



**THE CHARTERED INSTITUTE
OF BANKERS OF NIGERIA**

Entrepreneurship Development Programme

Theme

**Leveraging Technology
& Innovation for
Entrepreneurial Success**

 **November 25, 2020**

Are you a Fintech or Aggregator, Biller or Merchant?



Welcome to a new world of possibilities.
Expose your business to over 18 million customers
on the FirstBank Biller Aggregation Platform.

What's more? We offer you access to our convenient digital payment channels
too.

Sign up today at www.firstbillspay.com and enjoy the convenience of business
online.

THE BANKERS CREED

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 paper 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 stockholders, 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.



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

PC 19, Adeola Hopewell Street, Victoria Island, Lagos.

@ www.cibng.org  cibnigeria  cibnigeria  cibnigeria  cibngorg  theCIBN  cibnigeria

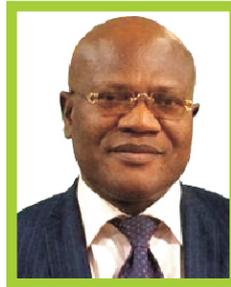
CIBN OFFICE HOLDERS



Mr. Bayo Olugbemi, FCIB
President/Chairman of Council



Ken Opara, Ph.D, FCIB
1st Vice President & Chairman,
Board of Fellows and Practice Licence, CIBN



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



Mr. Dele Alabi, FCIB
National Treasurer



Mr. Seye Awojobi, FCIB
Registrar/Chief Executive

Entrepreneurship Development Programme

Theme: Leveraging Technology & Innovation for Entrepreneurial Success

Special Guest



Mr. Nath Ude, ACIB, HCIB
MD/CEO
Nova Merchant Bank

Keynote Speaker



Mr. Yinka Daramola
Chief Executive Officer
QuCoon Limited/
Founder, Rubies Digital Bank

Panelist



Dr. Ayotunde Coker, HCIB
Managing Director/
Chief Executive Officer
Rack Centre

Panelist



Mrs. Edufon Japhet
Group Head
Business Solution
Guaranty Trust Bank Plc

Moderator



Mr. Ike Williams, ACIB, HCIB
Former Director
Services/Chief Information &
Technology Officer, Heritage Bank Plc



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.

PROGRAMME

| Time | Activity |
|----------------------|--|
| 10.00a.m – 11. 00a.m | Arrival and Registration of Participants |
| 11:00a.m – 11: 05a.m | National Anthem/CIBN Anthem/Opening Prayer |
| 11.05a.m – 11. 10a.m | Introduction and Recognition |
| 11.10a.m – 11. 15a.m | Welcome Address by Ken Opara, Ph.D, FCIB 1st Vice President & Chairman, Board of Fellows and Practice Licence, CIBN |
| 11.15a.m – 11. 20a.m | Opening Remarks by Mr. Bayo Olugbemi, FCIB President/Chairman of Council, CIBN |
| 11.20a.m – 11. 25a.m | Special Remarks by Mr. Nath Ude, ACIB, HCIB MD/CEO, Nova Merchant Bank |
| 11.25a.m -11. 45a.m | Keynote Address on Leveraging Technology and Innovation for Entrepreneurial Success Mr. Yinka Daramola Chief Executive Officer, QuCoon Limited/Founder, Rubies Digital Bank |
| 11.45a.m – 12. 15p.m | Panel Discussion Moderator Mr. Ike Williams, ACIB Former Director, Services/Chief Information & Technology Officer, Heritage Bank Plc Panelists <ul style="list-style-type: none"> • Dr. Ayotunde Coker, HCIB Managing Director/Chief Executive Officer Rack Centre • Mrs. Eduofon Japhet, Group Head, Business Solution, Guaranty Trust Bank Plc |
| 12.15p.m – 12. 30p.m | Questions and Answers |
| 12.30pm – 12.50pm | Administration of the Oath of Allegiance Mr. 'Seye Awojobi, FCIB Registrar/Chief Executive |
| | Presentation of Licenses to the President/Chairman of Council Ken Opara, Ph.D, FCIB 1st Vice President & Chairman, Board of Fellows and Practice Licence, CIBN |
| | Conferment/Presentation of Licence and Seal to Licensees Mr. Bayo Olugbemi, FCIB President/Chairman of Council, CIBN |
| 12.50p.m – 12. 52p.m | Response by one of the Licensees |
| 12.52p.m – 12. 57p.m | Wrap-up Remarks by Mr. 'Seye Awojobi, FCIB Registrar/Chief Executive, CIBN |
| 12:58p.m – 1. 00p.m | Closing Prayer/CIBN & National Anthems |
| | Director of Programme Group Head, Membership Services |

SHAPING A BRIGHTER FUTURE

Through Digitization

Providing easy and accessible financial services at your fingertip.

- My Own Loan
- SME Loan
- Housing Loan
- Solar Loan
- Asset Loan
- PLWD Loan

Also, a wide range of savings products.

Open an Accion MfB account by simply dialing *572# and follow the prompt.

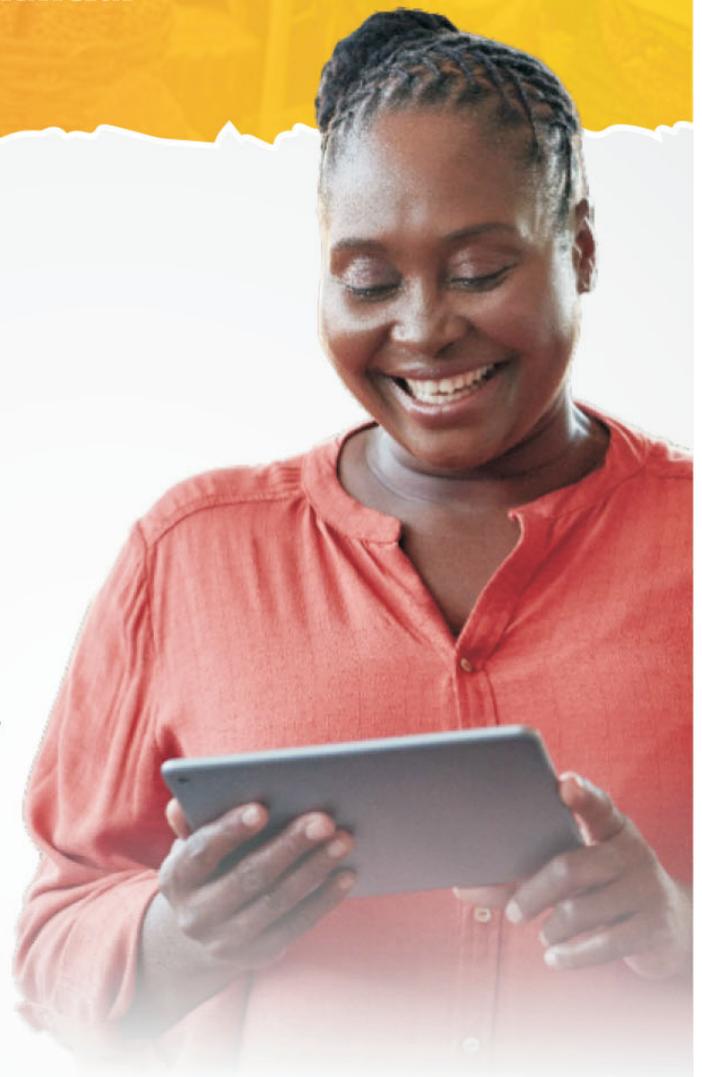
or download the
Accion Mobile App



Our channels are always available to you.

For enquiries, you can reach our contact center on
01-2719325 | 07000 222 466    @accionmfb

My Future is Bright



NPF Microfinance Bank Plc



...making life better for all

**We are
Open to
Everyone**

Beta thing
sweet to share

**GET UP TO 2,000,000 NAIRA
LOAN TO GROW YOUR BUSINESS**

Terms and conditions apply

Toll Free Line

08008008008

> OUR PRODUCTS

Current Account

Individual Current Account
Corporate Current Account

Savings Account

Regular Savings Account
POFA
PASA

OTSA

We-We Savings Account
Festival Promo Account

Aliyu Atah House, 1, Ikoyi Road,
Obalende, Lagos, Nigeria.

Phone: 234 (0)807 4550 514
Mobile: 234 (0)807 4550 522
Fax: 234 1 263 6257

info@npfmicrofinancebank.com
www.npfmicrofinancebank.com