



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

COMPEDIUM



Theme:

Facilitating a Sustainable Future:
The Role of Banking and Finance

September 15 – 16, 2020



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The Pan African Bank



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.

ISBN: 1597-2569

Published in Nigeria by



The Chartered Institute of Bankers of Nigeria (CIBN)
Bankers House PC 19, Adeola Hopewell Street
Victoria Island, Lagos, Nigeria.

Tel: 234-1-2617674, 4617925, 4617924 TELEFAX: 4618930

E-mail: cibn@cibng.org

Website: <http://www.cibng.org>



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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 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.



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

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

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CIBN ANTHEM

C-I-B-N

Chartered Institute of Bankers of Nigeria

The Bankers' guiding light

It's the Nation's joy and pride

We aim for Integrity in the Industry

Upholding Ethics and Professionalism

Great! Great CIBN

Citadel of Excellence

Great! Great CIBN

Built on Trust and Honesty

Verse 1

C-I-B-N

Chartered Institute of Bankers of Nigeria

The wheel of economic growth

Competency is our goal

Creating value and building capacity

Fostering confidence in the industry

Great! Great! CIBN

The Bankers' guiding light

Great! Great! CIBN

Built on Trust and Honesty



His Excellency Muhammadu Buhari, GCFR

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

OFFICE HOLDERS



Mr. Bayo Williams Olugbemi, FCIB
President/Chairman of Council



Ken Opara, Ph.D, FCIB
1st Vice President



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



Mr. Dele Alabi, FCIB
National Treasurer



Mr. 'Seye Awojobi, FCIB
Registrar/Chief Executive

CONSULTATIVE COMMITTEE MEMBERS OF THE 13TH ANNUAL BANKING & FINANCE CONFERENCE



Mr. Patrick Akinwuntan, FCIB
MD, Ecobank Nigeria
Chairman



Mr. Ademola Adebise, HCIB
MD/CEO, Wema Bank Plc
Co-Chair



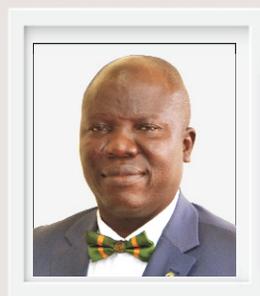
Dr. Demola Sogunle
MD/CEO, Stanbic IBTC Holdings
Co-Chair



Mr. Wole Adeniyi
CEO, Stanbic IBTC Bank
Chair, Budget/Funding



Mr. Victor Etokwu
ED, Access Bank Plc
Chair, Media/Publicity



Mr. 'Seye Awojobi, FCIB
Registrar/Chief Executive, CIBN
Chair, Secretariat



Mrs. Moji Bakare-Asieru, ACIB, HCIB
General Manager, Sterling Bank Plc
Chair, Logistics



Mr. Akeem Oyewale, FCIB
CEO, Stanbic IBTC Nominees Ltd.
Chair, Programme/Events



Dr. Jude Monye, ACIB
ED, Heritage Bank
Member



Mrs. Yemisi Lowo-Adesola
MD & Head, Fin. Institutions Africa Corporate/
Institutional Banking, Standard Chartered Bank
Member



Mr. Charles Aigbe
Group Head of Corporate Communications,
Fidelity Bank
Member



Mr. Taiwo Adesina Joda, HCIB
MD/CEO, Accion Microfinance
Member



Mr. Tobi Lawal, HCIB
MD, Lagos Building
Investment Company Plc
Member



Mrs. Bukola Oluyadi
Head, Enterprise Transformation/Corporate
Planning and Strategy, Polaris Bank Ltd
Member



Mr. Mohammed D. Suleyman
Director, FSS 2020,
CBN
Member



Mrs. Risikatu Ladi Ahmed, HCIB
ED, Aso Savings & Loans Plc
Member



Mr. Musibau Olatinwo, HCIB
Director
Branch Operations Department
Member



Mrs. Patricia Aderibigbe
Group Head, Human Resources, UBA Plc
Member



Mrs. Ada Onyekwere, FCIB
Director, HR, NDIC
Member



Mr. Babatunde Apena
Group Head, Learning &
Development/CCPD & E-Learning
Secretary



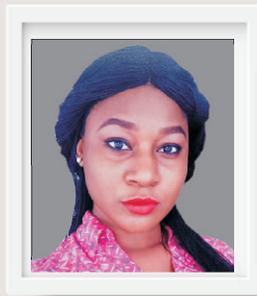
Mr. Michael Afere
Executive Assistant to
the MD/CEO, Ecobank Nig.
Co-opted Member



Mr. Sunday Ebong
Head, Learning & Development
*Secretary Programmes/Events &
Media Sub-committees*



Mrs. Oluwafikunayomi George
Executive Assistant to the
Registrar/CEO, CIBN
Co-opted Member



Miss. Omolola Ogunbanjo
Learning & Development
*Secretary,
Logistics Sub-committee*



Mr. Abiodun Adeniran
Learning & Development
*Secretary,
Budget & Finance Sub-committees*

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)



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

CIBN GOVERNING COUNCIL (2020 - 2022)

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 Adegbohungebe, 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)
- Mazi O.C.K. Unegbu, FCIB
- 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

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 Gbajabiamila
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, StanbicBIC

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, StanicBTC 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, StanbicBTC 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