter. Maximalist spaces allow for more freedom but might require more upkeep to avoid becoming messy.

Blend the Styles: Remember, you don't have to fit into one box. Many people find happiness in a hybrid approach—minimalist foundations with maximalist accents, or vice versa. It's your space, after all.

Tips for Embracing Minimalism

Declutter Ruthlessly: Keep only what you need or truly love.

Choose Quality Over Quantity: Invest in well-made pieces that will stand the test of time.

Embrace Neutral Palettes: Use colours that promote calmness and clarity.

Let in the Light: Maximise natural light to enhance the openness of the space.

Focus on Functionality: Every item should serve a purpose.

Tips for Diving into Maximalism

Layer Textures and Patterns: Don't be afraid to mix and match.

Showcase Collections: Display items that tell your story.

Use Bold Colors: Vibrant hues can energize a room.

Create Vignettes: Arrange objects in groups for visual interest.

Embrace Eclecticism: Combine different styles and eras.

So, minimalism or maximalism? Maybe the answer isn't one or the other, but rather a journey towards discovering what makes your house truly feel like home.

MAKE YOUR FOUNDATION LOOK LIKE SKIN, NOT MAKEUP



Foundation is that magic element in makeup meant to even out our skin tone and give us a fresh canvas, but too often it looks exactly like its name implies: a layer. The truth is that mastering that flawless, second-skin look is all about balance, technique, and using the right products. Here's your ultimate guide to making your foundation look like skin, not makeup.

1. Start with Skin Prep

Your foundation will only look as good as the skin beneath it. Think of skincare as the "pre-game" to your makeup routine. Well-prepped skin creates a smoother surface for the foundation to glide over, making it appear more natural. Begin with a gentle cleanser to remove impurities, then follow with a hydrating toner or mist. Next, apply a lightweight moisturiser, even if your skin is oily – dehydrated skin can actually make foundation appear cakey.

2. Prime Right (Or Skip It Altogether)

Primers can be great, but they're not always necessary. If your skin is dry, opt for a hydrating primer with a creamy texture, which will add an extra layer of moisture. However, if you're aiming for a natural look and your skin doesn't have specific concerns, you can often skip primer and go straight to foundation for a softer, skin-like finish.

3. Choose the Right Foundation Formula

Not all foundations are created equal, and finding the one that suits your skin type is essential. For a natural, skin-like finish, avoid ultra-matte or high-coverage foundations, which can create a mask-like effect. Look for light to medium coverage with words like "sheer," "luminous," or "hydrating" on the label. Liquid and serum foundations often blend more seamlessly into the skin, mimicking its natural texture, while powders or creams tend to sit on top of the skin, making them more noticeable.

4. Find Your Perfect Shade (and Undertone)

Nothing disrupts the illusion of natural skin more than a mismatched foundation shade. Take the time to find a shade that matches both your skin tone and undertone. Most people fall into one of three undertones: warm, cool, or neutral.

5. Apply Sparingly – Less is More

The key to a skin-like foundation look is minimalism. Start by applying a small amount in the centre of your face and blend outward. Focus on areas where you want to even out tone, like around the nose, cheeks, or chin. Use a damp makeup sponge or a foundation brush with soft bristles for a sheer, diffused application.

6. Use the "Press and Roll" Technique

Instead of swiping foundation across your face, try pressing and rolling it into your skin with a damp makeup sponge or fingers. This technique pushes the product into your skin, making it look more like part of your complexion rather than a layer on top of it. The result is a seamless, more natural finish that feels lightweight.

7. Conceal Strategically

One of the biggest mistakes is layering foundation in an attempt to cover imperfections, which can lead to a thick, unnatural look. Instead, use foundation sparingly and then spot-conceal blemishes or areas with more redness or pigmentation.

8. Blend, Blend, Blend (and Blend Again)

Blending is everything. Whether you use a sponge, brush, or your fingers, blending foundation well ensures that there are no tell-tale edges or harsh lines. Pay special attention to areas like the hairline, jawline, and around the nose where product can often build up. A damp sponge is your best friend here; it helps blend without removing the product and adds a touch of hydration.

9. Set with a Light Touch

Setting your makeup can help it last longer, but be careful not to overdo it. Use a fine translucent powder and a fluffy brush to lightly set areas prone to oil, like the T-zone, while leaving other areas alone. If your skin is more on the dry side, you can skip powder altogether or use a hydrating setting spray instead to "melt" the foundation into your skin and lock it in place.

10. Add a Natural Glow

Real skin has dimension, so adding a little glow to your look can help achieve a more lifelike finish. A liquid highlighter mixed with your foundation or tapped lightly onto your cheekbones, brow bones, and nose bridge creates a subtle, natural radiance.

11. Check in Natural Light

Finally, take a moment to check your foundation in natural light. Step outside or stand near a window – sometimes indoor lighting can be deceptive. If you notice any obvious lines or areas that look heavy, a quick touch-up with a clean, damp sponge can smooth things out.



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THE HERMÈS ORAN: ARE THEY REALLY WORTH THE MONEY?

By Funke Babs-Kufeji

I'll never forget my first pair of Hermès Oran sandals. They arrived in that unmistakable orange box, a gift from a friend who, luckily for me, has a knack for all things Hermès. I'd casually mentioned I wanted a pair; to me, the Oran was that iconic step into the Hermès universe, the kind of piece you don't just own—you covet. And, oh, was I ready to step into that world. The Hermès Oran has been gracing fashionable feet since 1997, and rather than fading into the past, it's only gained popularity over the years. With their timeless appeal, these sandals are more than just a seasonal accessory; they're a style staple, a nod to the enduring allure of understated luxury. This timeless quality was my first green flag that the Oran was truly worth every glance, every compliment, and, ultimately, every penny. Now, let's talk about what makes these sandals so magnetic and why people are willing to drop \$760 for them (yes, you read that right). It's easy to dismiss luxury items as overpriced, but when it comes to Hermès, there's a lot more behind that price tag. Known since 1837 for their meticulous craftsmanship, Hermès is the pinnacle of luxury—each piece a testament to quality and heritage. The Oran sandal is no exception, and understanding the process behind them adds a new layer to their appeal. When you slip on a pair of Hermès Oran sandals, you're stepping into an item crafted with intense precision. Each pair is painstakingly made by skilled artisans who bring traditional techniques to life with every cut and stitch. These aren't mass-produced items churned out by machines; they're handcrafted from start to finish, from the selection of premium leathers to the meticulous stitching that brings the Oran's design to life. And speaking of design—let's not overlook that iconic "H" cutout. Simple yet distinctive, it's a quiet nod to the brand, a subtle hint that says luxury without shouting it. The Oran sandal isn't just about looks, though. With soft, padded insoles and a design that's as ergonomic as it is stylish, they deliver a comfort that's rare in the luxury world. Now, here's where it gets interesting. For every pair of Hermès Orans sold, there are countless lookalikes popping up from brands like Amazon, Steve Madden, and other mainstream retailers. While these alternatives might offer a similar silhouette, they often lack the quality and craftsmanship that define Hermès. Sure, you can snag a pair of Oran-inspired sandals for a fraction of the price, but they likely won't offer the same durability, comfort, or long-term value. However, for some, this option works just fine—especially if you're not looking to invest heavily in a single piece. But then comes the question: Is the genuine brand truly worth it? To some, spending \$760 on a pair of flat sandals seems almost absurd, especially when there are more affordable options that get the "look" across. However, for others, the price justifies the quality, the craftsmanship, and, let's be honest, the luxury status that Hermès carries. Ultimately, whether



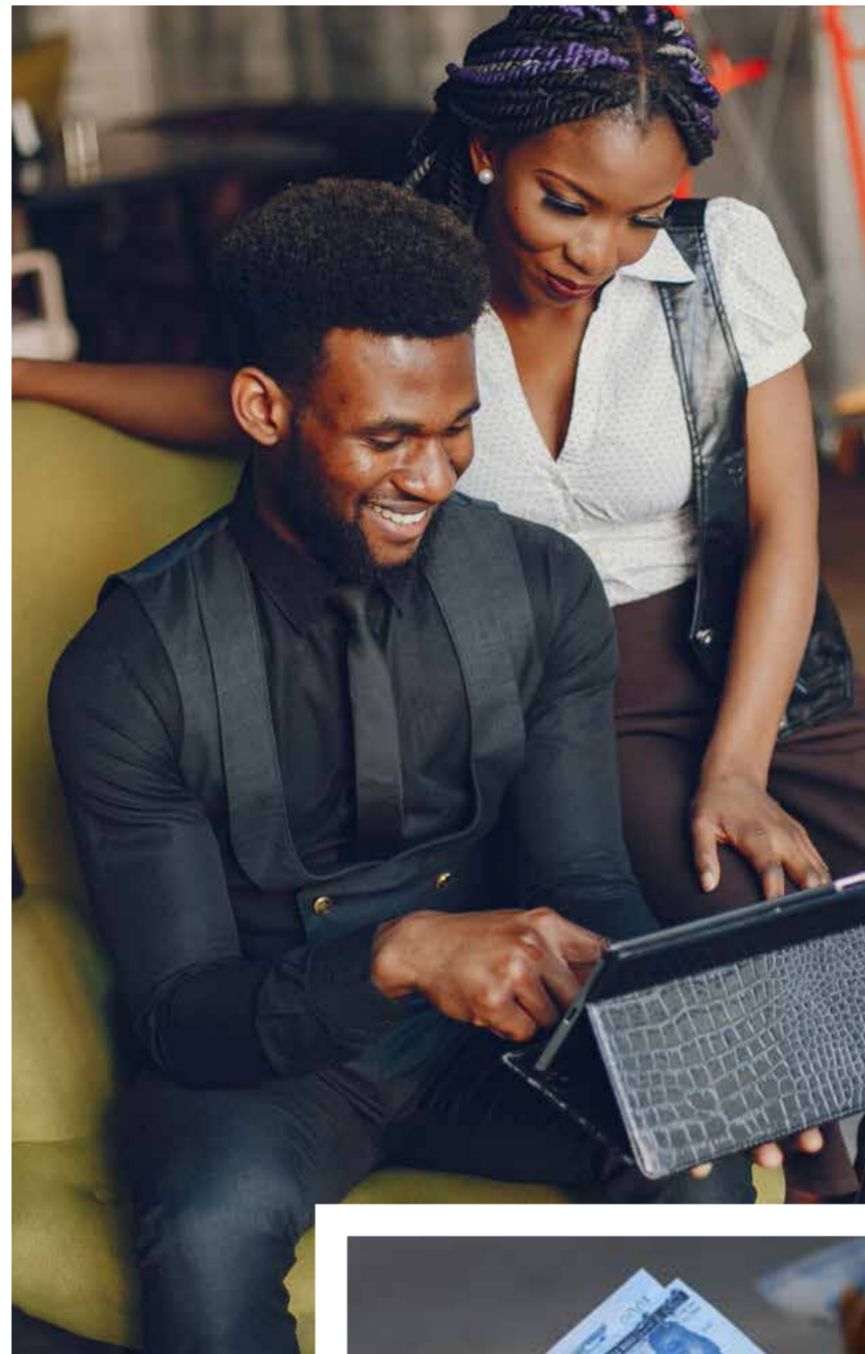
the Hermès Oran is worth it depends on what you value. If craftsmanship, durability, and luxury mean more to you than finding a quick deal, then investing in the Oran could be worth every dollar. On the other hand, if you're just after the aesthetic, those budget-friendly options can deliver the look without the splurge. In the fashion world, some pieces transcend practicality, becoming something you wear not just on your feet but in your heart. The Oran, for many, is exactly that—a piece that, once slipped on, makes you feel part of something timeless, something bigger than just a sandal. write out 10 different topics for this feature



MONEY TALK:

How to Have Honest Financial Conversations with Your Partner

In times of economic uncertainty, conversations about money can feel like walking through a minefield. The stock market fluctuates, jobs feel less secure, and living costs seem to rise daily. Amid this financial turbulence, one thing remains certain: open and honest communication with your partner about money is more important than ever.



The Money Convo

Money has long been a taboo topic, even among couples. It's laden with emotions—fear, guilt, pride—that can make it uncomfortable to discuss. Perhaps you've avoided the topic to prevent disagreements, or maybe you're unsure about how to start the conversation without causing tension. However, not talking about finances can lead to misunderstandings, resentment, and missed opportunities to strengthen your relationship and financial well-being.

Why Now Is the Time to Talk

The current economic downturn has put a spotlight on financial stability. With inflation affecting purchasing power and savings, and job markets becoming increasingly unpredictable, it's crucial to align with your partner on financial goals and strategies. Open dialogue can help you both navigate these challenges more effectively, ensuring you're pulling in the same direction when it matters most.

The Benefits of Financial Transparency

Having honest money talks isn't just about balancing the chequebook; it's about building trust and fostering a deeper connection. When both partners are transparent about their financial situations, including debts, assets, and spending habits, it eliminates surprises that can lead to conflict down the road.

Moreover, collaborating on financial goals—like saving for a home, planning a wedding, or setting aside funds for emergencies—can be incredibly bonding. It turns "my money" and "your money" into "our money," reinforcing the idea that you're a team facing life's ups and downs together.

Steps to Initiate the Money Talk

Choose the Right Moment: Timing is everything. Find a relaxed setting free from distractions. It could be over a quiet dinner at home or during a weekend walk in the park. Ensure that both of you are in a good headspace to talk openly.

Be Honest and Non-Judgmental: Start the conversation with honesty about your own financial situation. Encourage your partner to do the same by creating a safe space where neither of you feels judged. Remember, the goal is to understand each other better, not to assign blame.

Set Shared Goals: Discuss what you both want to achieve financially. Are you aiming to pay off loans, save for a vacation, or invest in property? Having common objectives can make budgeting and saving feel more purposeful and rewarding.

Create a Budget Together: Work on a budget that reflects your income, expenses, and savings goals. This collaborative effort ensures transparency and makes it easier to track progress. There are numerous apps and tools that can simplify this process.

Discuss Spending Habits: Everyone has different attitudes toward money. One might be a saver, the other a spender. Understanding these habits can help you find a balance that satisfies both partners. Maybe agree on personal allowances or set limits on discretionary spending.

Plan for Emergencies: Given the economic downturn, having an emergency fund is more important than ever. Decide together how much you should set aside and make it a non-negotiable part of your budget.

Seek Professional Advice if Needed: Sometimes, an outside perspective can be invaluable. A financial advisor can provide tools and strategies to navigate complex financial discussions.

Overcoming Common Obstacles

It's natural to encounter challenges when discussing money. Here are some tips to keep the conversation productive:

Stay Calm: If the discussion gets heated, take a break. Emotions can run high, but staying calm ensures the conversation remains constructive.

Listen Actively: Make an effort to truly understand your partner's perspective. Ask questions and paraphrase their points to show that you're engaged.

Avoid Blame: Focus on finding solutions rather than dwelling on past mistakes. Use "we" statements to emphasize teamwork.



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