



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA



Theme:

Facilitating a Sustainable Future:
The Role of Banking and Finance

September 15 – 16, 2020



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Hugh McCulloch's Advice to Bankers of 1863

(Hugh McCulloch (1808 – 1895) was an American Banker who helped launch the American National Banking System and was Secretary of the Treasury during the civil war and reconstruction)

Let no loans be made that are not secured beyond a reasonable contingency. Do nothing to foster and encourage speculation. Make your loans on as short term as the business of your customers will permit, and insist upon the payment of all papers at maturity, no matter whether you need the money or not. Give credit facilities only to legitimate and prudent transactions. Never renew a note merely because you may not know where to place the money with equal advantage if the note is paid.

Distribute your loans rather than concentrate them in a few hands. Large loans to a single individual or firm, although sometimes proper and necessary, are generally injudicious, and frequently unsafe. Large borrowers are apt to control the bank; and when this is the relation between a bank and its customers, it is not difficult to decide which in the end will suffer. Every dollar that a bank loans above its capital and surplus it owes for, and its managers are therefore under the strongest obligations to its creditors, as well as to its stakeholders, to keep its loans under its control.

Treat your customers liberally, bearing in mind the fact that bank prospers as its customers prosper, but never permit them to dictate your policy.

If you have reasons to distrust the integrity of a customer, close his account. Never deal with a rascal under the impression that you can prevent him from cheating you. The risk in such cases is greater than the profits.

Pay your officers such salaries as will enable them to live comfortably and respectably without stealing; and require of them their entire services. If an officer lives beyond his income, dismiss him; even if his excess of expenditures can be explained consistently with his integrity, still dismiss him. Extravagance, if not a crime, very naturally leads to crime. A man cannot be a safe officer of a bank who spends more than he earns.

The capital of a bank should be a reality, not fiction; and it should be owned by those who have money to lend, and not by borrowers.

Pursue a straightforward, upright, legitimate banking business. Never be tempted by the prospect of large returns to do anything but what may be properly done under the National Currency Act. "Splendid financiering" is not legitimate banking, and "splendid financiers" in banking are generally either humbugs or rascals.



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THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

Vision

To be a global reference point for skills and conduct in the banking and finance industry

Core Values

- Integrity
- Professionalism
- Innovation
- Ethics

Objectives

- To be Africa's foremost and most influential professional body in the provision of capacity building in banking and finance industry.
- To broaden value-add and relevance and therefore membership base.
- To deliver through contemporary technologies, distinctive and excellent banking and finance professional certification; accreditation; and continuous professional development required for competence building.
- To support and assist members' lifelong education and career development needs throughout their entire service and beyond..
- To continue to provide leadership on research and intellectual discourse on emerging trends in banking and finance sector operation and regulations in Africa.
- To continually promote the institutional frameworks for supporting and maintaining ethics and professionalism in the banking and finance industry in particular and supporting the Government in creating a corruption free society while placing special emphasis on internationally acceptable standards of best practice.
- To focus on attaining sustainable learning and professional development through creative alliances and partnership with regulators, operators and other relevant agencies and service providers for mutual benefits.
- To make the Institute financially independent by ensuring that there is a balance in CIBN's funding sources.
- Development of staff - improve people management practices through competitive compensation structure and staff capacity building.

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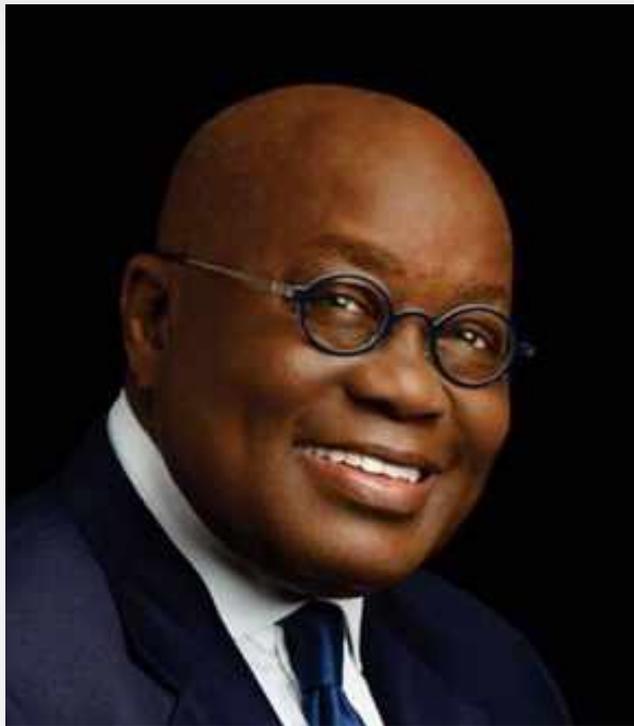


Distinguished Guest of Honour

**His Excellency
President Muhammadu Buhari, GCFR**

President & Commander-in-Chief of the Armed Forces, Federal Republic of Nigeria

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Special Guest of Honour

**His Excellency
President Nana Addo Dankwa Akufo-Addo**

President of the Republic of Ghana

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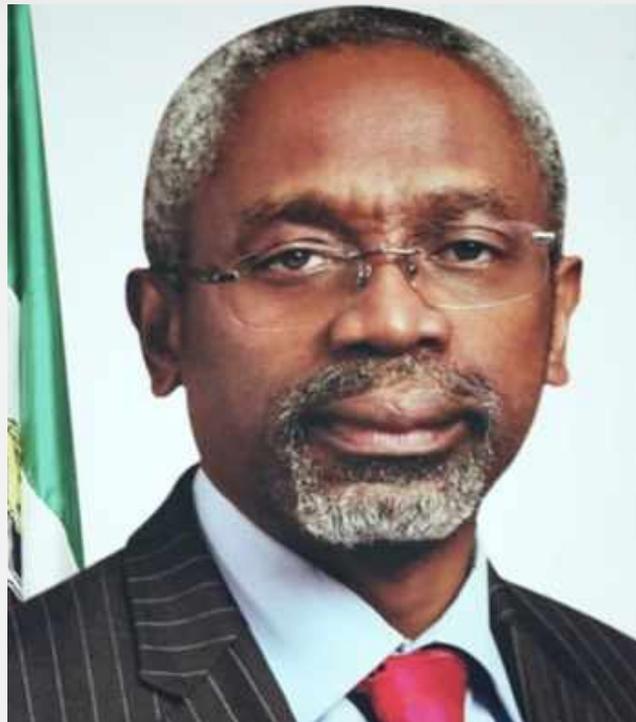


Guest of Honour

**His Excellency
Senator Ahmad Lawan**

Senate President of the Federal Republic of Nigeria

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Guest of Honour

Hon. Femi Gbajabiamila

Speaker, House of Representatives
Federal Republic of Nigeria

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Guest of Honour

**His Excellency
Mr. Babajide Sanwo-Olu**

Executive Governor of Lagos State

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Guest of Honour

Mrs. Zainab Shamsuna Ahmed

Honourable Minister of Finance, Budget and National Planning
Federal Republic of Nigeria

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Guest of Honour

Alhaji Muhammad Musa Bello

Honourable Minister of the Federal Capital Territory
Federal Republic of Nigeria

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Chief Host

Mr. Godwin Emefiele, CON, FCIB

Governor, Central Bank of Nigeria

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Host

Mr. Bayo Olugbemi, FCIB

President/Chairman of Council
The Chartered Institute of Bankers of Nigeria

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Keynote Speaker

Dr. Okechukwu Enelamah

Former Minister, Federal Ministry of Industry Trade and Investment/
Chairman, African Capital Alliance

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Chairman, Conference Planning Committee

Mr. Patrick Akinwuntan, FCIB

Managing Director/CEO, Ecobank Nigeria

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Mr. 'Seye Awojobi, FCIB

Registrar/Chief Executive
The Chartered Institute of Bankers of Nigeria

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President/Chairman of Council



Ken Opara, Ph.D, FCIB
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Prof. Pius Oladeji Olanrewaju, Ph.D, FCIB
2nd Vice President



Mr. Dele Alabi, FCIB
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CIBN in Brief

Background

The Chartered Institute of Bankers of Nigeria started in 1963 as the Lagos Local Centre, Institute of Bankers, London. It was incorporated in 1976 as the Nigerian Institute of Bankers, a Company Limited by Guarantee.

The Institute attained Chartered status and became The Chartered Institute of Bankers of Nigeria through Act 12 of 1990 which was repealed and re-enacted as CIBN Act No 5 of 2007.

Mandates

The Institute's major responsibilities are to:

- Determine the standards of knowledge and skills to be attained by persons seeking to become members of the banking profession.
- Secure in accordance with the provision of the Act, the establishment and maintenance of a register of members of the banking profession in the categories of ordinary members, student members, graduate members, honorary senior members, honorary fellows and fellows of the Institute and a register of corporate members.
- Conduct professional examinations leading to the awards of certificates as may be prescribed by the Institute; and
- Ensure the furtherance, maintenance and observance of ethical standards and professionalism among practitioners of the banking profession in Nigeria.

Membership

The Institute has two broad categories of membership, i.e. Corporate and Individual members.

Corporate Members

- The Central Bank of Nigeria
- The Nigeria Deposit Insurance Corporation
- All Deposit Money Banks (Commercial & Merchant)
- Development Banks
- Microfinance Banks
- Mortgage Banks
- Mobile Money Banks
- Payment Service Banks

Individual Members

The Institute has a total individual membership of 140,538 as at August 24, 2020 in the following categories:

- Fellows, Honorary Fellows, Associates, Honorary Senior Members, Microfinance Certified Members
- Student Members
- Ordinary Member.

Examinations

The Institute conducts examinations leading to award of the flagship qualification as Chartered Banker. It also conducts examinations for the award of Microfinance Certified Banker (MCIB) and several other certification programmes in Specialised areas of Banking either severally or jointly in Collaboration with leading Local and International Professional Bodies, Associations and notable Institutions such as Chartered Institute of Management Accountants (CIMA), Risk Management Association of Nigeria (RIMAN), Financial Markets Dealers Association (FMDA), The Chartered Institute for Securities & Investment (CISI), The Nigeria Deposit Insurance Corporation (NDIC) and Chartered Banker Institute (CBI)/Bangor University

Other Statutory Knowledge Events

The Institute organises educational and social programmes for its members. These include

- Research
- Annual Lecture
- Annual Banking and Finance Conference
- ACIB Graduates' Induction and Prize Awards Day
- Investiture of Fellows and Honorary Senior Members
- Annual Seminar on Banking, Finance and Allied Matters for Legislators
- Annual Seminar on Banking and Allied Matters for Judges
- Compulsory Continuous Development Programmes

Services to the National, Regional and Global Economies

- Implementation of the Financial System Strategy (FSS 2020) as the Human Capacity Enabler of the project.
- Sole Accreditation Agency and Co-ordinating Institution for the Competency Framework for the Nigerian Banking Industry
- Secretariat of the Bankers Committee Sub-Committee of Ethics and Professionalism since 2001
- Pioneer and Founding Member, Global Banking Education Standards Board (GBESTB)
- Member, Education Committee, GBESTB
- Founding/Pioneer Member of Alliance of African Institutes of Bankers (AAIOB) since 1997
- Permanent Secretariat of AAIOB since 2018
- Member, FINTECH Nigeria (FINTECHNGR)
- Institutional member, Nigerian Economic Summit Group (NESG)
- Member, Think Thank for Translating Research to Innovation, Strategy and evidence for policies in Nigeria, University of Ibadan, Research Foundation (UIRF)
- Member, National Assembly Business Environment Round Table (NASSBER)



CIBN in Brief

Linkages, Partnerships and Collaborations

The Institute is currently in partnership with 65 tertiary institutions in Nigeria for the ACIB/B.Sc/HND Linkage and ACIB/M.Sc Linkage. Our partners, local and International include the following:

- Association of International Certified Professional Accountants (AICPA), UK
- Bangor University, Wales UK
- Bank of Sierra Leone
- Central Bank of Liberia
- Central Bank The Gambia
- Chartered Banker Institute, Scotland
- Chartered Institute of Management Accountants
- Credit Bureau Association of Nigeria
- Crown Agents Limited
- E-Payment Providers Association of Nigeria
- Financial Institutions Training Centre
- Financial Markets Dealers Association
- Fintech Association of Nigeria
- Global Association of Risk Professionals
- Institute of Bankers of The Gambia
- International Finance Corporation
- Lagos Business School
- Liberia Bankers Association
- McKinsey & Company
- Mortgage Bankers Association of Nigeria
- National Board for Technical Education
- National Judicial Institute
- Nigeria Inter-Bank Settlement System Plc
- Nigerian Institute of Social and Economic Research
- PricewaterhouseCoopers
- Retail Banking Academy, London
- Risk Management Association of Nigeria
- Seso Global Limited
- Sierra Leone Association of Commercial Banks
- The Chartered Institute for Securities & Investment
- The London Institute of Banking & Finance
- The National Universities Commission
- The Nigerian Economic Summit Group
- US-Africa Cybersecurity Group
- West African Bankers Association
- West African Institute for Financial & Economic Management

Structure/Administration

The Governing Council is the Institute's paramount decision-making body providing broad policy guidelines chaired by the President/Chairman of Council who currently is Mr. Bayo Williams Olugbemi, FCIB.

The Executive Management of the Institute is led by the Registrar/Chief Executive Officer, Mr. 'Seye Awojobi, FCIB

Branches and Zonal Offices

The Institute has 37 State Branches and 9 Satellite Branches across the country. It also has three foreign branches in the United Kingdom, Canada and USA. The Institute has 5 Zonal Offices, to make its services available to members at the grassroots throughout the country.

They are:

- South East, Owerri
- South West, Osogbo
- North East, Gombe
- North West, Kano
- South South Port/Harcourt

There is also the National Secretariat Annex in the Federal Capital Territory to strengthen the Institute's relationship with the Federal Government and its Agencies as well as cater for members in the North Central region of the country.

Subsidiaries

The Institute has the following subsidiaries;

- The CIBN Centre for Financial Studies (CIBNCFS)
- The CIBN Bookshop
- The CIBN Press
- CIBN Consult

Office Holders

1. Mr. Bayo Williams Olugbemi, FCIB
President/Chairman of Council
2. Ken Opara, Ph.D., FCIB
1st Vice President
3. Prof. Pius Oladeji Olanrewaju, Ph.D., FCIB
2nd Vice President
4. Mr. Dele Alabi, FCIB
National Treasurer

Representatives of the Body of Past Presidents

1. Professor Segun Ajibola, Ph.D, FCIB
Past President
2. Uche M. Olowu, Ph.D., FCIB
Past President

Other Elected Members

1. Mr. Adewumi Adeniyi, FCIB
2. Barr. (Mrs.) Toyin Ojo, FCIB
3. Mrs. Rafiat Oluwatoyin Onitiri, ACIB
4. Mr. Olayinka Odutola, FCIB
5. Mr. Rahman Ajayi, FCIB
6. Dr. Godwin Adolor, FCIB

Branch Representatives

1. Prof. Uchenna Uwaleke ACIB
Chairman, FCT Branch
2. Mr. Peter Ashade, FCIB
Chairman, Lagos State Branch
3. Mr. C. O. Ezeagu, MCIB, FCIB
Chairman, Enugu State Branch
4. Mr. Odere Michael, ACIB
Chairman, Cross River State Branch
5. Mrs. Tinuke Leye-Isola, FCIB
Chairperson, Association of Professional Women Bankers (APWB)
6. Alhaji. Shehu Goringo
Chairman, Gombe State Branch
7. Ms. Mary Aina, ACIB
Chairman, Canada Branch

Banks' Representatives

1. Mr. Herbert Wigwe, FCIB
MD/CEO Access Bank Plc
2. Mr. Abubakar Suleiman, HCIB
MD/CEO, Sterling Bank Plc
3. Dr. Adesola Kazeem Adeduntan, FCIB
GMD/CEO, First Bank of Nig. Ltd

4. Mr. Nnamdi Okonkwo, FCIB
MD/CEO, Fidelity Bank Plc
5. Mr. Patrick Akinwuntan, FCIB
MD/CEO, ECO Bank Nig.Plc
6. Mr. Banjo Adegbohunge, HCIB
MD/CEO, Coronation Merchant Bank

Institutional Representatives (Regulatory)

1. Mr. Godwin Emeziele, FCIB
Central Bank of Nigeria (CBN)
2. Alhaji Umaru Ibrahim, Mni, FCIB
Nigeria Deposit Insurance Corporation (NDIC)
3. Mrs. Zainab Shamsuna Ahmed
Federal Ministry of Finance

Institutional Representatives (Academic)

1. Prof. Abubakar Adamu Rasheed
National Universities Commission (NUC)
2. Mallam Adamu Adamu
Federal Ministry of Education
3. Dr. Masa'udu Adamu Kazaure
National Board for Technical Education

Sectorial Associations' Representatives

1. Mr. Adeniyi Akinlusi, HCIB
President Mortgage Bankers Association of Nigeria Institutional Representative
2. Mr. Yusuf Ahmed Gyallesu, MCIB
President, National Association of Microfinance Bank

Co-opted Members

1. Mrs Funmi Balogun, FCIB
Co-opted Member
2. Mrs. Yvonne Isichei, FCIB
Co-opted Member
3. Dr. Nosike Agokei, FCIB
Co-opted Member
4. Mrs. Risikatu Ahmed, HCIB
Co-opted Member
5. Mr. Abdullahi Ibrahim, HCIB
Co-opted Member

Secretary

Mr. 'Seye Awojobi, FCIB
Registrar/Chief Executive

PAST CHAIRMEN AND PRESIDENTS

(A) LAGOS LOCAL CENTRE, INSTITUTE OF BANKERS, LONDON

- Mr. D.A. Macleod
- Chief C.K.N. Obih, FCIB (Deceased)
- Mr. G.H. Griffin, FCIB
- Chief (Sir) F.A. Ijewere, FCIB (Deceased)
- Alhaji (Chief) A.O.G. Otiti, OON, FCIB (Deceased)

(B) THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

- Sir (Chief) F.A. Ijewere, FCIB (Deceased)
- Alhaji (Chief) A.O.G. Otiti, OON, FCIB (Deceased)
- HRH Oba S.A.O. Sule, OON, FCIB (Deceased)
- HRH Eze (Prof.) G. O. Nwankwo, OON, FCIB
- Chief S. I. Adegbite, OFR, FCIB (Deceased)
- Dr. Femi A. Z. Adekanye, FCIB (Deceased)
- Mr. R. K. O. Osayameh, FCIB
- Mr. J. O. Ekundayo, FCIB
- Professor Wole Adewunmi, FCIB
- Chief Luke E. Okafor, FCIB
- Prince E. Kola Odubanjo, FCIB (Deceased)
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- Mr. S.E. Kolawole, FCIB (Deceased)
- Mrs. Juliet A. Madubueze, OON, FCIB
- Dr. Erastus B.O. Akingbola, OON, FCIB
- Mr. 'Laoye Jaiyeola, FCIB
- Dr. Segun Aina, OFR, FCIB
- Otunba (Mrs) 'Debola Osibogun, FCIB
- Professor Segun Ajibola, Ph.D, FCIB
- Uche M. Olowu, Ph.D, FCIB

PAST REGISTRARS/CHIEF EXECUTIVES

- | | |
|---------------------------------------|-------------|
| • Alhaji G. G. Olorun-rinu (Deceased) | 1973 - 1980 |
| • Mr. A. A. Adenubi, FCIB | 1981 - 1996 |
| • Chief S. O. Dada, FCIB | 1996 - 1999 |
| • Oloye Esan Ogunleye, FCIB | 2000 - 2005 |
| • 'Uju Ogubunka Ph.D, FCIB | 2005 - 2014 |

EXECUTIVE MANAGEMENT

- Mr. 'Seye Awojobi, FCIB - Registrar/Chief Executive
- Mr. Segun Shonubi - Group Head, Capacity Building & Certification Division
- Mr. Akin Morakinyo - Group Head, Membership Services Division
- Mrs. Rita Adeyanju - Assistant Director, Legal & Council Affairs/Int'l Affiliations
- Mr. Babatunde Apena - Group Head, Learning & Development / CCPD & E-Learning Division
- Mr. Ernest O. Obasa - Group Head, Finance & Corporate Services Division

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PROGRAMME OF EVENTS

8.00 a.m. - 9.00 a.m.

9.00 a.m. - 9.15 a.m.

9.15 a.m. - 9.25 a.m.

Arrival/Registration of Participants**Introduction of Guest Speakers and other Dignitaries****Welcome Address****Mr. Bayo Olugbemi, FCIB**

President/Chairman of Council, CIBN

9.25 a.m. - 9.40 a.m.

Goodwill Messages**Mr. Godwin Emefiele, CON, FCIB**

Governor, Central Bank of Nigeria

His Excellency, Mr. Babajide Sanwo-Olu

Executive Governor of Lagos State

Princess Adejoke Orelope-Adefulire

Senior Special Assistant to the President on

Sustainable Development Goals, Federal Republic of Nigeria

Alhaji Muhammad Musa Bello

Honourable Minister of the Federal Capital Territory, Federal Republic of Nigeria

Mrs. Zainab Shamsuna Ahmed

Honourable Minister of Finance, Budget and National Planning

Federal Republic of Nigeria

Hon. Femi Gbajabamila

Speaker, House of Representatives, Federal Republic of Nigeria

His Excellency, Senator Ahmad Lawan

Senate President, Federal Republic of Nigeria

His Excellency, President Nana Addo Dankwa Akufo-Addo

President of the Republic of Ghana

9.40 a.m. - 10.10 a.m.

[

Address by the Distinguished Guest of Honour**His Excellency, President Muhammadu Buhari, GCFR**

President & Commander-in-Chief of the Armed Forces, Federal Republic of Nigeria

10.10 a.m. - 10.50 a.m

Keynote Address**Dr. Okechukwu Enelamah**

Former Minister, Federal Ministry of Industry, Trade and Investment &

Chairman, African Capital Alliance

10.50 a.m - 11.00 a.m

Vote of Thanks**Mr. Patrick Akinwuntan, FCIB**

Chairman, Conference Planning Committee &

Managing Director/CEO, Ecobank Nigeria

11.00 a.m.- 11.10 a.m

Declaring the Conference Open**His Excellency, President Muhammadu Buhari, GCFR**

President of the Federal Republic of Nigeria

11.10 a.m. - 11.20 a.m

Group Photograph

11.20 a.m. - 11.50 a.m

Tea Break

11.50 a.m. – 1.20p.m

SESSION ONE

INCLUSIVE BANKING: WHERE WE ARE AND THE WAY FORWARD

Session Chair**Otunba Femi Pedro, FCIB**

Former Deputy Governor, Lagos State &
Chairman, Small and Medium Enterprise Development Agency of Nigeria (SMEDAN)

Speaker**Dr. Adesola Adeduntan, FCIB**

Chief Executive Officer, First Bank of Nigeria Limited

Panellists**Dr. Jumoke Oduwole**

Special Adviser to the President on Ease of Doing Business
Federal Republic of Nigeria

Mr. Nnamdi Okonkwo, FCIB

MD/CEO, Fidelity Bank Plc

Mr. Taiwo Joda, HCIB, MCIB

MD/CEO, Accion Microfinance Bank

Mr. Eshiovase Momoh

Chief Technology Officer, Coronation Merchant Bank

1.20 p.m. – 2.00 p.m

Lunch

2.00 p.m. – 3.15 p.m.

SESSION TWO

RISKS OF FACILITATING A SUSTAINABLE FUTURE: ARE BANKS PREPARED

Session Chair**Professor Kenneth Amaeshi**

Professor of Business and Sustainable Development &
Director, Sustainable Business Initiative, University of Edinburgh, United Kingdom

Speaker**Ms. Folakemi Fatogbe**

Director, Risk Management, Central Bank of Nigeria

Panellists**Mrs. Solape Hammond**

Special Adviser to the Lagos State Governor on Sustainable Development
Goals & Investments

Mrs. Funmi Ogunlesi, HCIB

Executive Director, Citibank

Mr. Kola Lawal

Executive Director & Chief Risk Officer, StanbicIBTC

Dr. Benson Uwheru

Partner & FSRM Leader, West Africa, Risk Advisory Services, Ernst and Young

3.15p.m - 4:30p.m

BREAK-OUT SESSIONS

1.) THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON MSMEs, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRIES

Anchor**Dr. Demola Sogunle, HCIB**

Chief Executive, StanicIBTC Holdings Plc

Panellists**Mr. Osaigbovo Omorogbe**

Divisional Head, SME Banking, Fidelity Bank Plc

Mr. Johnson Seinde Samuel

MD/CEO, Infinity Paint International Limited

Ms. Joke Silva, MFR

Nollywood Actress and Executive Director, Lufodo Group of Companies

Mr. Onyeka Akumah

Founder, Farmcrowdy

Mr. Ayodeji Balogun

Chief Executive Officer, Afex Commodity Exchange

Mr. Oluwagbemiga Adelowo

Manager, Corporate Bank, United Bank for Africa

2.) THE IMPACT OF FINANCE ON EMERGING SECTORS: LEVERAGING DIGITAL BY THE BANKING INDUSTRY

Chairman**Dr. Segun Aina, OFR, FCIB**President, Africa Fintech Network &
Chairman, Odua Investment Company Limited**Speaker****Mr. Demola Adebise, HCIB**

GMD/CEO, Wema Bank Plc

Panellists**Mr. Mitchell Elegbe**

GMD/Founder, Interswitch Group

Mr. Olugbenga Agboola

Co-founder, Flutterwave

Mrs. Sola OladunjoyePrincipal, Global Banking
Standard Chartered Bank Nigeria Limited

8.30 a.m. - 9.45 a.m.

SESSION THREE

INNOVATIONS AND DISRUPTIONS: HOW FINTECHS ARE DEFINING OUR FUTURE

Session Chair

Mr. Patrick Akinwuntan, FCIB
MD/CEO, Ecobank Nigeria

Speaker

Mr. Ade Bajomo
Executive Director, Information Technology & Operations
Access Bank Plc

Panellists

Mrs. Kofo Akinkugbe
Founder/CEO, SecureID Group

Mr. Tobe Nnadozie, ACIB

Innovation Specialist/Divisional Head, Technology & Innovation, CSCS

Mr. Remi Afon

President, Cyber Security Expert Association of Nigeria

9.45 a.m – 11.00 a.m

SESSION FOUR

LEADERSHIP AND COMPETENCE: REPOSITIONING THE BANKING INDUSTRY FOR RELEVANCE

Session Chair

Dr. Oba Otudeko, CFR, FCIB
Chairman, FBN Holdings & Founder/Chairman, Honeywell Group

Speaker

Mr. Abubakar Suleiman, HCIB
GMD/CEO, Sterling Bank Plc

Panellists

Mr. Akeem Oyewale, FCIB
Chief Executive Officer, StanbicBIC Nominee

Mrs. Ibukunoluwa Oyedeji, HCIB

Chief Finance Officer, Ecobank Nigeria

Mr. Folusho Aribisala

Managing Partner/CEO, Workforce Group

Mrs. Oyiza Salu

Group Head, Human Resources, GTBank Plc

11.00 a.m - 11.45 a.m.

Tea Break

11.45 a.m. - 1.15p.m.

SESSION FIVE

GREEN BANKING AND ECONOMIC GROWTH

Session Chair**Prof. Segun Ajibola, FCIB**

Past President, CIBN/Professor of Economics, Babcock University

Speaker**Mr. Herbert Wigwe, FCIB**

GMD/CEO, Access Bank Plc

Panellists**Jubril Adejo, Ph.D**

Chief Executive Officer, SMEFUNDS Capital

Andrew Nevin, Ph.D

Partner - FS Leader and Chief Economist, PwC West Africa

Ahmed Rostom, Ph.D.

Senior Financial Sector Specialist

Finance Competitiveness & Innovation Global Practice – Africa
(Central and West) Region World Bank Group**Mrs. Oyinkan Ogungbemile**

Senior Credit Risk Analyst, Rand Merchant Bank

1.15 p.m. - 1.30 p.m.

■ **Special Recognition**■ **Presentation of Awards**

1.30 p.m. - 1.45 p.m.

Wrap Up/Closing

Mr. 'Seye Awojobi, FCIB

Registrar/Chief Executive, CIBN

1.45 pm - 3.00 p.m

Lunch and Departure

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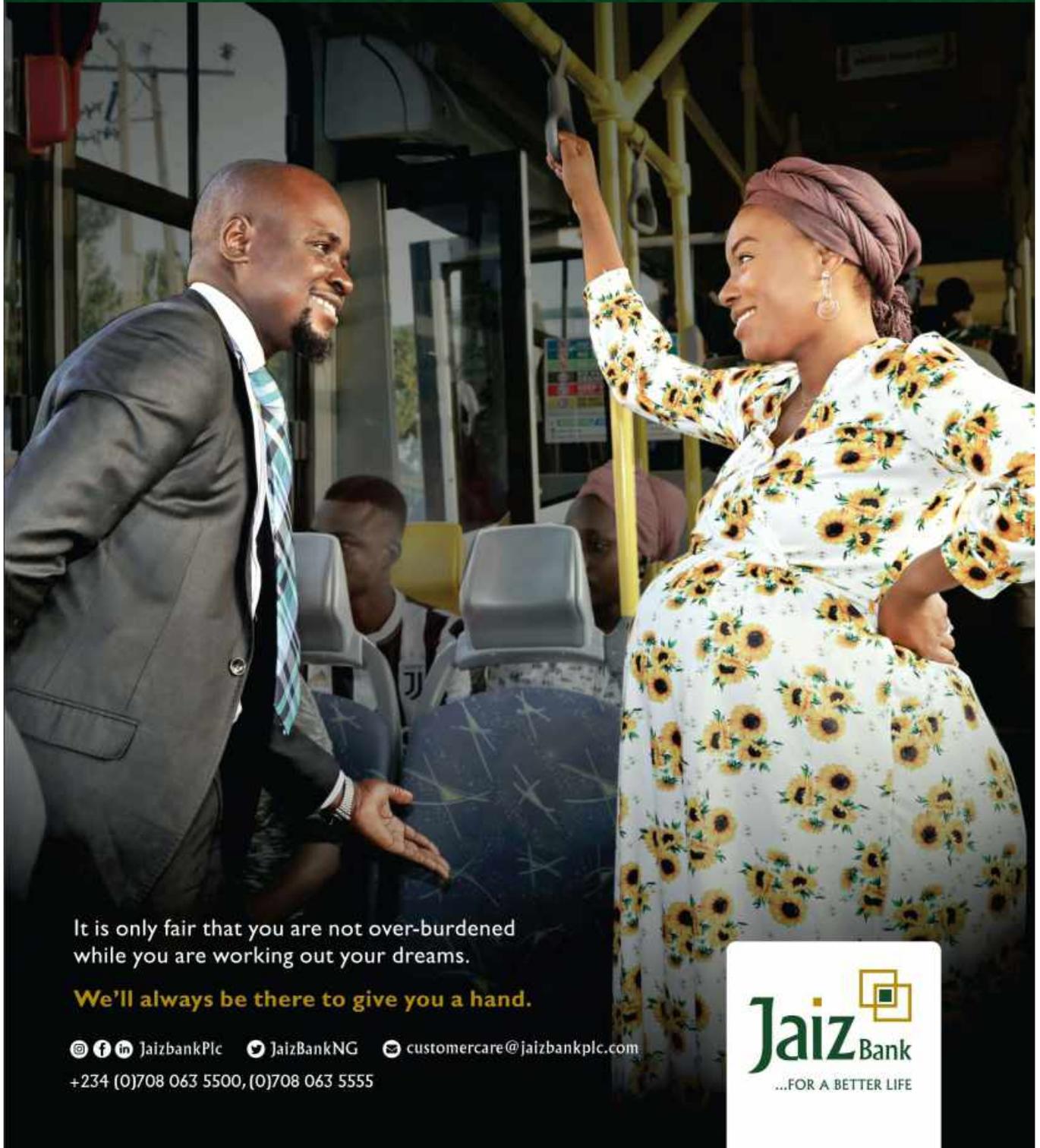
   
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Keynote Speaker

Dr. Okechukwu Enelamah

Former Minister, Federal Ministry of Industry Trade and Investment & Chairman, African Capital Alliance



Dr. Okechukwu Enelamah, Nigeria's former Minister of Industry, Trade and Investment and currently the Chairman of African Capital Alliance (ACA) will set the tone for the Conference as the Keynote Speaker. Having garnered experience in the world's renowned financial centres of London and

New York as well as Johannesburg, he co-founded ACA to promote private sector-led investments in Nigeria and West Africa.

A qualified chartered accountant and chartered financial analyst, he was elected George F. Baker Scholar and designated Loeb Fellow for academic excellence in the area of finance at the Harvard Graduate School of Business Administration, where he earned a Master in Business Administration (MBA) with distinction in 1994.

A medical doctor by training, Dr. Enelamah's journey into the world of finance began in 1988 at Arthur Andersen & Co. (now KPMG Professional Services WA) where he led project teams as senior consultant and audit senior. He went on to work in the New York and London offices of Goldman Sachs & Co. in the summer of 1993, before moving on to Zephyr Management LP in New York as an investment manager. He became a principal at Capital Zephyr, Johannesburg, South Africa between 1995 and 1997, where he worked with the Chief Executive to launch a \$150 million fund for direct equity investments in post-apartheid South Africa.

**INCLUSIVE BANKING:
WHERE WE ARE AND THE WAY FORWARD**



SESSION CHAIR

Otunba Femi Pedro, FCIB

Former Deputy Governor, Lagos State &
Chairman, Small and Medium Enterprise Development Agency of Nigeria (SMEDAN)

Pedro was the Deputy Governor of Lagos State, Nigeria, from 2003 until 2007. He was a part-owner and the Chief Executive Officer of First Atlantic Bank, now FinBank which later merged with FCMB. Pedro received a Bachelor of Science Degree in Economics from University of Wisconsin-Superior (1976-1978) and a master's degree in economics from Wichita State University (1979-1981).

He commenced his banking career in 1982 when he joined the country's apex bank, the Central Bank of Nigeria (CBN). He rose to the post of Assistant Manager in 1985 and became a Research Economist the following year. The same year (1986), he was admitted as an Associate of the prestigious Chartered Institute of Bankers, London, United Kingdom having successfully completed the professional bankers' examinations. First City Merchant Bank Ltd (now First City Monument Bank Ltd) became his next port of call by 1988, where he rose to become the Executive Assistant to the Bank's Chairman and Chief Executive Officer (CEO) and later Deputy Manager and Head of Corporate Planning, within a period of one year. He became one of the first set of investors in Guaranty Trust Bank along with Fola Adeola, Tayo Aderinokun (now deceased), Gbolahan Osibodu, Femi Akingbe, Akin Opeodu and a few others. Femi Pedro later took up a senior managerial role at its inception in 1990, and he was subsequently responsible for opening a multitude of its branches across the Southern and Northern parts of Nigeria. He served in various capacities at the bank until 1997, when he voluntarily retired. On the eve of his retirement, he was admitted to the Fellowship of The Chartered Institute of Bankers of Nigeria (CIBN).

In January 1998, Pedro ventured into private business as the Chairman of Agro-Corp Ventures Limited, a commodity processing company. The same year (Nov 1998), he was appointed Managing Director and Chief Executive Officer of the then Comet Merchant Bank, following the acquisition of the bank by a consortium of investors including himself. He served as Managing Director and part-owner of FinBank from 1998 to 2003. He was also the Chairman of the First Atlantic Online Limited from 2002 to 2003. He resigned as Managing Director of the Bank after accepting to serve as the Deputy Governor of Lagos State. Pedro is widely regarded as one of the bedrocks of the economic revolution which Lagos enjoys today. In his years as the Deputy Governor, Pedro was appointed Chairman of Lagos State Revenue Mobilization committee under which the Board of Inland Revenue, the Land Use Allocation Committee, and other revenue generating agencies reported and performed admirably. His wealth of experience in the banking sector came to fruition as he oversaw the increase of Lagos State's Internally Generated Revenue (IGR) from 300 Million Naira per month to a staggering 7 Billion Naira per month in the space of eighteen months. He was popularly referred to as "Mr. Pedronomics", primarily due to his affinity towards micro and macro-economic policies.



SPEAKER

Dr. Adesola Adeduntan, FCIB

Chief Executive Officer, First Bank of Nigeria Limited

Dr. Adesola ("Sola") Kazeem Adeduntan is the Managing Director/CEO of First Bank of Nigeria Limited and Subsidiaries from January 1, 2016. Prior to this appointment, he was Executive Director and Chief Financial Officer for the Bank since 2014 when he was appointed to the Board of the Bank. Before joining FirstBank in 2014, Sola was a Director and the pioneer Chief Financial Officer/Business Manager of Africa Finance Corporation (AFC).

He has served as a Senior Vice-President & Chief Financial Officer at Citibank Nigeria Limited, a Senior Manager in the Financial Services Group of KPMG Professional Services and a Manager at Arthur Andersen Nigeria. Sola also had a brief stint at the defunct Afribank Nigeria Plc (acquired by Skye Bank, now Polaris Bank) as a graduate trainee where he worked mainly in banking operations. Over the course of his sterling career, he has garnered expertise in diverse areas of management including financial and risk management, treasury, performance management, strategy design and execution, Information Technology and Compliance. Sola attended the University of Ibadan, where he obtained a Doctor of Veterinary Medicine (DVM) degree. He also holds a Master's Degree in Business Administration (MBA) from Cranfield University Business School, United Kingdom which he attended as a "British Chevening Scholar."

He has attended executive/leadership programmes at Harvard, Cambridge, Oxford and INSEAD. Sola is a Director of Africa Finance Corporation (AFC), Nigeria Interbank Settlement System PLC (NIBSS) and FMDQ OTC Securities Exchange as well as a member of Sigma Educational Foundation, which is focused on enhancing the quality of tertiary education system in Nigeria. He is a Fellow of the Institute of Chartered Accountants of Nigeria. He is happily married with children and loves music especially Africa folktale music.



PANELLIST
Dr. Jumoke Oduwole

*Special Adviser to the President on Ease of Doing Business
 Federal Republic of Nigeria*

Dr. Jumoke Oduwole was born in Lagos State, Nigeria where she completed her primary and secondary education. In 1998, she graduated with a LL.B degree in Law from the University of Lagos and was called to the Nigerian Bar in 1999. She holds a LL.M degree in Commercial law which she obtained from the University of Cambridge in 2000 as a DFID-Cambridge Commonwealth Trust scholar. In 2007, Jumoke graduated from Stanford University where she received a master's degree in International Legal Studies and later a doctorate degree in International Trade and Development from the same institution.

In 2000, Jumoke had a stint with FCMB Capital Markets as an investment banker until 2003. In 2004, she got employed as a lecturer in the Faculty of Law at the University of Lagos where she currently serves as a member of the senate committee and as a researcher.

In 2012, Jumoke was selected to attend the BMW Foundation Europe-Africa Young Leaders Forum. Her interest in youth development-related issues led her to the co-founding of an NGO called "No Limit" with the view of inspiring and imparting leadership values in Nigerian youths. She was also selected as an associate fellow by the African Leadership Institute for the Archbishop Desmond Tutu Fellowship in 2013. In January 2016, Jumoke was appointed Senior Special Assistant to the President on Industry, Trade and Investment



PANELLIST
Mr. Nnamdi Okonkwo, FCIB

MD/CEO, Fidelity Bank Plc

Mr. Nnamdi Okonkwo, FCIB is the Chief Executive Officer/ Managing Director of Fidelity Bank Nigeria, a position he was appointed to January 2, 2014, from his former role as the Executive Director of South Directorate at Fidelity Bank Nigeria. He also was the Executive Director of Commercial and Consumer Banking South Directorate. Before joining the bank, he occupied the Chief operating officer position in the United Bank for Africa subsidiary in Ghana.

Mr. Okonkwo holds a B.Sc in Agricultural Economics from the University of Benin and also MBA, Banking and Finance from Enugu State University of Science and Technology Nigeria. He is also a graduate of the Advanced Management Program (AMP) of INSEAD, the business school of the world France.

He commenced his banking career in the financial services industry in 1990 at Merchant Bank of Africa, Nigeria. In 1993, he moved to Guarantee Trust Bank (GTBank) and rose to become a branch manager before moving on to other banks.

Mr. Okonkwo then worked with other financial institutions before he joined United Bank for Africa (UBA) Plc. While at UBA, he held various managerial and leadership positions. He was once Regional Bank Head in Lagos; Regional Director, Federal Capital, Nigeria; Project Director, and Head of Corporate Banking and Multinational Corporates Division; Managing Director/CEO of UBA Ghana; and finally, Regional CEO of the bank's West Africa Monetary Zone covering Ghana, Liberia and Sierra Leone.

In 2012, Nnamdi Okonkwo left UBA and joined Fidelity Bank Plc., Nigeria. He joined as the Executive Director in charge of the Bank's businesses in Southern Nigeria. He was tasked with the responsibility of overseeing the bank's entire business across Southern Nigeria excluding Lagos and West.

Nnamdi Okonkwo held the Executive Director position until January 1, when he was appointed the Managing Director/CEO of Fidelity Bank. As the Managing director, he oversees the bank's general activities

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 WHERE WE ARE AND THE WAY FORWARD**



PANELLIST

Mr. Taiwo Joda, HCIB, MCIB

MD/CEO, Accion Microfinance Bank

Mr. Taiwo Joda is an accomplished business leader with extensive experience in leading teams, strategy formulation, banking and managing digital transformation programs to achieve financial inclusion objectives. He is also certified by the John Maxwell Team as a people trainer, coach, mentor and speaker.

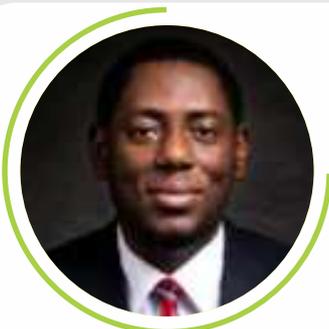
Currently, he is the Managing Director/CEO of Accion Microfinance Bank. He holds a B.Sc. degree in Finance and Banking from the University of Lagos and a Master's degree in Finance and Banking from the same university. He is an Alumnus of Said Business School, Oxford University. With his expertise in strategic planning and stake holder management, Mr. Joda has been able to steer organizations and teams into performance and prominence.

Mr. Joda has over (27) twenty-seven years' experience in Bank and Non- Bank Financial Institutions spread over several institutions including Arbitrage finance and Investment, Kenneth Michael and Company Financial Advisors, FSB international Bank, Equitorial Trust Bank, Diamond bank, Fidelity bank and currently Accion MFB. An inspirational leader, Taiwo is respected as a credible voice in driving advocacy, capacity building, a win-win mental approach and strategic partnerships in the Microfinance and Digital Finance ecosystem.

Taiwo is a Member, Institute of Directors – M(IOD), Fellow Nigeria Institute of Management (FNIM), Fellow Board African Fellowship on Financial Inclusion, Fellow Business Process Management Institute of Nigeria, Honorary Senior Member Chartered Institute of Bankers (HCIB) and Microfinance Certified Practitioner (MCP).

He currently serves as a member of several committees including the Steering Committe - National Microfinance Platform, National Association of Microfinance Bank Advocacy group, and heads the advisory board of Microfinance Learning and Development Center. Taiwo is a Member - Governing Council, Fintech Association of Nigeria and the NASSBER working group of The National Economic Summit Group (NESG).

He has attended several top management programs both locally and internationally including Lagos Business School, Nigeria, INSEAD, France and Euro money both in UK and Singapore. He has excellent leadership skills and continually mentors young professionals. He has won several awards and recognitions including the Leadership Financial Inclusion Award.



PANELLIST

Mr. Eshiovase Momoh

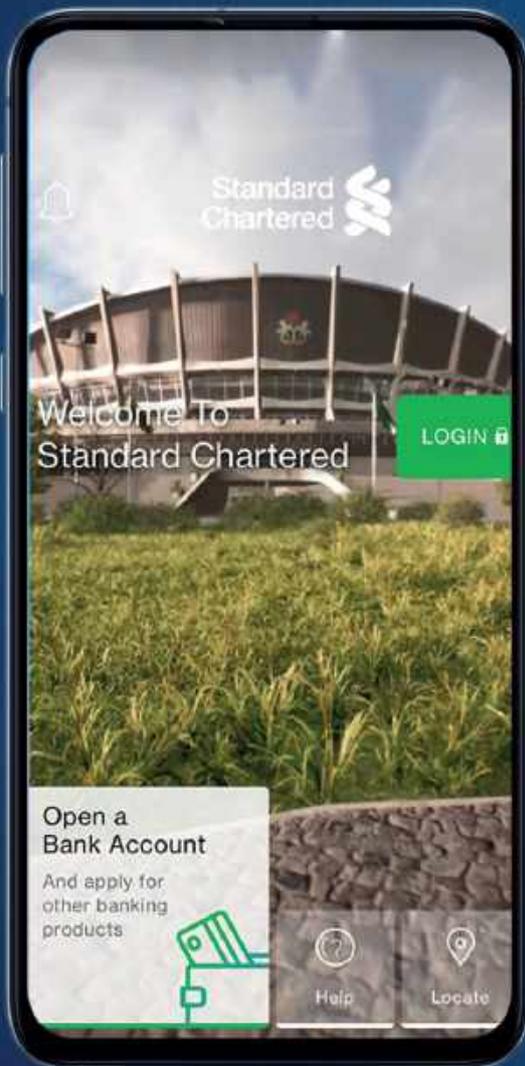
Chief Technology Officer, Coronation Merchant Bank

Mr. Eshiovase Momoh is highly-motivated technology advisor with vast experience as a technology lead on a wide range of projects across industries.

He has in-depth applied knowledge of project management standards, architectures and business application lifecycles – including requirements, design, integration testing, implementation, training and strategic systems planning.

He has demonstrated success in managing projects covering solution implementation, quality assurance, IT strategy/ governance and business process improvement. A focused and highly dependable individual possessing strong motivational drive, with a proven ability to execute tasks effectively to promote trust across levels of stakeholders (executives, teams, clients and vendors), enabling organisations to achieve their overall objectives.

His work experience cuts across KPMG Consulting as Deputy Manager, Technology Advisory for Financial Services; Design Engineer at National Agency for Science and Engineering Infrastructure (NASENI), Ministry of Science and Tech, and Instrumentation Engineering Support at ExxonMobil.



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**RISKS OF FACILITATING A SUSTAINABLE FUTURE:
ARE BANKS PREPARED?**



SESSION CHAIR

Professor Kenneth Amaeshi

*Professor of Business and Sustainable Development &
Director, Sustainable Business Initiative, University of Edinburgh, United Kingdom*

Kenneth is a Professor of Business and Sustainable Development, and the Director of the Sustainable Business Initiative at the University of Edinburgh. He has extensive experience working with businesses, NGOs and governments in the areas of sustainability strategy, leadership, international management, ethics and governance.

He has worked with the banking and pension industries in Africa (especially in Nigeria). Since 2017, he has continuously sat on the Central Bank of Nigeria's Annual Sustainable Banking Awards Committee. In addition, he works closely with the Global Alliance for Banking on Value (GABV) – an independent network of banks and banking cooperatives with a shared mission to use finance to support positive economic, social and environmental impact.

Following a career in management consultancy, he held positions at the Cranfield School of Management and the University of Warwick (Warwick Business School and Warwick Manufacturing Group, respectively). He was a Chevening Scholar, a Scholar of the International Centre for Corporate Social Responsibility, University of Nottingham, and a Visiting Scholar at Said Business School, University of Oxford. Kenneth is also a Visiting Professor of Strategy and Governance at the Lagos Business School, Nigeria, and an Honorary Professor of Business in Africa at the Graduate School of Business, University of Cape Town, South Africa. In 2016/17 he was a Scholar in Residence at the National Pension Commission (PenCom), where he worked on developing a sustainability strategy for the Commission, and is currently a Scholar in Residence at EY West Africa, where he leads on corporate sustainability and sustainable finance initiatives.



SPEAKER

Ms. Folakemi Fatogbe

Director, Risk Management, Central Bank of Nigeria

Ms. Folakemi Fatogbe is the Director of Risk Management at the Central Bank of Nigeria (CBN). As Director of Risk Management, 'Folakemi is responsible for developing and implementing frameworks for identifying, managing and controlling the risks that could impede the fulfilment of the CBN's mandate and promoting strong corporate governance, risk culture and expertise across the Bank and the financial sector.

Prior to her appointment with the CBN, she worked in a number of organizations, including: the Bank of England, the Financial Services Authority, Lloyds TSB Financial Markets, the Royal Bank of Scotland, Chase Cooper Consulting and the NatWest Group.

She established and chairs the industry-wide Chief Risk Officers' Forum (CRO Forum). The CRO Forum is comprised of banking regulators and the CROs of all the Nigerian banks. The Forum serves as both an early warning body and a forum through which the practice of risk management within the Nigerian banking industry is advanced and consolidated.

Folakemi also serves as Chairperson of the Board of Trustees of the Risk Management Association of Nigeria (RIMAN). She is also a member of the Global Association of Risk Professionals (GARP).

She holds a Bachelor's degree in Communication Arts from the University of Ibadan and an MBA in Finance & International Business from Cardiff Business School.

RISKS OF FACILITATING A SUSTAINABLE FUTURE: ARE BANKS PREPARED?



PANELLIST
Mrs. Solape Hammond

Special Adviser to the Governor on Sustainable Development Goals and Investments

Mrs. Solape Hammond is the Special Adviser to the Governor of Lagos State on the Sustainable Development Goals (SDGs) and Investments.

Prior to this, she worked in the private sector for over 20 years in various capacities, gathering experience in Management Consulting, Risk Management, Banking and Financial Advisory.

Solape commenced her consulting career at Accenture, leaving as a Manager in the Finance and Performance Management Market Unit. She has also previously worked in Credit Administration and Risk Management at a Nigerian Merchant Bank and served as the Chief Executive Officer (CEO) of a financial advisory firm based in Lagos with clients across Nigeria, Ghana, Zambia and other parts of Africa. She then established a business advisory firm - Ten Talents Limited - which provides business planning, recruitment, strategy development, process improvement, organizational transformation, risk management, performance management, programme management and financial advisory services. She also co-founded Impact Hub Lagos and served as its inaugural CEO. Impact Hub Lagos is part of a rapidly expanding global network of over 16,000 members across 90+ open hubs in 50 countries worldwide.

Over the years, Solape has supported several national macro-economic transformation initiatives including the Central Bank of Nigeria Transformation Programme (CBN Project EAGLES 2003-2005) and the Security and Exchange Commission (SEC) Capital Markets Transformation Plan (2013-2014) as well as on interventions for small and medium sized businesses (SMEs) providing fundraising and advisory services, consulting support and research.

Solape is passionate about social change and has served on the Boards or Advisory Councils of various organisations in and outside the country. She graduated from the University of Ibadan with a Bachelor of Science degree in Economics (1999) and also holds a Masters in Business Administration (MBA) degree from INSEAD.



PANELLIST
Mrs. Funmi Ogunlesi

Executive Director, Citibank

Funmi Ogunlesi is a Director within the Public Sector Group Africa department, and an Executive Director on the Board of Citibank Nigeria, in charge of the Public Sector. In this capacity, she supervises Citi's coverage of government clients within Nigeria and Ghana. Prior to this, she was the Citi Treasury and Trade Solutions Head for Public Sector agencies in Africa.

Funmi has led the local Citi team as Joint Lead Manager (JLM), successfully executed Nigeria's debut \$500 million Eurobond as well as its subsequent Eurobond and GDN issues in 2011, 2013 and 2014, respectively. Most recently she led the local Citi team for Nigeria's landmark \$1.5 Billion Eurobond transactions in February and March, 2017 as well as in November, 2018.

She has also held previous roles as the Chief Operating Officer of Citibank Nigeria (2008-2013) also served as Country Manager (CCO) of Citibank Gabon from 2002 to 2007. In Gabon she led the local Team that successfully executed the Republic of Gabon debut \$1 Billion Sovereign Bond (2007), only the second country in Sub-Saharan Africa at the time. Citi acted as Ratings Advisor, Joint Bookrunner, Custodian and Agent.

In addition to a degree in History from Leicester University (UK), Funmi Ogunlesi also holds BA and MA Degrees in Law from Kings College, Cambridge University (UK) as well as an MBA from Cambridge University (the Judge Business School).

RISKS OF FACILITATING A SUSTAINABLE FUTURE: ARE BANKS PREPARED?



PANELLIST

Mr. Kola Lawal

Executive Director & Chief Risk Officer, Stanbic IBTC Bank

Kola has over 20 years post qualification experience, fifteen of which have been in risk management. He started his career and worked at different times with Agosto & Co as a Ratings Analyst and Financial Advisory consultant before moving to Standard Chartered Bank as a Corporate Credit Analyst.

Kola left the banking sector and spent a few years as an Independent Consultant before returning to banking in 2008.

Over the last 12 years he has worked for the Standard Bank Group across countries with Stanbic IBTC Bank, Nigeria and Standard Bank South Africa (SBSA) where he has played different roles including – Regional Credit Evaluation Manager (Southern Africa Region, SBSA); Unit Head, Power & Infrastructure Credit (SBSA); Head of Corporate & Investment Banking Credit (Nigeria), Country Head of Credit (Nigeria); and more recently Chief Risk Officer and Executive Director, Risk Stanbic IBTC Bank.

He has attended executive management programs at Wharton Business School and IMD Switzerland. Kola graduated with a Bachelor of Science (BSc.) degree in Building from Obafemi Awolowo University, Ile-Ife.

He also holds an M.Sc. in Construction Economics and Management from University College London, United Kingdom.



PANELLIST

Dr. Benson Uwheru

Partner & FSRM Leader, West Africa, Risk Advisory Services, Ernst and Young

Benson is a Partner and EY's Banking and Capital Markets Sector Leader for West Africa with extensive experience in Corporate Governance, Risk Management and Compliance. He is responsible for Corporate Governance practice development and assists organisation to improve their Corporate Governance effectiveness, systems and achieve regulatory compliance.

He is a facilitator and thought leader across several areas of Governance, Risk Management and compliance. He has delivered presentations in various continents of the world and is a distinguished member of the faculty of West African Institute of Financial and Economic Management (WAIFEM). Benson pioneered the setting up of a Corporate Governance Center of Excellence in Nigeria and the Financial Services Governance & Risk Academy – a knowledge based platform that supports organisations with training and development. Benson led the review of the corporate governance framework and board operations for financial institutions across 18 African countries focusing on codes of governance and board oversight responsibilities. He also led the competency assessment for Board of Directors and Company Secretaries for a Banking Group across various jurisdiction to identify skill gaps for recruitment and training purposes.

Benson has seasoned experience in Financial Services and holds a B.Sc in Accounting (Second Class Upper) and is an Associate, Chartered Institute of Bankers (ACIB). He is a fellow of American Academy of Financial Management and a Certified Risk and Compliance Management Professional (CRCMP). He was recently awarded Doctor of Science, Financial Management by the MCIU, a private University in Nigeria.

THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON MSMES, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRIES



ANCHOR

Dr. Demola Sogunle, HCIB

Chief Executive, StanbicBTC Holdings Plc

Dr. Demola Sogunle started his banking career in 1993 as Manager of Treasury & Financial Services at Investment Banking & Trust Co Ltd (“IBTC”) and has grown through the ranks over the years. He is currently the Chief Executive of Stanbic IBTC Bank PLC, a financial institution that offers its clients a wide range of personal and commercial banking products via about 180 branches spread across every state in Nigeria and several banking channels. The Bank is a member of the Standard Bank Group, Africa's largest bank by assets and market capitalisation. Prior to assuming this role, he was the Deputy Chief Executive of the Bank.

Demola was also responsible for the Wealth Management Group of Stanbic IBTC Holdings PLC, comprising Stanbic IBTC Asset Management Limited (the largest investment management firm in Nigeria with Stanbic IBTC Money Market Fund being the largest collective investment scheme (CIS) in the country), Stanbic IBTC Trustees Limited, Stanbic IBTC Insurance Brokers Limited and Stanbic IBTC Pension Managers Limited (the largest pension fund administrator (PFA) in Nigeria in terms of customer base and assets under management). A position he held for 4 and a half years before assuming the role of Deputy Chief Executive of Stanbic IBTC Bank PLC.

Demola has a wealth of banking experience spanning almost three decades in credit and marketing, financial research, project finance, global markets, risk management and compliance. Until his appointment in 2011 as Chief Executive of Stanbic IBTC Pension Managers, he was the Group Head of Risk and Chief Compliance Officer of Stanbic IBTC Bank PLC where he was responsible for the Enterprise Risk Management (ERM) of the whole Group, i.e. the Bank and its subsidiaries.

He also served as the Treasurer of Stanbic IBTC Bank, a position he held between February 2000 and November 2007.

Demola has served on several boards and committees such as;

- ✓ The CEO's representative on the Board of Directors and Audit Committee of First Securities Discount House (FSDH), 2006 – 2009
- ✓ The CEO's representative on the Board of Directors and Audit Committee of NIBSS PLC, 2006 - 2010
- ✓ Pioneer Chairman, Caretaker Committee, Bond Market Association, 2006 – 2008
- ✓ Member, NIBOR Committee, Financial Markets Dealers Association (FMDA), 2004
- ✓ Member, Steering Committee, Money Macroeconomic & Financial Research Group (MMFG) of the FMDA, 2002 – 2004
- ✓ Director, Financial Institutions Training Centre (FITC)
- ✓ Chairman, Stanbic IBTC Nominees Limited
- ✓ Chairman, Stanbic IBTC Bureau De Change Limited
- ✓ Director, FMDQ OTC Securities Exchange at various times

Demola holds a First-Class Honours degree in Agricultural Science, M.Sc. in Agronomy (with Distinction) and a Ph.D. in Land Resource Evaluation and Management, all from the University of Ibadan, Nigeria. He was a recipient of University of Ibadan Post-Graduate Fellowship Award in 1988 and prior to that, he won six awards in 1986 as the Best Graduating Student in the Faculty of Agriculture. He also won the “Zard Award” as the Best 300 Level Student, Faculty of Agriculture, University of Ibadan, 1984.

He is an alumnus of Harvard Business School, AMP. He also holds an MBA in Banking and Finance from ESUT Business School, Nigeria and a Treasury Dealership Certificate from the Chartered Institute of Bankers of Nigeria (CIBN). He is a member of the Chartered Institute of Bankers of Nigeria (CIBN), Institute of Directors Nigeria (IoD), Financial Markets Dealers Association (FMDA), Global Association of Risk Professionals (GARP) and the Risk Managers Association of Nigeria (RIMAN).

He has attended several global leadership trainings including; The MIT Africa CE's Program, Sloan School of Management, Boston (2018), Leading Change and Organisational Renewal, Harvard Business School, Boston (2015) and Strategic Thinking and Management for Competitive Advantage, Wharton Executive Education Program, Pennsylvania (2012). Demola is a fitness, youth and sports enthusiast. He is an avid reader and is happily married with 3 children.

Stanbic IBTC Holdings PLC is a full-service financial institution which offers a wide range of products and services to a variety of segments. It provides end-to-end financial solutions which include corporate and investment banking, personal and business banking, stockbroking and wealth management. Stanbic IBTC is a member of the Standard Bank Group, Africa's largest African bank by assets with footprints across 21 African countries including South Africa. Standard Bank Group has been in operation for over 156 years.

THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON MSMEs, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRY



PANELLIST

Mr. Osaigbovo Omorogbe

Divisional Head, SME Banking, Fidelity Bank Plc

Osaigbovo Omorogbe has a 19-year experience in the financial statements audit, business strategy advisory, hands-on business management, SME banking and the larger management consulting areas where he has worked on/with businesses playing in the maritime, brewing, construction, banking, investment banking, stockbroking, insurance, housing, manufacturing, etc. sectors of the Nigerian economy. Over the last nine years in particular, he's gained extensive SMEs development and management experience in the course of playing key roles in conjunction with others, to design and implement Fidelity Bank's current SME Banking blue print in line with the

directive of his CEO to do so in Q2, 2011.

His varied experiences have been garnered in the course of delivering on his responsibilities in all the areas mentioned above, in extremely driven organisations such as KPMG Professional Services (formerly Andersen), Nextzon Business Services Ltd (formerly HEIRS Alliance) and Fidelity Bank Plc where he's currently the Head of the SME Banking Division. Prior to his current role in the bank, he had been Deputy Head, Strategy for the bank.

He graduated from the University of Benin, Benin City in 2000 with a second class (upper division) degree in Industrial Physics. He also has an MBA from the prestigious Lagos Business School, Pan-Atlantic University, Lagos.

He has facilitated at a number of business management capacity building events for SMEs and has attended many local and international seminars/conferences in the core strategy consulting, ventures development and management, SME capacity building and core SME banking areas and has delivered papers at a few.

Overall, he is a keen believer in the Nigerian and larger sub-saharan African development project and the role SMEs are primed to play in the achievement of the Nigerian and sub-saharan African development dreams. He's happily married with Children.



PANELLIST

Mr. Johnson Seinde Samuel

MD/CEO, Infinity Paint International Limited

Johnson is a graduate of Accounting from the Obafemi Awolowo University, Ile-Ife, a Certified Cost Manager and Fellow of Institute of Branding Management of Nigeria, among other professional bodies he belongs.

He has attended several international trainings such as at Pace University, New York, USA (International Top Executive Training), Oxford Brookes University Business School, UK (Risk Management for Corporate Leaders), University of Chicago, USA (Research, Networking and Capacity Building in Public and Private Sector), etc.

Johnson is currently the Managing Director/Chief Executive Officer of Infinity Paints International Ltd. A total paints solution company.

Infinity Paints International Ltd is the winner of 2004 and 2017 United Nations' World Quality Day, Best Quality Paints Manufacturer Awards.

THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON MSMEs, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRY



PANELLIST

Ms. Joke Silva, MFR

Nollywood Actress and Executive Director, Lufodo Group of Companies

A graduate of the University of Lagos and the Webber Douglas Academy of Dramatic Art in London, she began her career in film in the early 1990s. In 1998 she had a major role, starring opposite Colin Firth and Nia Long in the British-Canadian film *The Secret Laughter of Women*. In 2006, she won “Best Actress in a Leading Role” at the 2nd Africa Movie Academy Awards for her performance in *Women’s Cot*, and “Best Actress in a Supporting Role” at the 4th Africa Movie Academy Awards in 2008 for her performance as a grandmother in *White Waters*.

On 29 September 2014, Silva received recognition as a Member of the Order of the Federal Republic, one of Nigeria’s National Honors, at the International Conference Centre in Abuja. Joke Silva is the Assistant Chairman of the Lufodo group. The group was established in 1985, as a stage and film production company. Presently, it has evolved into a full-fledged media and entertainment services company. The company was incorporated on the 25th of September 2000 with the intent of developing and producing stories that will entertain mainstream audiences.

The company’s vision is to develop and deploy internationally benchmarked entertainment content for the stage, television, and film industry. The Group consists of Lufodo Productions, Lufodo Consult, Lufodo Distribution, and Lufodo Academy of Performing Arts (LAPA).



PANELLIST

Mr. Onyeka Akumah

Founder, Farmcrowdy

Mr. Onyeka Akumah is the Founder and Chief Executive Officer (CEO) of Farmcrowdy - a start-up he launched in November 2016 and is currently referred to as Nigeria’s First Digital Agriculture platform. Impacting on the lives of over 7,000 small-scale farmers already since inception in November 2016, Farmcrowdy has created and is leading a new category of online platforms that is focused on increasing food production, working to impact positively on the lives of 50,000 small scale farmers in

Nigeria in the next 5 years and engage 2 million Nigerian youths to participate in Agriculture through technology. Prior to Farmcrowdy, Onyeka was the Chief Commercial Officer of Travelbeta.com – one of Nigeria’s leading online travel agencies. He has also worked with Konga.com as Vice President - Marketing, Jumia.com as Director of Marketing & Partnerships, Wakanow.com as Online Marketing Manager, E-Marketing Coordinator for Deloitte for West, East and Central Africa, and Webmaster for British Council in Nigeria.

In addition to being the CEO of Farmcrowdy, Onyeka currently sits on the Board of leading tech start-ups in New York and Lagos and constantly seeks ways to impact on Nigerian youths through media and technology. He was named 2017 Tech Startup CEO of the Year at the Nigeria Technology Awards as well as one of the Top 20 Young Entrepreneurs to Watch in Africa by the African Youth Forum in Egypt. In 2017, he was appointed to the E-Agric Stakeholders Forum by the Federal Ministry of Agriculture, Nigeria and was recently made one of the youngest members of the Honorary Council of the Abuja Chamber of Commerce & Industry in recognition of his innovative way of fusing Technology with Agriculture while empowering thousands of farmers. Onyeka graduated from the Sikkim Manipal University, India where he obtained a distinction in his first degree in Applied Information Technology. He decided to fuse Digital Marketing with the skills and learning experience he had acquired, while focusing on the user-experience and the customer journey of selling products and services online. Onyeka Akumah has been referred to as one of the most creative internet and online marketing entrepreneurs focused on building household names out of internet businesses in Nigeria.

In his capacity as a public speaker, he has been invited to speak at a number of platforms. Some of which are The Economist Summit in Kenya, Abuja International ICT Conference, The Nigerian National Career Fair, Advertising Practitioners Council of Nigeria, Social Media Week, Mobile Web West Africa, Business Day: Agribusiness and Food Security Summit and the London Metropolitan School of Business Management. In 2014, he was appointed as a Mentor for Start-ups and Entrepreneurship at the Rise Network. In 2015, he also mentored at the Tony Elumelu Foundation and at the Advertising Practitioners Council of Nigeria.

**THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON
MSMES, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRY**



PANELLIST

Mr. Ayodeji Balogun

Chief Executive Officer, Afex Commodity Exchange

Ayodeji Balogun is the CEO of AFEX Commodities Exchange Limited where he is leading a team of experts leveraging technology, innovative finance, and inclusive agriculture to connect agriSMEs and smallholder farmers to commodity and financial markets. He holds an MBA from Lagos Business School; Global CEO – Africa from IESE Business School and a certificate in Creative Leadership from the THNK School of Creative Leadership.

Ayodeji has almost twenty years' experience trading across West Africa as well as in building and scaling businesses across Sub-Saharan Africa. He serves on several capital market boards and works with several institutions on food security and financing agriculture.



PANELLIST

Mr. Oluwagbemiga Adelowo

Manager, Corporate Bank, United Bank for Africa

Mr. Oluwagbemiga Adelowo is a young, dynamic and seasoned banking professional with over 11 years industry experience that cuts across Corporate and Retail businesses in local and international banks. He holds a first degree B.Sc in Microbiology from University of Benin and an MBA (Finance) from the University of Lagos.

Oluwagbemiga is passionate about the development of local businesses and have played important roles in helping businesses succeed.

**THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON
MSMES, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRY**



CHAIRMAN

Dr. Segun Aina, OFR, FCIB

President, Africa Fintech Network & Chairman, Odua Investment

Dr. Aina is a global professional banking leader, an internationally rated fintech ecosystem builder and thought leader with disruptive and enabling tech innovation mindset, respected Futurist and Philanthropist.

A Member of the UK-Africa Fintech Investment Group, an initiative of the UK Government, Dr. Aina is the Founder/Chairman, Fintech Associates Ltd which he established in 2002. He is the President, Fintech Association of Nigeria and President, Africa Fintech Network. He is also the Chairman, Global Council of Global Banking Education Standards Board (GBESTB) and Chairman, Board of Directors, Odu'a Investment Limited.

Prior to this, he had served as the President/Chairman of Council of the Chartered Institute of Bankers of Nigeria (2012 to 2014) as well as West African Bankers Association (Nigeria Chapter) 2001. Aina is a graduate of University of Lagos, University of Ibadan, INSEAD France, Harvard Business School, IMD Switzerland, and Lagos Business School.

He is a Fellow of London Institute of Banking and Finance, Chartered Institute of Bankers of Nigeria, Nigerian Institute of Chartered Arbitrators, Institute of Directors, Nigerian Institute of Management. He is also a Member, Toronto Region Board of Trade, Canada and Canadian Council for Africa.

He holds the Nigeria National honors of Officer of the Order of Federal Republic (OFR) and has received honorary doctorate degrees from three Universities.



SPEAKER

Mr. Ademola Adebise, HCIB

GMD/CEO, Wema Bank Plc

Mr. Ademola Adebise is the Managing Director/Chief Executive Officer of Wema Bank following the retirement of Segun Oloketuyi in September.

Adebise has been part of the Bank's executive management team since 2009 and has played a pivotal role in the execution of the strategic turnaround plan of the Bank. He has over 28 years' experience in the banking industry (inclusive of 4 years in management consulting), and has worked in various capacities in Information Technology, Financial Control & Strategic Planning, Treasury, Corporate Banking, Risk Management and Performance Management.

Before joining Wema Bank Plc. Mr. Adebise was the Head, Finance and Performance Management Practice at Accenture (Lagos Office), where he led multiple successful projects for banks in Business Process Re-engineering, Information Technology and Risk Management.

A member of the Board of Directors for AIICO Insurance Plc, AIICO Pensions, Nigerian Interbank settlement system NIBSS, and Wema Bank Plc., Adebise is an alumnus of the Advanced Management Program (AMP) of the Harvard Business School and a holder of a Bachelor's degree in Computer Science from the University of Lagos. He also holds a Master of Business Administration (MBA) from the Lagos Business School. He is a Fellow of the Institute of Chartered Accountants of Nigeria ICAN and an Honorary Member of the Chartered Institute of Bankers

**THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON
MSMES, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRY**



PANELLIST
Mr. Mitchell Elegbe

GMD/Founder, Interswitch Group

Mr. Mitchell Elegbe is the founder and CEO of Interswitch Limited, and he maintains the leadership role since conceiving the idea in 2001. Prior to setting up Interswitch he was the Head, Group Marketing and Business Solution in Telnet Nigeria; there he conceived the idea and led a team of young Nigerians to build and implement Nigeria's first on-line, real-time transaction switching and payment processing infrastructure to enable the electronic circulation of money. This was at a time when the general view was that such a system was not possible given the infrastructural challenges in Nigeria.

Apart from leading Interswitch to win numerous coveted industry awards, Mitchell's leadership abilities have earned him several awards, including the CNBC/Forbes All African Business Leader (AABLA) for West Africa, and Ernst and Young Entrepreneur of the Year Award. Mitchell is an Electrical/Electronic Engineer from the University of Benin, Nigeria. He is also an alumnus of the IESE/Wharton/CEIBS Global CEO Program.

Mitchell enjoys mentoring young entrepreneurs. He is a Bishop Desmond Tutu fellow of the African Leadership Institute.



PANELLIST
Mr. Olugbenga Agboola

Co-founder, Flutterwave

Mr. Olugbenga Agboola is the co-founder and CEO of Flutterwave. He is a Financial Technology Engineer with core financial services technology working experiences with companies such as Paypal, Google, GTBank, Access bank, Standard /Stanbic IBTC Bank. He was also the CTO of Flutterwave.

Olugbenga was the product manager at Google where he worked on the company's payment product, Wallet. He led Access Bank's digital innovation drive in 2014 as its Head of Digital Factory and Innovation. He is also a senior Entrepreneur-in-Residence at the Africa Fintech Foundry. Prior to this role, he was the Head of Innovation & Product Management, Digital Banking at Access Bank Plc.

Olugbenga has a degree in Management program from the Wharton School and a Masters Degree in Project Management & Advance Computing from the University of Westminster. He also has an MBA from the Massachusetts Institute of Technology (MIT)- Sloan School of Management.

He is a Certified Ethical Hacker, Certified Security Analyst, and Microsoft Certified System Engineer.

**THE IMPACT OF FINANCE ON EMERGING SECTORS: SPOTLIGHT ON
MSMES, MANUFACTURING, CREATIVITY AND AGRICULTURE INDUSTRY**



PANELLIST
Mr. Sola Oladunjoye

Principal, Global Banking, Standard Chartered Bank Nigeria Limited

Mr. Sola Oladunjoye has over 12 years of Corporate Finance, Investment and Corporate Banking experience. He has spent over 6 years with Standard Chartered Bank in the Corporate & Institutional Banking division; working as a Transaction Manager in the West Africa Client Solutions team, and the Coverage team.

He is currently a Principal, Relationship Manager, in the Global Subsidiaries segment. In his role, he is responsible for working with the Regional Account Managers, Global Account Managers, Product Partners and Corridor bankers to deliver Standard Chartered Bank network to the clients in Nigeria. This is in addition to being accountable for revenue, profitability and risk acceptance of his portfolio client entities in Nigeria.

Prior to joining Standard Chartered Bank, Sola worked at Renaissance Capital, an emerging market focused investment bank, in the Mergers & Acquisition (M&A) and Equity Capital Markets team, focused largely on the Financial Services sector. While there, he was part of the team that closed landmark M&A transactions in Nigeria. He also worked with KPMG Professional Services in the Transactions and Corporate Finance Division.

Sola graduated from Covenant University with a BSc. in Economics (first class). He is also a qualified Chartered Accountant. He is a member of both the Institute of Chartered Accountants of Nigeria, as well as the Association of Chartered Certified Accountants, UK.



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SESSION CHAIR

Mr. Patrick Akinwuntan, FCIB

MD/CEO, Ecobank Nigeria

Prior to this appointment, Patrick was the Group Executive, Consumer Banking at Ecobank where he was responsible for leading the Consumer Banking business across Ecobank's global network of 40 countries, 36 of which are in Africa. As a seasoned banker, with over 20 years of senior and executive management experience, Patrick has held several strategic positions for the Ecobank Group in Ghana, Togo and Nigeria. He had previously been a Group Executive Director on the Board of ETI and earlier as Executive Director in Ecobank Nigeria.

Patrick started his career with Ecobank in 1996 as Head of Commercial Bank and Regional Head in Ecobank Nigeria and since then he has held various senior and executive positions in Nigeria and within Ecobank Group including Executive Director, Retail Bank, Ecobank Nigeria, Group Chief Financial Officer, ETI and Group Executive Director, Operations & Technology, amongst others.

Prior to joining Ecobank, Patrick was General Manager, Springfountain Management Consultants, Lagos from 1993 – 1996; Deputy Manager – Corporate Finance, Credit and Marketing, Manufacturing Merchants Bank Plc, Lagos from 1991 – 1993, and was a Supervisor in Ernst & Young International (Chartered Accountants), Lagos from 1987 – 1991. A fellow of the Institute of Chartered Accountants of Nigeria (FCA), Patrick also holds a Masters in Business Administration from the Obafemi Alowowo University, Ife. He is an alumnus of the Senior Executive Program (SEP) of the Harvard Business School, honorary senior member of the Chartered Institute of Bankers of Nigeria and an associate of the Chartered Institute of Taxation of Nigeria.



SPEAKER

Mr. Ade Bajomo

Executive Director, Information Technology & Operations, Access Bank Plc

Mr. Bajomo was appointed Executive Director, Information Technology and Operations in January 2018. He holds an MBA from CASS Business School; an MSc in Information Systems Engineering and a BSc in Civil Engineering from University of Ife. He is a chartered member of British Computer Society and a member of Institute of Directors.

He has over three decades of work experience with a track record of delivery and leadership in the Global Financial Services sector spanning across Banking, Capital Markets, Asset Management, and Insurance. Over this period, he has led major transformation and service enhancement programmes, driven business growth initiatives, mergers, acquisitions, and integration of acquired entities within the sectors.

Before joining Access Bank, he was the Executive Director, Market Operations and Technology at the Nigerian Stock Exchange where he led the digitization of services and establishment of a robust trading platform. He also steered an ancillary ecosystem to drive new product development, automation, enhanced regulation, market data, and liquidity.

Mr Bajomo also held several leadership roles in leading financial services organisations, including Barclays Bank Plc, UK, Pearl Insurance Group UK, Fortis Bank UK, Deutsche Bank and Morgan Grenfell Bank.



PANELLIST

Mrs. Kofo Akinkugbe

Founder/CEO, SecureID Group

Mrs. Kofo Akinkugbe, is a prize-winning graduate of Mathematics of the University of Lagos, who received the British Government Chevening Scholarship to study for an MBA at the Strathclyde Graduate Business School, Scotland, UK.

She is the founder of Interface Technologies (1998), SecureID Limited (2005) and SecureCard Manufacturing (2012).

She currently serves as the Managing Director/CEO of SecureID Group comprising of SecureID and SecureCard Manufacturing). SecureID is a MasterCard, VISA and Verve certified Smartcard Personalization bureau and digital technology company.

SecureCard Manufacturing is the first polycarbonate Smartcard manufacturing plant in Africa producing high security identity cards and documents for Banks, Telecoms and Public sectors.

Kofo Akinkugbe is a passionate and bold entrepreneur who possesses a rare combination of entrepreneurship, manufacturing & technology acumen, she also sits on the boards of local, multinational, philanthropic and humanitarian organizations.



PANELLIST

Mr. Tobe Nnadozie, ACIB

Innovation Specialist/Divisional Head, Technology & Innovation, CSCS

Tobe is a Business Manager focused on delivery of highly innovative platform. He has been instrumental to the setting and management of the digital platforms of three leading banks in Nigeria. In addition, Tobe was involved in the design and implementation of various firsts like the first inter-bank digital payment platform, first cash deposit machine in Nigeria, first Nigerian Insurance Database and many others. He has led teams in Digital Business, Technology, Public Sector

Collections, Project Management, Retail Business amongst others.

Prior to joining CSCS, Tobe was most recently the Group Chief Information Officer of the Wapic Insurance Group comprising of three companies in Nigeria and Ghana. While in Wapic, Tobe also had oversight of the Digital and Data Science/Architecture Teams. Tobe has worked in various banks like Guaranty Trust Bank, Standard Bank (Stanbic in Nigeria), FCMB and Heritage Bank where he was a Deputy General Manager in charge of Innovation and Products Division.

Tobe is a Fellow of the British Computer Society, Associate of the Chartered Institute of Bankers (Scotland and Wales), Associate of the Chartered Institute of Bankers Nigeria, Fellow of the Institute of Information Management of Nigeria and also a Prince 2 Certified Practitioner. He has a B.Sc in Applied Physics (Electronics), Masters in Information Technology (from the University of Lagos) and an MBA from Bangor University, Scotland, UK. Tobe is also an alumnus of the Lagos Business School Advanced Management Program (AMP 26).



PANELLIST

Mr. Remi Afon

President, Cyber Security Expert Association of Nigeria

He is a solution oriented Cyber Security Specialist with notable success executing broad range of corporate IT initiatives while participating in planning and implementation of information security solutions in direct support of business and government objectives. Energetic, visionary strategist qualified by BSc Computer Science (University of Ilorin), MBA and MSc Information Security from Royal Holloway University of London with over 16 years IT experience and 8 years record of ground-up success in cyber security.

Remi Afon is a Certified Information Systems Security Professional (CISSP), Certified Information Security Manager (CISM) and a member of Institute of Information Security Professionals (IISP) UK, Nigeria Computer Society, Computer Professional Registration Council of Nigeria, Information Security Group (UK), ISC2 London Chapter and ISACA Scotland Chapter.

He is presently focused on implementing security improvement programmes for public and private organisations after years of working in core security operations. Remi is a member, Board of Trustees of Cyber Security Experts Association of Nigeria and Executive Director of Lynsec – a UK based Cyber Security Company.



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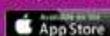


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SESSION CHAIR

Dr. Oba Otudeko, CFR, FCIB

Chairman, FBN Holdings & Founder/Chairman, Honeywell Group

Oba Otudeko (CFR) is the Chairman, FBN Holdings Plc. and Honeywell Group Limited. He is a foremost and visionary Nigerian entrepreneur reputed for his highly successful domestic and foreign investments cutting across diverse sectors of the economy. He served on the Board of FirstBank between May 1997 and December 2010 when he retired as Chairman.

He was also the founding Chairman of FBN Bank (UK) Limited. He has, at various times, served on the Boards of Central Bank of Nigeria (1990–1997), Guinness Nigeria Plc. (1999–2003), British American Tobacco Ltd (2001–2004) and Ecobank Transnational Incorporated, headquartered in Lome, Togo (2002–2010). Between September 2006 and August 2009, he was the 16th President and Chairman of Council of The Nigerian Stock Exchange.

Dr. Otudeko holds the Nigerian National Honour of Commander of the Order of the Federal Republic (CFR) awarded in 2011. He is a Chartered Banker, Chartered Accountant and Chartered Corporate Secretary. He was Chancellor of the Olabisi Onabanjo University, Ogun State and currently serves as a member of the Office of Distinguished Friends of London Business School (UK). Dr. Otudeko is the founder of Oba Otudeko Foundation (OOF), a not-for-profit organization. He is happily married with children.



SPEAKER

Mr. Abubakar Suleiman, HCIB

GMD/CEO, Sterling Bank Plc

Mr. Abubakar Suleiman currently serves as the Managing Director/Chief Executive Officer of Sterling Bank Plc – a role he assumed on 1st April, 2018. Born on 19th August, 1973, he has two decades of relevant experience spanning tax advisory, business audit and financial services. He holds a B.Sc. in Economics from the University of Abuja and an M.Sc. in Major Programmes Management from the University of Oxford. He is also an alumnus of Arthur Andersen (KPMG Nigeria), Wharton School and INSEAD Business School in addition to executive education

from Harvard and Said Business School.

Mr. Abubakar Suleiman started his banking career as a Management Associate in MBC International Bank (now First Bank Plc) in 1998. In 2000, he moved to Citibank Nigeria where he worked in roles covering Treasury and Asset & Liability Management. He served as Treasurer in Sterling Bank and was the Integration Director for the merger with Equitorial Trust Bank. He attained the role of Executive Director, Finance and Strategy with responsibility for Finance & Performance Management, Strategy & Communications and Human Resource Management. In addition to these responsibilities, Mr. Suleiman briefly assumed the additional role of the Executive Director in charge of the Commercial & Institutional Banking Directorate, before his appointment as Managing Director and Chief Executive Officer.



PANELLIST

Mr. Akeem Oyewale, FCIB

CEO, StanbicIBTC Nominee

Mr. Akeem Oyewale the Chief Executive Officer of StanbicIBTC Nominee. He holds an MBA from Manchester Business School, United Kingdom and a B. Sc (Hons) degree in Accounting from the University of Lagos. He is a Fellow of the Chartered Institute of Bankers of Nigeria, Fellow of the Institute of Chartered Accountants of Nigeria and Fellow of the Chartered Institute of Stockbrokers. He is also an Associate of the Chartered Institute of Taxation of Nigeria. Akeem is an Arthur Andersen scholar.

He has close to 15 years extensive Investment Banking experience and a vast experience in Credit/Marketing and Trade Finance, which involves structuring short and medium term facilities. He also managed the Stanbic IBTC Nigerian Equity Fund, Nigeria's largest mutual fund and was responsible for the launch of the Stanbic IBTC Ethical Fund.

Previously the CEO of Stanbic IBTC Asset Management Limited, Mr. Oyewale was nominated as "Young Manager of the Year in Nigeria" at the prestigious ThisDay Annual Awards 2006.

Mr. Oyewale was also the pioneer CEO of Stanbic IBTC Stockbrokers Limited from 2009 to January 2012.



PANELLIST

Mrs. Ibukunoluwa Oyedeji, HCIB

Chief Finance Officer, Ecobank Nigeria

Ibukun is currently the Chief Financial Officer (CFO) of Ecobank Nigeria. Prior to this, she was the Country Head for the Securities, Wealth and Asset Management business of the Ecobank Group in Nigeria. In this role, she was the Managing Director of EDC Fund Management Limited and oversees the Securities, Wealth and Asset management businesses, all members of the Ecobank Group.

Ibukun has over 20 years' experience in fund/asset management, credit analysis, treasury management and securities trading working with various organisations - FBN Capital Asset Management (Now FBNQuest Asset Management), Guaranty Trust Bank Plc. She also worked with Goldman Sachs International, HSBC Global Markets and Morgan Stanley International – all in the United Kingdom.

She holds a Bachelors' degree in Economics from the University of Ibadan, Nigeria and a Masters' degree (MSc) in International Securities & Investment Banking from ISMA Centre, University of Reading, UK. She is a CFA Charter holder, Fellow of the Institute of Chartered Accountants of Nigeria (ICAN) and an Associate of the Chartered Institute of Stockbrokers (CIS) of Nigeria. She is also a Honorary Senior Member of the Chartered Institute of Bankers of Nigeria (CIBN).

Ibukun currently serves as the Vice President of the CFA Society Nigeria. She also serves as a member of the Executive Council of the Personal Financial Planning in Nigeria. She is a member of the prestigious Aspen Global Leadership Network (AGLN) and a 2018 Finance Leaders Fellow of the Aspen Institute.



PANELLIST
Mr. Folusho Aribisala

Managing Partner/CEO, Workforce Group

Foluso Aribisala is the Chief Executive Officer of the Workforce Group, a diverse but complementary family of companies and one of Africa's leading business strategy, staffing, training, and technology firms. He oversees all aspects of the firm's operations and leads the Workforce Group in its mission to deliver sustainable business solutions to its clients.

Leveraging over 15 years of executive business leadership experience, he is a transformational management consultant with verified success in all facets of coaching, training, and facilitation. His multi-dimensional perspective/approach has been very successful at helping organizations achieve exponential growth and success regardless of internal and external challenges.

He is equally passionate about conceptualizing and delivering high-level strategies to maximize the potential of leaders at every level and team members. His work in the public-sector cuts across federal and state governments in Nigeria as well as multilateral organisations in West Africa.

Foluso holds a first degree in Management & Accounting from Obafemi Awolowo University (Ile-Ife) and is a qualified member of the Institute of Chartered Accountants of Nigeria. He is also an ATD Certified Trainer/Facilitator and Licensed ThinkBuzan Creative Thinking and Mind Mapping instructor. He is happily married and a father to 3 lovely girls. When he is not working, he enjoys reading, traveling, photography, technology exploration and sports



PANELLIST
Mrs. Oyiza Salu

Group Head, Human Resources, GTBank Plc

Over 20 years' experience in the financial services industry across customer service, corporate banking, e-business and human resource management.

An accomplished HR leader with extensive experience in leadership, talent development, strategy, HR transformation and organizational change.

She holds a Bachelor's degree in Chemical Engineering and a Master's degree in Business Administration. She is also an alumnus of the Lagos Business School – Advanced Management Programme (AMP 32) and a WIMBoard Africa Fellow.

She is a member of the Chartered Institute of Personnel Management of Nigeria (CIPM) where she served on the Institutional Development Committee and currently serves on the Capacity Development Committee of the Chartered Institute of Bankers of Nigeria (CIBN).

Oyiza is a family oriented wife and mother who in her spare time volunteers in a Teenage ministry.



SESSION CHAIR

Prof. Segun Ajibola, FCIB

Past President, CIBN/Professor of Economics, Babcock University

Professor Joseph Olusegun Ajibola attended is a graduate of University of Ife (1979-1983; 1984-1986; 2003-2011); University of Lagos (1995-2001) and the Nigerian Law School (2002-2003).

He holds a First Class B.Sc. Degree in Economics 1983; M.Sc. (Economics) 1986 and Ph.D in Economics (Specialisation: Monetary Economics) all from University of Ife (now Obafemi Awolowo University); LLB (Second Class Upper) from University of Lagos, 2001; BL 2003. He is a Chartered Banker, ACIB (1997); FCIB (2006). He is also a Chartered Tax Practitioner (FCTI) and a CERD, UK Accredited Mediator. He is a Certified Risk Manager (Senior Associate) of Risk Management Association of Nigeria.

He holds a First Class B.Sc. Degree in Economics 1983; M.Sc. (Economics) 1986 and Ph.D in Economics (Specialisation: Monetary Economics) all from University of Ife (now Obafemi Awolowo University); LLB (Second Class Upper) from University of Lagos, 2001; BL 2003. He is a Chartered Banker, ACIB (1997); FCIB (2006). He is also a Chartered Tax Practitioner (FCTI) and a CERD, UK Accredited Mediator. He is a Certified Risk Manager (Senior Associate) of Risk Management Association of Nigeria.

He has several academic laurels to his credit. He won the Secondary Modern School Essay Competition for Ekiti West Division in May 1974. He was awarded the Federal Merit Award by the Federal Ministry of Education in Unife in 1981, University of Ife Undergraduate Scholarship in 1982, Lawrence Omole Prize in Monetary Economics in 1983 and the Faculty of Social Sciences Prize as the best graduating student of the Faculty in 1982/83 session.

Professor Ajibola has extensive experience in academics, training and consulting and banking practice. His working experience span the banking industry where he rose to the position of Executive Director/Ag Managing Director; the academia, rising from Graduate Assistant in the University of Ife, to the Professorship Cadre in Babcock University and Caleb University years later. He had brief stint in two frontline Federal Parastatals: National Lottery Trust Fund (an Agency under the Presidency) as pioneer Director of Operations in September 2010 and Federal Inland Revenue Service as pioneer Director of Risk Management in March 2012. He won the Risk Management Award organized by Enterprise Risk Management Professionals (ERMP) of Nigeria for year 2014.

As a professional, Professor Ajibola is a Fellow of the Chartered Institute of Bankers of Nigeria (FCIB), and a past Chairman of Lagos Branch of the Institute. He is a former National Treasurer, Second and First Vice President and the 19th President and Chairman of Council of the Chartered Institute of Bankers of Nigeria, (May 2016-May 2018). He is a Fellow of the Institute of Credit Administration (FICA), Fellow of the Enterprise Risk Management Professionals of Nigeria (FERP), Fellow, Institute of Directors, Nigeria, (F.IoD) ; Fellow and Patron, Association of Forensic Accounting Researchers (FFAR), Life Member, Nigerian Economic Society, Fellow, Chartered Institute of Taxation of Nigeria and Member, Nigerian Bar Association, Lagos Branch. Some of the academic awards include Distinguished Alumni Awards of Obafemi Awolowo University, Ile-Ife and University of Lagos, Akoka, Lagos.

He has authored many books, has several publications in leading local and international journals and has delivered papers at top level local and international conferences. He delivered a highly applauded Professorial Inaugural Lecture on the topic "Rhythms and Riddles of Bank Credit: Synergies and Dislocations in Nigeria's Economic Growth" in Caleb University in November 2017. He has attended international conferences, seminars and workshops in top rated institutions across the globe, including Harvard Business School, Manchester Business School, Albion College, etc.



SPEAKER

Mr. Herbert Wigwe, FCIB

GMD/CEO, Access Bank Plc

Mr. Wigwe started his professional career with Coopers and Lybrand Associates, an international firm of Chartered Accountants. He spent over 10 years at Guaranty Trust Bank where he managed several portfolios including Financial institutions, Corporates and Multinationals. He left Guaranty Trust as an Executive Director to co-lead the transformation of Access Bank Plc in March 2002 as Deputy Managing Director. He was appointed Group Managing Director/CEO effective January 1, 2014.

He is an alumnus of Harvard Business School Executive Management Programme. He holds a Masters degree in Banking and International Finance from the University College of North Wales; a Masters degree in Financial Economics from the University of London and a B.Sc. degree in Accounting from the University of Nigeria, Nsukka. He is also a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN). Mr Wigwe is the Chairman of The Access Bank (UK) Ltd and Interim Chairman of Nigerian Mortgage Refinance Company Plc.

He is a member of the following Committees: Board Governance and Nomination Committee (Member); Board Credit and Finance Committee (Member) and Board Risk Management Committee (Member).



PANELLIST

Dr. Jubril Adejo

Chief Executive Officer, SMEFUNDS Capital

Dr. Adejo is the Co-founder/Managing Director at SMEFUNDS Capital Limited. Dr. Adejo led the consortium that set up the \$100million Nigeria-Green Energy Fund programme that is backed by the African Guarantee Fund.

He has professional experience spanning over 13 years in Nigeria banking system covering project finance, corporate finance, SME banking, financial inclusion, audit and strategy planning. On need basis, he advises several multi-lateral development institutions on climate finance matters in line with the Nationally Determined Contributions (NDCs) of different West African countries under the Paris Agreement for Climate Change.

Dr. Adejo is a certified climate impact finance expert from the Frankfurt School of Finance and Management. He holds a PhD in development finance and community development from the Da Vinci Institute for Technology Management; MSc Strategic Finance from Oxford Brookes University, United Kingdom; and BA Business Administration from the University of Hertfordshire.

He is a senior fellow at the Trans4m Center for Integral Development, Switzerland; the Strategic Advisor for Africa at Think Renewables Group Inc., Canada; a member of Faculty of Green Bond Course of the United Nations University – Ghana; Lead advisor on the DFID-funded Climate Finance Accelerator Programme – Nigeria; Climate Finance Adviser, Deloitte Nigeria.



PANELLIST

Dr. Andrew Nevin, Ph.D

Partner - FS Leader and Chief Economist, PwC West Africa

Dr. Andrew S. Nevin, PhD is one of PwC's leading global thinkers, working at the complex intersection of economics, strategy, capital markets, and investment. He has almost 33 years of professional experience as an entrepreneur, private equity investor, line manager, economist, and strategy consultant and his professional career has previously lived in Asia, North America, and Europe. He has been based in Lagos, Nigeria (the world's 7th most populous country) since early 2012.

In Nigeria, Andrew is an iconic figure, playing a number of key roles to advance Nigeria's and West Africa's economy and society. In PwC UK, prior to joining PwC Nigeria, Andrew led the writing of PwC's global response to the 2008 Great Financial Crisis (Day After Tomorrow) and subsequently developed PwC's global megatrends perspective – Project Blue.

Before joining PwC, he spent 10 years living in China and was the President of United Family Hospitals (China's pre-eminent international hospital chain) during the SARS crisis in 2003 through early 2005. Andrew started his career at McKinsey & Company, serving in the Toronto and Paris offices.

He holds a PhD in Economics from Harvard University, an MA in Philosophy and Politics from Balliol College, Oxford University (where he studied as a Rhodes Scholar and scored 2 goals in the 100th anniversary Blues ice hockey match vs. Cambridge), and a BSc (Hon) in Computer Science and Mathematics from the University of Western Ontario, Canada. In April 2011, he was named Strategy Consultant of the Year for 2010 by the Management Consultants Association in the UK.

Andrew is a Canadian citizen.



PANELLIST

Ahmed Rostom, Ph.D.

Senior Financial Sector Specialist, Finance Competitiveness & Innovation Global Practice – Africa (Central and West) Region, World Bank Group

Dr. Ahmed Rostom is a Senior Financial Sector Specialist at The World Bank's Finance Competitiveness and Innovation Global Practice – Central and West Africa Region. He joined the World Bank group on February 2010.

His duties include leading the policy dialogue on financial sector development while actively participating and contributing to multi-sectoral teams involved in policy-based and investment operations in the Africa region. Dr. Rostom has experience in leading operations in Africa and South East Asia regions and has contributed to several operations in Europe and Central Asia and Middle East and North Africa regions. He also led and contributed to several Financial Sector Assessment assignments. His areas of expertise include macro-finance linkages, long term finance, financial inclusion and financial infrastructure in client countries.

Dr. Rostom authored more than 12 World Bank Policy Research Working Papers and contributed to several World Bank flagship reports and analytical diagnostics in areas of macroeconomics, financial economics, time series econometrics and financial sector development. Dr. Rostom is part of the Bank's mentoring program. His prior experience spans many positions within Government, Central Bank and Banking in Egypt. He holds a M.Sc. in Economics and Social Policy Analysis from University of York of the United Kingdom.

Dr. Rostom received his Ph.D. in Economics at George Washington University of the United States. Dr. Rostom received three World Bank Vice Presidency awards for operational excellence.



PANELLIST

Mrs. Oyinkan Ogungbemile

Senior Credit Risk Analyst, Rand Merchant Bank

Oyinkan is a Senior Financial Institutions Credit Risk Professional at Rand Merchant Bank Nigeria (RMBN), a leading Corporate and Investment Bank in Lagos. She has over ten (10) years' experience which cuts across banking, financial Institutions credit analysis, portfolio management and debt financing.

Prior to RMBN, she worked at Standard Chartered Bank Nigeria, first in the International Graduate Programme then as a Senior Credit Analyst with primary responsibilities of Business Credit Applications, Debt Advisory and Portfolio

Management. She also worked as an Investment Officer at Chapel Hill Denham Management.

Oyinkan is a CFA Level 2 candidate and has a BSc in Business Economics and Finance from Loughborough University and an MSc in Finance and Investment Management from Aberdeen University.

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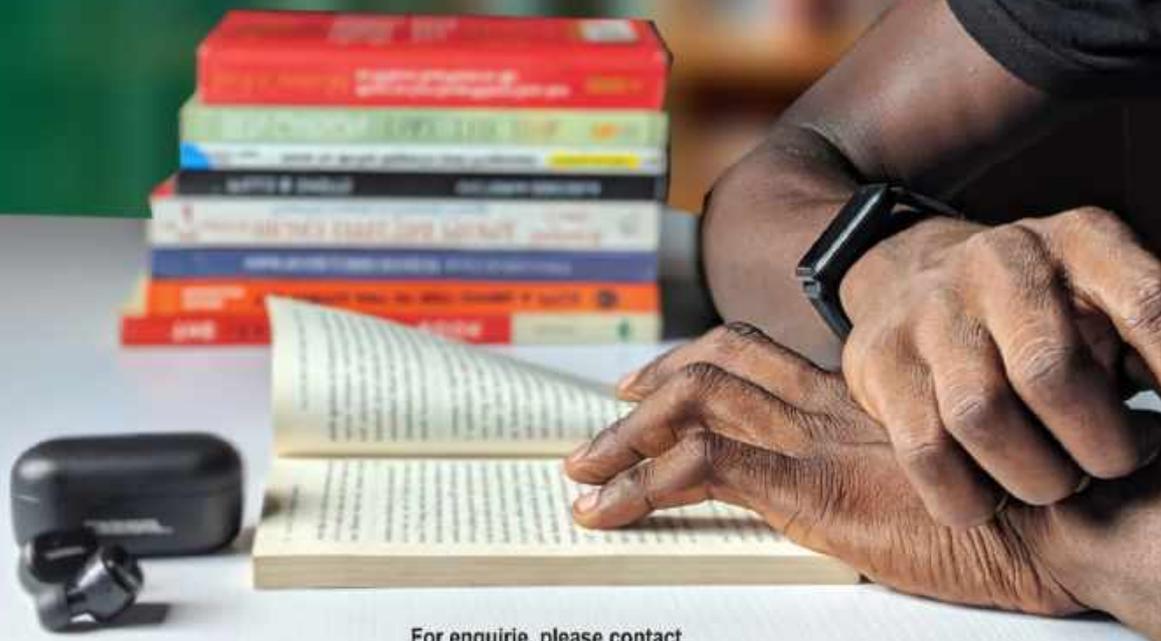
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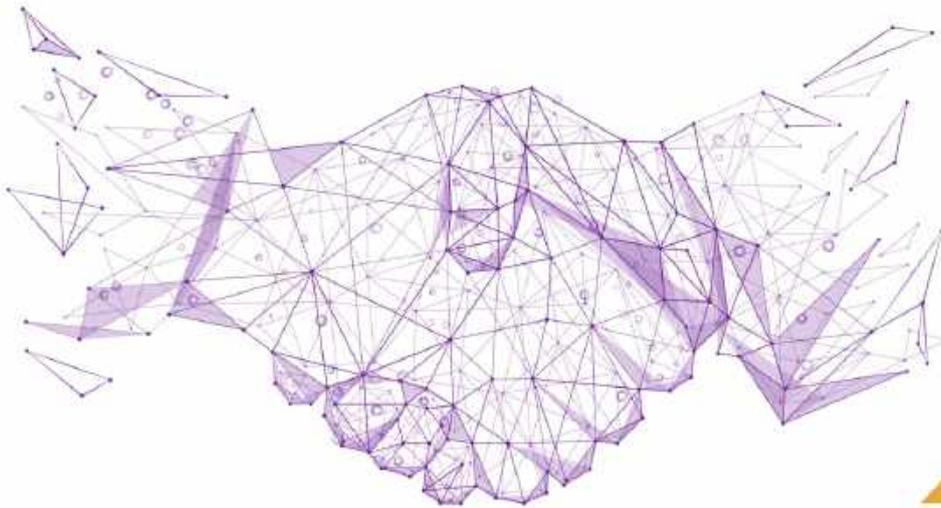


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