VOLUME 24, NO. 04, NOVEMBER 2026

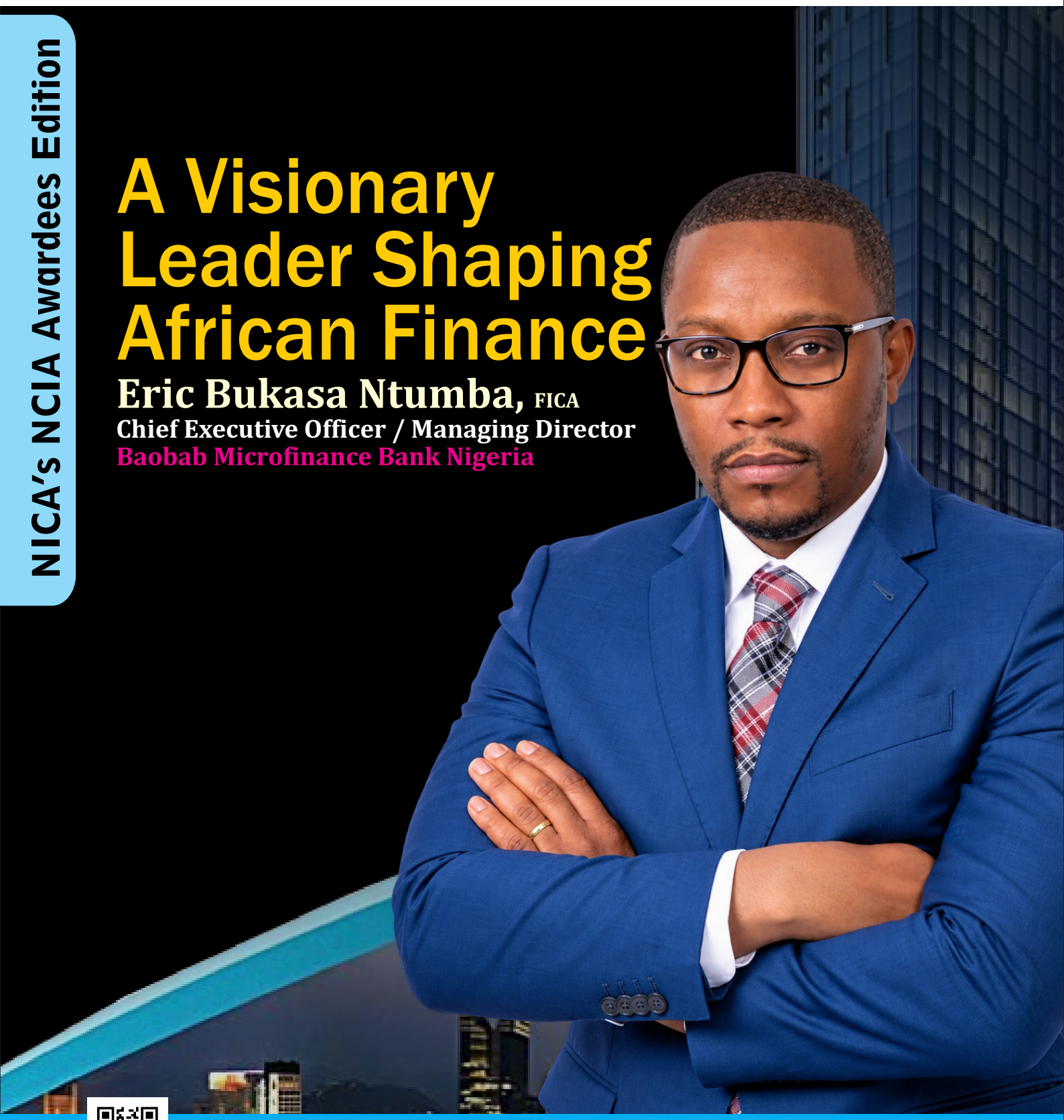
CreditManager

...The NICA Monthly Magazine For Credit Industry Professionals And Businesses

NICA's NCIA Awardees Edition

A Visionary Leader Shaping African Finance

Eric Bukasa Ntumba, FICA
Chief Executive Officer / Managing Director
Baobab Microfinance Bank Nigeria



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Ademola Akinlabi:
Multi-Sector Visionary

Ademola Akinlabi, FICA is a seasoned businessman, entrepreneur, and visionary leader with over two decades of experience building businesses and creating opportunities across telecommunications, ICT, Credit Systems and Building Materials and Construction Industry in Nigeria.

He is the Chairman of Demmy Global Resources Limited and a Director of Kredit Africa, a credit company focused on making access to credit easier for individuals and businesses. Through Kredit Africa, customers can access loans for their businesses, while individuals and businesses can also purchase products and services and pay over time.



As Chairman of Demmy Global Resources, Ademola has helped grow the company into a recognised telecom and digital services business, working with leading operators including MTN, Globacom, Airtel, and 9mobile. He also leads Demmy Super-Buildmart Limited, providing quality building materials to customers.

Ademola is passionate about growing businesses, creating opportunities, and helping people achieve their goals. His faith in Christ remains a strong part of his life and leadership.

He is a life member and eminent person of the National Institute of Credit Administration and has received several recognitions for his contributions to business and leadership.

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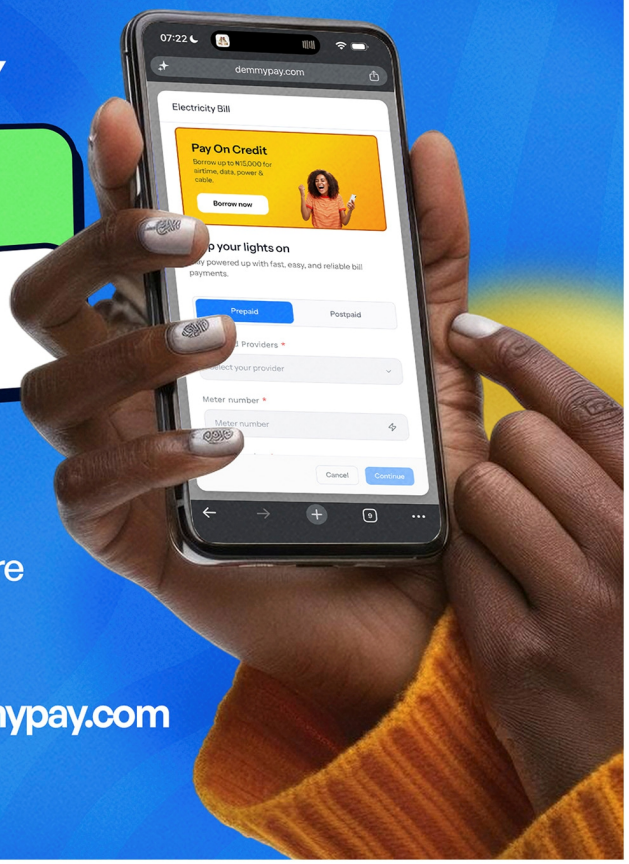

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Managing Director/Chief Executive Officer

on being conferred with the 2026 Nigeria Credit Industry Awards for

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CONTENT

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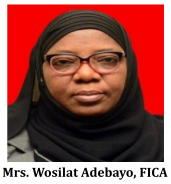
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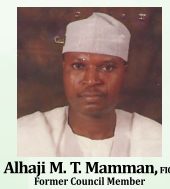
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Features

01 President's Speech For 2026 Credit Managers Conference
02 Registrar/CEO's Speech For the 2026 Credit Managers Conference/Industry Award
03 NICA Governing Council
04 Combined Award Citation - 11th Annual Nigeria Credit Managers Industry Awards
05 Awardees Citations
06 Africa Credit Rating Agency 2026
07 NICA Distinguished Life Members
08 NICA Eminent Persons
09 MCMAIP Graduation Speech
10 President's Induction Speech
11 2026 MCMAIP Graduating Students

"NICA should facilitate networking opportunities for credit professionals to enable knowledge sharing and collaboration between stakeholders, government agencies, financial institutions, and even international organizations."

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Opening Address By The NICA President/Chairman of Council, Dr. (Mrs.) Markie Idowu, FICA, at the National Credit Managers Conference, 2026 in Lagos.



Protocols.

Distinguished Special Guests, Members of NICA past and present Governing Council, our Institute's Founding Father – Professor Chris Onalo, FICA, NICA Eminent Persons Group and Life Members, Board of Fellows, Fellows, Members and Associates of our great Institute, Captains of Industry, Leaders of the Credit Economy, Nigeria Credit Industry Awardees, and most importantly, our Graduands of the 6-Months Mandatory Credit Management Academic Improvement Programme (MCMAIP), and Members of the Press - I welcome you all.

Today, three important events converge in one historic gathering. We are holding a Conference to shape thought. We are holding Awards to recognize excellence. And we are holding a Graduation to certify competence. This convergence is not accidental. It is the very definition of how a Creditworthy Nation is built - Thought. Excellence. Competence.

Our theme for this year is deliberate and diagnostic:
THE FIVE PILLARS OF A CREDITWORTHY NATION.

For too long, credit has been discussed in Nigeria as if it is about banks, about CBN, about big corporates. That is a fundamental error. Credit is about Citizens.

Every Nigerian, whether he knows it or not, participates in credit every day:

- The housewife who collects soup ingredients from her neighbor and pays tomorrow is in credit.
- Nigerian who acquire car, house, households items and other appliances for a part payment with balance structured around monthly payment is in credit.
- The trader who gives goods to his customer to pay after market is in credit.
- The landlord who allows a tenant to stay till month-end is in credit.
- The employer who pays salary at month-end after work is done is in credit.
- The cooperative member who takes contribution today to be repaid later is in credit.

If every citizen is already in credit, then every citizen must be prepared for a robust credit economy. That is why this Conference is for every citizen of Nigeria, and Africa.

Nigeria's present economy is largely cash-and-carry, low-trust, high-cost. This is because we lack the five pillars. We sell only to those who have cash. We trust nobody. Businesses fail not because there

every citizen is already in credit, then every citizen must be prepared for a robust credit economy. That is why this Conference is for every citizen of Nigeria, and Africa

is no market, but because there is no credit to bridge supply and demand. Non-Performing Creditlines are high as citizens are not disposed to discharge obligations.

This Conference speaks to the present by saying: If we fix the citizens today, we fix the economy tomorrow. When citizens are ready, worthy, managed, rules-abiding and sustainable, credit flows immediately, sales rise immediately, and GDP rises immediately.

The future of Nigeria is not oil. The future is credit. No nation has ever become a leading economy on cash transactions. All developed economies run on 100% to 300% credit-to-GDP.

Mortgage for youth to own houses, student loans to fund education without Japa, lease for farmers to own tractors and build storage, trade credit for Nigeria to become a manufacturing hub - none of these will happen in the future unless we deliberately build the five pillars today.

What we do in 2026 determines whether in 2036 a 25-year-old Nigerian can get a 20-year mortgage at single-digit interest, or will still be paying rent year after year because the system does not trust him or her.

A credit driven economy is not built by money. It is built by people. And we have identified five classes of citizens required to build it -
CreditReady Citizens, CreditWorthy Citizens, CreditManaged Citizens, CreditRules Abiding Citizens and CreditSustainable Citizens.

Six months ago, you, our MCMAIP graduands, chose to be part of the solution. You submitted yourselves to rigorous academic and professional improvement programme in credit business management. You have not just earned a certificate; you have been prepared to become architects of these five pillars in your institutions, in your markets, in your communities, and in our nation.

five pillars in your institutions, in your markets, in your communities, and in our nation.

As provided under NICA (Establishment) Act No. 26 of 2022, NICA's mandate is to control, supervise, regulate, professionalize, and develop the art and science of credit management in Nigeria. You are now certified carriers of that mandate. Go and produce **CreditReady, CreditWorthy, CreditManaged, CreditRulesAbiding,** and **CreditSustainable citizens** wherever you serve.

To our Nigeria Credit Industry Award recipients - you have demonstrated that these pillars are not theory. In your banks, corporates, fintechs, and SMEs, you have managed and used credit excellently, reduced NPLs, and expanded access responsibly. You prove that Nigeria can be creditworthy. We honor you today to show the nation that credit management is a profession of value, and the lifewire of our national economy.

Distinguished ladies and gentlemen, members of the press, let me conclude with this academic assertion:

Nations are not rated creditworthy by international rating agencies because they have cash. Nations are rated creditworthy because they have citizens whose behavior sustains credit.

Therefore, building a creditworthy nation is fundamentally a citizenship re-engineering project - and that is the work NICA has undertaken.

I formally declare the 2026 National Credit Managers Conference open. I congratulate our MCMAIP graduates. And I celebrate our credit Industry Award recipients.

May our deliberations today lay a foundation for a robust national credit ecosystem that raises our GDP and secures our prosperity.
Thank you.

Dr. (Mrs.) Markie Idowu, FICA
President & Chairman of Council
National Institute of Credit Administration, Chartered

"This Conference speaks to the present by saying: If we fix the citizens today, we fix the economy tomorrow. When citizens are ready, worthy, managed, rules-abiding and sustainable, credit flows immediately, sales rise immediately, and GDP rises immediately."



PROF. CHRIS ONALO, FICA
Founding Registrar/CEO

Welcome Address by the Registrar & Chief Executive Officer, Professor Chris Onalo

FICA, ICCF, B.Sc., M.A, PhD (Credit Management)

National Institution of Credit Administration (NICA), Chartered

At the Opening Ceremony of the 2026 National Credit Managers Conference, Nigeria Credit Industry Awards, Graduation Ceremony of the Mandatory Credit Management Academic Improvement Programme (MCMAIP) & Induction of New Members
Theme: **"The Five Pillars of a Creditworthy Nation"**
Building Nigeria's Credit Economy Model for Growth, Inclusion and Stability
Date: 18th of November, 2026

Your Excellency, the Special Guest of Honour,
The President and Chairman of Council, NICA Chartered,
Distinguished Members of the Governing Council,
Royal Fathers, Captains of Industry, Leaders of Corporate organizations,
Our Celebrated Awardees, Our Resilient Graduands of the MCMAIP Programme,
Our Newest Members to be Inducted Today,
My Very Supportive Wife and Thoughts Planner,
Gentlemen of the Press, Ladies and Gentlemen.

On behalf of the Governing Council, Management and Staff of the National Institute of Credit Administration, Chartered, established by Act No. 26 of 2022 of the National Assembly as the nation's sole statutory body empowered to control, supervise and regulate the credit management profession in Nigeria, I welcome you with great joy to this historic convergence of four landmark events.

For many years, we have debated Nigeria's development challenges from every angle - infrastructure, oil prices, exchange rates, unemployment. But we have avoided the most fundamental question: Is Nigeria a creditworthy nation?

Let me be blunt, distinguished guests. No nation becomes great by cash. Every great economy in the world - America, Germany, Singapore, China - was built on credit. On trust. On a system that allows a man with an idea but without money, to access money based on his integrity and capacity.
In Nigeria, we have inverted the logic. We demand collateral before character. We worship cash and demonize credit. The result? Over 39 million MSMEs are starved of credit. Trillions of naira sit in non-performing loans. And our economy remains stubbornly transactional, not trust-based.

That is why we chose this theme: **The Five Pillars of a Creditworthy Nation**. Because if we get these pillars right, Nigeria will change in one generation.

Allow me to reflect on these pillars.

One **INTEGRITY** - The Character Foundation. No law can make a dishonest borrower honest. A creditworthy nation is built on a culture where people pay because it is right, not because they are chased. We must restore the value of one's word.

Two **KNOWLEDGE** - The Professional Foundation. What we tolerate in Nigeria is alarming. We allow people who have never studied credit to manage credit running into billions. That era must end. Credit management is a profession, not a posting. That is why NICA Chartered insists - no one should manage credit in Nigeria without being professionally certified and chartered.

Three **STRUCTURE** - The Legal and Regulatory Foundation. Investors keep asking one question: If my debtor defaults, how fast will I get justice? A creditworthy nation needs a judicial system that enforces credit contracts in weeks, not in ten years.

Four **SYSTEM** - The Data and Technology Foundation. In a creditworthy nation, identity is sacred and data speaks. We must deepen our national credit data infrastructure, where every credit transaction is reported, every borrower has a verifiable credit history, and technology makes it impossible to hide.

Five **LEADERSHIP** - The National Orientation Foundation. Leaders at all levels - public and private - must understand that credit is not debt. Credit is the oxygen that converts productivity to prosperity.

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CREDIT AS THE ENERGY SOURCE OF AN ECONOMY



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NIGERIA CREDIT INDUSTRY AWARDS

COMBINED AWARD CITATION - 11th ANNUAL NIGERIA CREDIT MANAGERS INDUSTRY AWARDS

This Citation is presented by the National Institute of Credit Administration (NICA) Chartered, an institution established by law whose mandate touches everyone, every business, every sector of the economy, every family, and Nigeria's global front.

Today, NICA honours 22 distinguished leaders, professionals, entrepreneurs and two outstanding corporate institution, whose lives and works have become a reference point for what excellence means in credit, in leadership, and in national development.

These recipients were not chosen by sentiment. They were chosen by evidence - by the discipline of their leadership, the integrity of their decisions, the growth of the institutions they lead, the people they have developed, the trust they have built, and the value they have created for their organisations, their stakeholders, and for Nigeria.

In a nation where credit is the lifeblood of trade, where trust is the currency of business, and where leadership determines whether enterprises survive or collapse, these 24 recipients have demonstrated that it is possible to lead with vision and still lead with character. To grow revenue and still grow people. To expand markets and still protect the institution. To innovate and still remain ethical. To take bold decisions in difficult times and still remain resilient.

Each of them, in his or her own field, has shown:

That strategic leadership is not about occupying a position, but about giving direction when the path is unclear.

That business performance is not about figures alone, but about sustainable value created for owners, staff, customers, partners and the nation.

That financial inclusion at the grass roots is not charity, but a deliberate act of nation-building that brings dignity and opportunity to the underserved.

That innovation is not noise, but transformation that makes institutions stronger, more efficient, and more relevant.

That human capital is not a cost, but the greatest asset, and that organisational excellence is built when people are trained, trusted and empowered.

That resilience is not luck, but the product of sound decision-making, foresight, and courage under pressure.

That corporate governance is not a document, but a daily practice of transparency, accountability and ethical leadership.

That market expansion is not aggression, but competitive positioning built on trust, quality and consistency.

That technology is not an end in itself, but a tool for access, for solutions, and for industry leadership.

That diversified industrial transformation and institutional development require patience, vision, and a commitment to build what will outlive the builder.

That stakeholder engagement and strategic partnerships are not public relations, but the building of lasting bridges that sustain business and society.

That revenue growth and business development must be pursued with discipline, so that growth becomes sustainability and sustainability becomes legacy.

That financial stewardship is not about guarding money, but about deploying it wisely for sustainable growth.

NIGERIA CREDIT INDUSTRY AWARDS

"That resilience is not luck, but the product of sound decision-making, foresight, and courage under pressure. That corporate governance is not a document, but a daily practice of transparency, accountability and ethical leadership."

That operational excellence and productivity enhancement are achieved not by pressure alone, but by systems, standards and professionalism.

That credit professionalism is a calling - a commitment to ensure that credit is granted wisely, managed professionally, and recovered honourably.

That executive leadership in credit management demands a rare balance of commercial insight, risk discipline, and human understanding.

That corporate debt recovery, when done professionally, is not confrontation, but the restoration of trust and the preservation of the credit system.

That credit risk leadership is the guardian of every institution - the quiet discipline that prevents losses before they occur.

That credit management at the operational level is where theory becomes practice, where policies become performance, and where trust becomes results.

That entrepreneurship is not merely starting a business, but expanding it, consolidating it, and building an institution that creates jobs and inspires others.

And that a company can be credible, trustworthy and creditworthy - not by declaration, but by a consistent record of meeting obligations, honouring agreements, and keeping faith with all who do business with it.

For these reasons, NICA Chartered proudly presents its Nigeria Credit Industry Awards 2026 to the following 24 Recipients, in the categories as listed:

1. **The Most Astute Managing Director/Chief Executive Officer of the Year for Strategic Leadership and Corporate Excellence**
2. **The Most Astute Managing Director/Chief Executive Officer of the Year for Exceptional Business Performance and Value Creation**
3. **The Most Astute Managing Director/Chief Executive Officer of the Year for Strategic Leadership in Gras Roots Financial Inclusion**
4. **The Most Astute Managing Director/Chief Executive Officer of the Year for Business Innovation and Transformational Leadership**
5. **The Most Astute Managing Director/Chief Executive Officer of the Year for Human Capital Development and Organizational Excellence**
6. **The Most Astute Managing Director/Chief Executive Officer of the Year for Strategic Decision-Making and Business Resilience**
7. **The Most Astute Managing Director/Chief Executive Officer of the Year for Corporate Governance and Ethical Leadership**
8. **The Most Astute Managing Director/Chief Executive Officer of the Year for Market Expansion and Competitive Positioning**
9. **The Most Astute Managing Director/Chief Executive Officer of the Year for Technological Access Solutions and Industry Leadership**
10. **The Most Astute Managing Director/Chief Executive Officer of the Year for a Diversified Industrial Transformation and Institutional Development**
11. **The Most Astute Managing Director/Chief Executive Officer of the Year for Stakeholder Engagement and Strategic Partnerships**
12. **The Most Astute Managing Director/Chief Executive Officer of the Year for Revenue Growth and Business Development**
13. **The Most Astute Managing Director/Chief Executive Officer of the Year for Business Growth and Financial Sustainability**
14. **The Most Supportive Executive Director of The Year for Financial Stewardship and Sustainable Growth**
15. **Eminent Credit Professional of The Year for Operational Excellence and Productivity Enhancement**
16. **Eminent Credit Professional of The Year**
17. **Credit Management Executive Director of The Year**
18. **Corporate Debt Recovery of the Year**
19. **Chief Credit Risk Officer of the Year**
20. **Credit Manager of The Year**
21. **The Entrepreneur of the Year for Business Expansion and Consolidation**
22. **Chief Credit Risk Officer of The Year**
23. **Credible, Trustworthy and Creditworthy Company of the Year 2026**
24. **The Most Astute Media Institution of the Year for Outstanding Broadcasting and Transformational Growth Through Credit**
25. **The Most Astute Managing Director/Chief Executive Officer of the Year for Financial Stewardship and Sustainable Growth**
26. **The Most Astute Managing Director/Chief Executive Officer of the Year for Market Expansion and Revenue Growth**

To each recipient, NICA says: Your award is not the end of your story. It is a charge. A charge to continue to lead with integrity, to build with excellence, to mentor the next generation, and to uphold the standards that make credit safe, business trustworthy, and Nigeria prosperous.

You are now ambassadors of NICA Chartered. You are now custodians of the credit culture of this nation. May your example continue to inspire, and may your institutions continue to grow in strength, in honour, and in impact.

Congratulations to all 23 Recipients of NICA's Nigeria Credit Industry Awards 2026.

Presented by:
National Institute of Credit Administration (NICA) Chartered
18th November, 2026 - Civic Centre, Victoria Island, Lagos

NICA Chartered - Setting Standards for Credit, Building Trust for Economy.

The Most Astute Managing Director/Chief Executive Officer of the Year for Strategic Leadership and Corporate Excellence

Eric Bukasa Ntumba, FICA

CEO/Managing Director, Baobab Microfinance Bank Nigeria



Eric Ntumba Bukasa is a senior banker who has been active in sub-Saharan Africa (Nigeria, DRC, Kenya, South Africa, Morocco, WAEMU) since 2008. He has extensive experience in structured finance (Mining, Infrastructure, Trade Finance, Energy, mergers and acquisitions), Commercial Banking (Private Banking, Corporate and Investment Banking, Institutional Banking, SME Banking, and Retail Banking), Inclusive Finance, and Metals and Mining.

Eric is currently the CEO/MD of Baobab Microfinance Bank Nigeria and a member of the Baobab Group Management Committee.

He holds a B.Sc IT Honors degree in IT (*Cum Laude*) from North-West University (South Africa), a master's in public administration from the Ecole Nationale d'Administration (ENA-France, *Summa Cum Laude*), a Diploma in Leadership from the University of Arkansas (US), and Management Certificates in Digital/Organizational Transformation from London Business School.

Eric was ranked in the Top 10 of the prestigious Choiseul 100 Africa listing the 100 African Economic Leaders under 40 from 2017 to 2022 (achieving the 8th position in 2021, and 10th position in 2022)

Eric is an internationally recognized leader, an honorary citizen of the city of Fayetteville, and a Goodwill Ambassador for the State of Arkansas (US)

He has participated in the following prestigious programs:

- Mandela Washington Fellowship of the Young African Leaders Initiative 2014 (US)
- Africa France Young Leaders Inaugural Class of 2017 (France)
- Atlantic Dialogues Emerging Leaders 2017 (Bringing together emerging leaders from the Atlantic Basin in Morocco)

Eric has received the North-West University Alumni Awards 2013 (SA) and the Medal of the Council of North-West University (2004)

Eric is an award-winning author. His first novel, "Une vie après le Styx," received the European Union "Makomi" award as the best Congolese writer of the year 2020.

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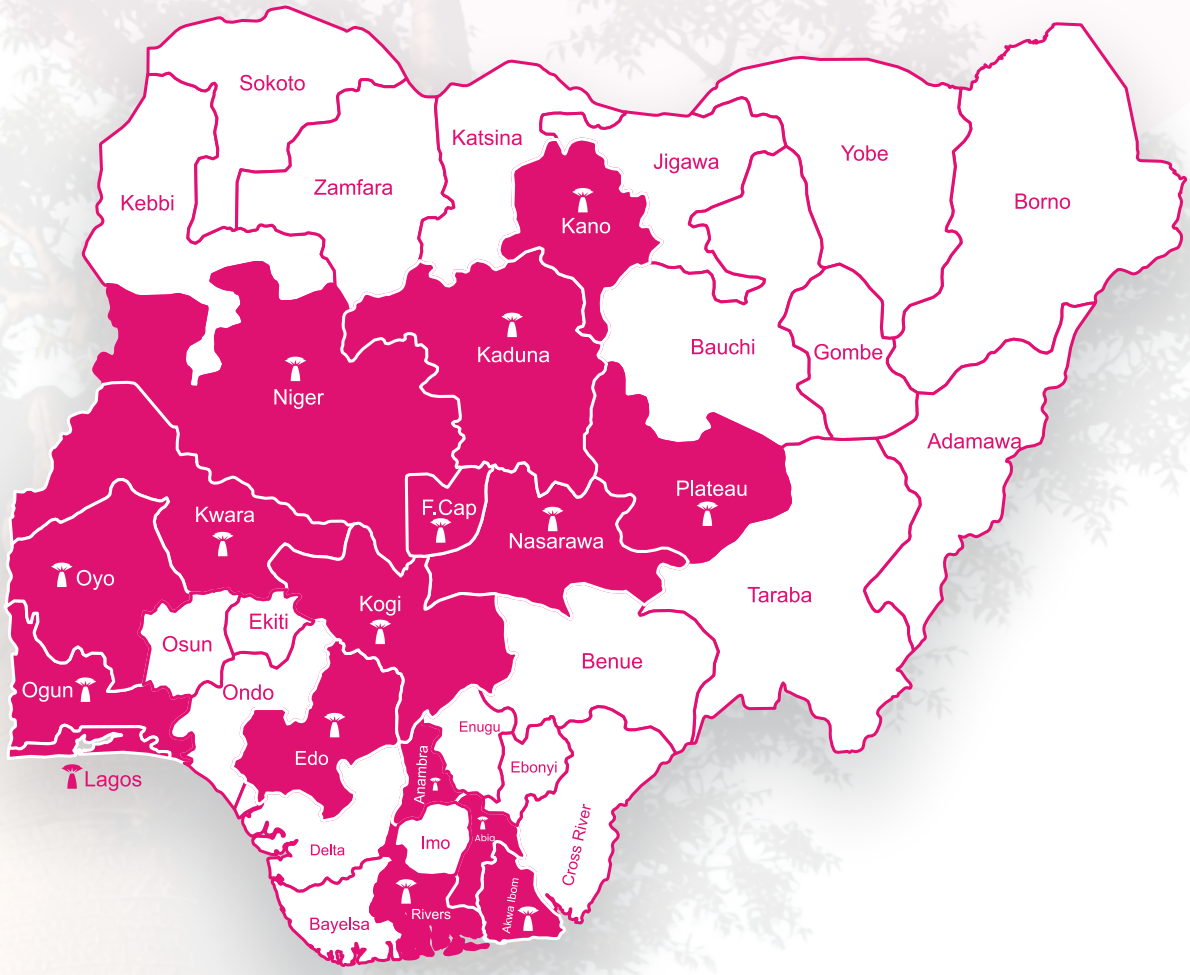

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The Most Astute Managing Director/Chief Executive Officer of the Year for Exceptional Business Performance and Value Creation

Dr. Barry Roberts, CRM, FICA, CIoD

Managing Director/CEO, Convenant Microfinance Bank Ltd

Dr. Barry Roberts is the Managing Director/Chief Executive Officer of Covenant Microfinance Bank Ltd, a state licensed MFB with Head Office in Ota, Ogun State.

He holds a Ph.D in Banking and Finance from Igbinedion University, Okada, Edo State, with research interests in Corporate Governance, Foreign Aid and Foreign Direct Investment.

He is an experienced banker with nearly three decades of commercial and microfinance banking experience, which traversed Internal Control and Compliance, Branch Operations and Service Delivery, Business Development, Credit and Risk Management.

In October 2023, he was appointed to lead the transformation of Covenant Microfinance Bank Ltd as the Managing Director/Chief Executive Officer. From two branches after operating for twenty years, the Bank has opened three additional branches in Abeokuta, Akute and Ifo, all in Ogun State, and is currently awaiting regulatory approval as a National Microfinance Bank.

Dr. Barry Roberts is a Chartered Risk Manager, Fellow of The West Africa Association of Customer Service Professionals (WAACSP), and a Governing Board member of the Nigeria Customer Service Index (NCSI). He is an alumnus of the Lagos Business School Executive Education Programs and a Fellow of the National Institute of Credit Administration (FICA). He is also a member of the Chartered Institute of Directors of Nigeria (CIoD).



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The Most Astute Managing Director/Chief Executive Officer of the Year for Strategic Leadership in Grassroots Financial Inclusion

Asagun Sunday Oluwaseyi, FICA

Managing Director/CEO - Entourage Integrated Trust Limited



Seyi Asagun is a Nigerian finance executive, entrepreneur, and advocate for inclusive lending.

As Chief Executive Officer of Entourage Integrated Trust Ltd, one of Nigeria's fastest-growing microfinance institutions with operations in 29 states & over 600 staff, he has dedicated his career to building smarter financial systems that empower small businesses rather than exclude them.

With over two decades of experience in commercial banking, micro-lending, and SME development, Asagun has pioneered hybrid lending models that combine digital access with community-based engagement. His mission is to close Nigeria's $32.2 billion MSME funding gap and advance sustainable financial inclusion nationwide.

Asagun began at RMS Research and Marketing Services, then joined Oceanic Bank (now Ecobank), where he spent 11 years across customer service, personal and commercial banking.

In 2013, he founded Entourage Integrated Trust Ltd. a financial-services frim providing tailored funding to MSMEs.

As Fellow of the National Institute of Credit Administration (FICA). Seyi Asagun leads conversations around inclusive finance through the Seyi Asagun Brief, a Substack newsletter sharing insights on MSME resilience and sustainable credit systems. He actively champions:

- Financial education in local languages
- Women's financial empowerment, with tailored group lending models.
- Policy reform and credit behaviour change across Nigeria's MSME sector.

He has also been featured across multiple media platforms including Channels, News Central, BusinessDay amongst others, where he showcased thought leadership on finance, business, and leadership.

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The Most Astute Managing Director/Chief Executive Officer of the Year for Business Innovation and Transformational Leadership

Dr. Adeyeri Abayomi Folaranmi, FICA

Managing Director - Flobal Financial Services Limited



Dr. Abayomi Adeyeri, FICA, HCIB, D.Fin. (H.C.) is a distinguished banker, entrepreneur, author, and community leader with over two decades of experience in Nigeria's financial sector.

Born in Owo, Ondo State, he is the son of the late Mr. Olu Adeyeri, a respected educationist and retired Principal of Owo High School, and grandson of Reverend Augustus Adeyeri, founder of Adeyeri Grammar School. His mother is a distinguished Professor of Education.

He holds a B.Sc. in Botany from Ondo State University, Ado-Ekiti (1990), and an MBA in Marketing from the University of Maiduguri (1994). He began his career as a lecturer at the University of Maiduguri before joining the banking industry in 1996. He subsequently served with Diamond Bank, Standard Trust Bank, Prudent Bank, and Ecobank Nigeria, where he rose to become Regional Head, Public Sector Business, overseeing the South-South and South-East regions across 11 states.

In 2019, he founded Flobal Financial Services Limited, a CBN-licensed finance company, and currently serves as its Group Managing Director.

Dr. Adeyeri is the author of Multiple Bold Steps and a member of Rotary Club of Lagos, where he is President Nominee. He is an ordained worker of Living Faith Church Worldwide and a member of Ikoyi Club 1938.

He received an honorary Doctor of Finance degree from Ekiti State University in April 2026. He is married and blessed with two sons.

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Dr. Abayomi Adeyeri, FICA, HCIB, D.Fin. (H.C.) is a distinguished banker, visionary business leader, author, entrepreneur, and nation builder whose career spans banking, financial services, entrepreneurship, and community service.

A native of Owo, Ondo State, Nigeria, Dr. Adeyeri comes from a distinguished family with a strong heritage of education and community leadership. He is the son of the late Mr. Olu Adeyeri, a respected retired Principal of Owo High School, and the grandson of the Reverend Augustus Adeyeri, founder of the historic Adeyeri Grammar School. His late mother was a distinguished Professor of Education.

He obtained a B.Sc. in Botany from the then Ondo State University, Ado-Ekiti, in 1990, and an MBA in Marketing from the University of Maiduguri in 1994. He is a Fellow of the Institute of Credit Administration (FICA), an Honorary Senior Member of the Chartered Institute of Bankers of Nigeria, and a member of other professional bodies. In 2020, he earned a professional certification in Entrepreneurship in Emerging Economies from Harvard University through edX. In April 2026, his alma mater, Ekiti State University, conferred on him the honorary degree of Doctor of Finance (Honoris Causa).

Dr. Adeyeri began his professional career as a lecturer at the University of Maiduguri between 1993 and 1995 before entering banking in 1996 with Diamond Bank Plc. He subsequently served with Standard Trust Bank and Prudent Bank Plc before joining Ecobank Nigeria Limited in 2004.

At Ecobank, he held several senior positions, including Head of Marketing, Branch Manager, and Area Manager in Delta State. He later became Head of Public Sector Business for the South-South and South-East regions, overseeing eleven states, and ultimately served as Regional Head, Public Sector, before his voluntary retirement from banking in February 2015.

A notable milestone in his banking career came in 2013 when he led the project team that successfully implemented a robust Management Information System (MIS) at Ecobank Nigeria. The initiative earned the team international recognition and an all-expense-paid visit to Ecobank's global headquarters in Lomé, Togo.

In 2024, Dr. Adeyeri joined other investment professionals in the strategic acquisition of Tantalizers Plc, with a vision to reposition the company as a modern "Foodtainment" enterprise combining food service and entertainment. Following the strategic repositioning, the company recorded a significant improvement in market valuation.

Dr. Adeyeri is the author of the inspirational book Multiple Bold Steps, which encourages young people, professionals, and entrepreneurs to discover purpose, pursue excellence, and take decisive steps towards their aspirations.

He is deeply committed to faith, service, and community development. He is an ordained worker in Living Faith Church Worldwide (Winners' Chapel) and an active member of Rotary International through the Rotary Club of Lagos, where he serves as President Nominee. He is also an Eminent Peace Ambassador of the International Association of World Peace Advocates and a member of Ikoyi Club 1938.

Today, Dr. Adeyeri serves as Group Managing Director of Flobal Financial Services Limited, a finance company licensed and regulated by the Central Bank of Nigeria.

He is happily married to Mrs. Ibironke Adeyeri, an alumna of Ekiti State University, and they are blessed with two sons, Folaranmi and Ayomikun.

The Most Astute Managing Director/Chief Executive Officer of the Year for Human Capital Development and Organizational Excellence

Prof. Sandra Chidinma Duru

PhD, FICA, DFAISM, FSM, DFIPMA, Dr. PPA, Dr.BAM, Dr.CSS, ANIPR, FICHRM, CFM, GPSF-UK

Chief Executive Officer - Mgbeke LLC



Prof. Sandra Chidinma DURU is a proud Nigerian American, multidisciplinary scholar, Professor of Criminology, Public Policy and Strategic Communication, accomplished author, trailblazing entrepreneur, manufacturer, and financial crime prevention and management expert. Her interdisciplinary expertise spans forensic psychology, criminology, public policy and administration, strategic communication, reputation and crisis management, credit and financial management, security studies, media science, and entrepreneurship.

She is the Chief Executive Officer of Mgbeke Group, owners of Mgbeke Village Hut LLC, with interests spanning natural skincare and wellness products, nutritional supplements, foods and beverages, media, publishing, education, and business development.

She also serves as Chief Academic Director of Wenetly Business School, USA, where she advances practical entrepreneurship, research, curriculum development, leadership, and globally relevant business education.

Prof. DURU is President of The Unique Family Foundation (TUFF), a U.S. 501(c)(3) nonprofit organization with United Nations ECOSOC consultative status. She is also the initiator of Project TruthShield, a global campaign against gender weaponization, false allegations, and media manipulation, reflecting her enduring commitment to truth, justice, accountability, human dignity, and sustainable societal impact.

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PROF. SANDRA CHIDINMA DURU

PhD, FICA, DFAISM, FSM, DFIPMA, Dr. PPA, Dr.BAM, Dr.CSS, ANIPR, FICHRM, CFM, GPSF-UK

CELEBRATING EXCELLENCE, LEADERSHIP & IMPACT

I am deeply honored to be recognized at the **2026 NICA Nigeria Credit Industry Awards**.

For me, this recognition is bigger than an award. It represents years of learning, building, teaching, serving, creating opportunities, and believing that knowledge must ultimately translate into meaningful impact in people's lives.

I am a proud Nigerian American, multidisciplinary scholar, Professor of Criminology, Public Policy and Strategic Communication, author, financial crime prevention and management expert, reputation management expert, manufacturer, and trailblazing entrepreneur with expertise spanning forensic psychology, credit and financial management, strategic communication, public administration, and entrepreneurship.

As Chief Executive Officer of **Mgbeke Group**, owners of **Mgbeke Village Hut LLC**, I lead enterprises spanning natural skincare and wellness products, supplements, foods, beverages, media, publishing, and business development.

I also serve as Chief Academic Director of **Wenetly Business School, USA**, and President of **The Unique Family Foundation (TUFF)**, a U.S. 501(c)(3) nonprofit organization with United Nations ECOSOC consultative status.

As the initiator of **Project TruthShield**, a global campaign against gender weaponization, false allegations, and media manipulation, my work remains rooted in truth, justice, accountability, and human dignity.

"Credit is not simply about borrowing money. It is about trust, character, responsibility and the opportunity to build. When knowledge, discipline and integrity come together, credit can transform a person, grow a business and strengthen a nation."

- Prof. Sandra Chidinma DURU

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The Most Astute Managing Director/Chief Executive Officer of the Year for Corporate Governance and Ethical Leadership

Ayotunde Sunday Kuponiyi, FICA, HCIB

Managing Director/Chief Executive Officer - SmartCash Payment Service Bank



Ayotunde Sunday Kuponiyi is a highly accomplished banking and financial services executive with over three decades of experience across banking, telecommunications, digital payments, and financial inclusion. Renowned for his visionary leadership and strategic insight, he has played a significant role in shaping Nigeria's evolving digital financial services landscape.

Throughout his distinguished career, Ayotunde has held several senior executive positions, including **Managing Director/Chief Executive Officer of Hope Payment Service Bank, Money Master Payment Service Bank, and SmartCash Payment Service Bank.** As the Pioneer MD/CEO of Hope PSB, he successfully led the establishment of the institution from inception, building a sustainable business that consistently achieved profitability.

Prior to this, he served in key leadership roles at **Ecobank Nigeria**, where he spearheaded **Project FALCON,** a landmark digital transformation program that spanned 33 African countries.

A respected industry leader and pioneer in Nigeria's electronic payments ecosystem. He has also had the distinction of serving twice as **Chairman of the Committee of e-Banking Industry Heads (CeBIH),** providing leadership and direction on critical industry initiatives.

He holds a degree from **Obafemi Awolowo University, Ile-Ife**, and an **MBA from the University of Liverpool, United Kingdom.** He is a **Certified Cards and Payments Professional** and an **Honorary Fellow of the Chartered Institute of Bankers of Nigeria (HCIB),** reflecting his longstanding contributions to the financial services industry.

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The Most Astute Managing Director/Chief Executive Officer of the Year for Market Expansion and Competitive Positioning

Prince (Dr.) Adenowo Bolanle Osinowo, FICA

Chief Executive Officer - BMS International Resources Limited



Prince (Dr.) Bola Osinowo is a distinguished Nigerian businessman, food ingredients specialist and industry leader from the Moloda Ruling House of Odogbolu, Ogun State, Nigeria. He is the current President of the Nigerian Institute of Food Science and Technology (NIFST) and a Past President of the West African Association of Food Science and Technology (WAAFoST).

He studied Food Science and Technology at the University of Ife (now Obafemi Awolowo University) and holds an MBA in Marketing and a Doctor of Business Administration, specializing in International Business Transactions, from the International School of Management, Paris, France. He has also attended management and product development courses at leading institutions and international companies.

With over 30 years of experience in management, sales, marketing, product development and consulting, Dr. Osinowo has made significant contributions to Nigeria's manufacturing sector. He previously worked with F. Hoffmann-La Roche and Swiss Pharma Nigeria Limited, where he headed the Givaudan Flavours Division.

He is the Founder and Chief Executive Officer of BMS International Resources Limited, established in 2001, a leading distributor of industrial raw materials, food ingredients and processing and packaging machinery serving Nigeria and West Africa.

Under his leadership, BMS has received numerous awards for excellence in marketing, distribution, industrial chemicals and packaging, including recognitions in 2023, 2024 and 2025.

Dr. Osinowo is a Fellow of several professional institutions, a member of international food science organizations and a director and consultant to various companies. His expertise, international exposure, and commitment to industry development have established him as a respected figure in food science, technology and business.

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The Most Astute Managing Director/Chief Executive Officer of the Year for Technological Access Solutions and Industry Leadership

Dr. Olayemi Odufeso, FICA

Managing Director/CEO - Chams Access Limited



Dr. Olayemi Odufeso, FICA, is a results-driven professional with over two decades of progressive experience spanning banking, corporate services, strategic planning, operations, and technology-driven business management.

She currently serves as the Managing Director and Chief Executive Officer of Chams Access Limited, where she provides strategic direction in driving business growth, operational excellence, innovation, and customer- centric solutions.

Prior to her current role, she served as Chief Operating Officer and Group Head, Corporate Services & Planning, where she demonstrated strong capabilities in cross-functional leadership, organisational planning, performance management, and strategic execution.

Her commitment to continuous professional development is reflected in extensive executive training in leadership and management, strategic thinking and innovation, corporate finance, data analytics, project management, customer experience, IT service management, human resources management, organisational productivity, emotional intelligence, business communication, and execution.

She holds an MBA from the University of Ibadan, a B.Sc. in Statistics from the University of Ilorin, and an Honorary Doctorate in Executive Leadership & Management from Geofidel Executive Education UK and Stratford University, USA.

Her contributions to leadership and professional excellence have earned her several recognitions, including Gold Award for Outstanding CEO Leadership-Customer Service Standard Magazine (2024), Nigeria's Exceptional and Most Value-Adding Female Professional -The Guardian (2024), Most Inspiring Woman Entrepreneur from Nigeria -EMEA Entrepreneur (2026).

Fondly known as "YO," Dr. Olayemi is also a Fellow and full member of NICA, Fellow of the Institute of Management Consultants and a Fellow of the WIMBIZ Women on Board Mentoring Programme.

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The Most Astute Managing Director/Chief Executive Officer of the Year for Strategic Decision-Making and Business Resilience

Dr. Kalu Keinley Nnachi, MICA

Managing Director - Zikora Microfinance Bank Limited



Kalu Keinley Nnachi is an Investment Banker, entrepreneur and a seasoned commercial and certified microfinance banker with almost two decades of experience spanning banking operations, retail banking, customer service, and marketing. He is currently the Managing Director/CEO of Zikora Microfinance Bank Ltd., where he provides strategic leadership and drives financial innovation.

Kalu is an associate of the Institute of Strategic Management of Nigeria (ISMN), an associate of the Chartered Institute of Bankers of Nigeria (CIBN), a member of the Nigeria Institute of Credit Administrators (NICA) and a member of the Institute of Chartered Accountants of Nigeria (ICAN).

He began his professional career as a Medical Sales Representative at C'D Demerics Pharmaceuticals Ltd before transitioning into the banking sector with Zenith Bank Plc, where he gained extensive experience in operations and customer-focused banking services.

An entrepreneur at heart, Kalu founded LBM Trading & Logistics Company, serving as CEO, and later co-founded Maestro Magnet Limited, a Non-Bank Financial Institution (NBFI), in 2022 where he also served as Managing Director/CEO.

Kalu is a financial and investment analysis enthusiast, business development expert, and strategist, with strong competencies in consulting, logistics, marketing and financial management. He is widely recognized for his leadership acumen and commitment to advancing financial inclusion and business growth.

He is happily married with two children, and he is an ordained deacon.

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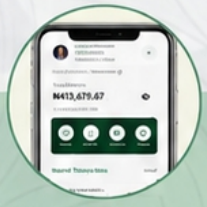

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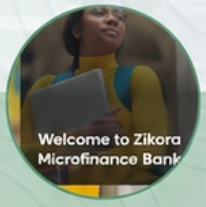

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The Most Astute Managing Director/Chief Executive Officer of the Year for Diversified Industrial Transformation and Institutional Development

Tonya Osato Lawani M.CIoD, FICA

Group CEO - SEAL Group



Tonya Osato Lawani is a distinguished business leader, board member and advocate for enterprise-driven economic growth, girl-child empowerment and environmental sustainability. As Group Chief Executive Officer of SEAL Group, she provides leadership across a diverse portfolio spanning advertising, hospitality, manufacturing, print services, energy and brand communications.

Her board and advisory experience reflects a commitment to corporate governance and institutional development. She serves on the Board of Directors of NASCON Allied Industries Plc, a subsidiary of Dangote Group, and as a non-executive director of Tatum Bank, SEAL Microfinance Bank, and Iron Capital Asset Management Limited. She is also a member of the Board of Governors of Corona Schools' Trust Council and the Advisory Committee of the National Institute for Sports.

Tonya holds a Bachelor of Science degree in Economics from Ahmadu Bello University and an MBA from the Metropolitan School of Business Management, United Kingdom. She has completed the Owner Manager Programme at Lagos Business School and pursued further professional education in corporate governance, financial analysis, project management and sustainability.

A Fellow of the National Institute of Credit Administration (Chartered), she is also a member of the Chartered Institute of Directors and the Society for Corporate Governance Nigeria. She is the author of the *iSucceed Business Planner.

Beyond the boardroom, her commitment to social impact is reflected in the Lagos Enterprise Summit, the HSE Summit and the Girl-Child Empowerment Initiative.

For her leadership, service and commitment to enterprise and social progress, Tonya Osato Lawani is recognised as an accomplished professional whose work continues to contribute to business and society.

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Seal Group, one of Nigeria's fastest growing conglomerate founded by Tonya Lawani; its first subsidiary was founded in 2005. A conglomerate of companies with interests traversing Advertising, Hospitality, Manufacturing, Retail, Print Media, Marketing Communications, Procurement and General Merchandising in operation spanning over 20 years.

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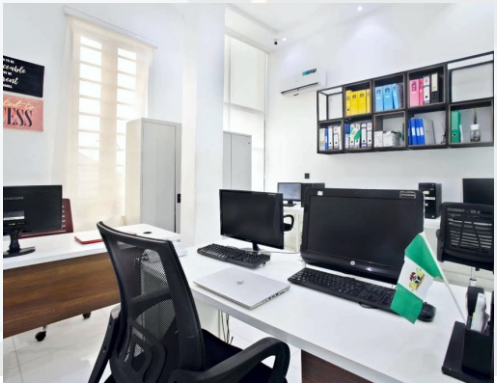





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The Most Astute Managing Director/Chief Executive Officer of the Year for Stakeholder Engagement and Strategic Partnerships

Tinuola Oluwatoyin Aigwedo, FICA, HCIB

Executive Director, Strategy and Operations
National Credit Guarantee Company Limited (NCGC)



Mrs. Tinuola Aigwedo is a distinguished financial services executive with over 22 years of experience across Public Sector, SME, and Retail Banking. She is recognised for her strategic leadership, operational excellence, and commitment to inclusive economic growth.

As Executive Director, Strategy and Operations at the National Credit Guarantee Company Limited (NCGC), she advances the Company's mandate of expanding access to credit for MSMEs, women-owned businesses, local manufacturers, youth-led enterprises, and other underserved businesses.

Previously, she served as Divisional Head of Retail Banking at Guaranty Trust Bank, leading the Abuja and North Central Region and driving business growth, customer acquisition, market expansion, and financial inclusion.

She holds a B.Sc. in Economics from Obafemi Awolowo University and an MBA from the University of Liverpool and is pursuing a PhD in Management. She is a Fellow of NICA, CIFCON, and CIPEPF, an Honorary Senior Member of the Chartered Institute of Bankers of Nigeria (HCIB), and an alumna of the Michigan Ross School of Leadership.

Passionate about mentorship and women's empowerment, she champions inclusive development and sustainable business growth.

In recognition of her exemplary leadership and contributions to business growth, expansion, and consolidation, she receives the **2026 NICA Award for Most Abstute Managing Director/Chief Executive Officer of the Year for Stakeholder Engagement and Strategic Partnership.**

Social Media:
Instagram @**Tinuolaaigwedo**
LinkedIn: **Tinuola Aigwedo, MBA, HCIB, FICA**

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The Most Astute Managing Director/Chief Executive Officer of the Year for Revenue Growth and Business Development

Zakari Aliyu Ahmadu, FICA

Chief Executive Officer - Bas Financial Services Limited



Zakari Aliyu Ahmadu, FICA, is an accomplished financial executive, thought leader, and the Managing Director/Chief Executive Officer of BAS Financial Services Limited. With almost 2 decades of leadership across non-interest capital markets, ethical asset management, pension fund operations, and Education, he has consistently driven strategic innovation and governance across Nigeria's financial landscape.

Prior to leading BAS Financial Services, Zakari served as Group Chief Business and Strategy Officer Customer Service at One17 Capital Limited and Head Halal Pension fund at Sigma Pensions (later Access Pensions).

He also contributes to national policy implementation as a member of the HALAL Enablement Workstream Strategy Implementation Committee of the Nigerian National Halal Economy Implementation Committee.

A prolific author and financial analyst, he regularly publishes research and commentary on macroeconomic policy, debt markets, and capital structures in international trade journals and academic publications. He holds an MBA, Ahmadu Bello University and an MPhil from Nile University of Nigeria. And certifications from CFA, Yale, Universities of Virginia and Navara Spain

Under his leadership, BAS Financial Services has set benchmarks in tactical management and ethical product creation..

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The Most Astute Managing Director/Chief Executive Officer of the Year for Business Growth and Financial Sustainability

Adegbemi Adelekan, FICA

President - Money Lenders Association

Managing Director/Chief Executive Officer - Trafalgar Associates (KwikPay Credit)



As the Chairman of Money Lenders Association, I work to raise industry standards and safeguard the public. As the Group Managing Director of Trafalgar Associates Group, I lead KwikPay Credit, one of Nigeria's leading loan platforms, using technology to deliver consumer finance with discipline, sound risk control and a focus on portfolio quality.

I am honoured to receive this recognition from the National Institute of Credit Administration (NICA), of which I am proud to be a Fellow.

With over 25 years of experience in banking, financial regulation and enterprise in Nigeria and the United Kingdom, I began with NM Rothschild & Co and the UK Financial Services Authority, reviewing financial institutions' returns and business processes. I then moved into credit analysis at Citi-Trust Merchant Bank and Union Merchant Bank.

I have also championed financial inclusion through the Mobile Payment Agency Co, and through the Life Changers Foundation, which since 2011 has helped indigent people to move from poverty to enterprise. Gbemi is also a director of Nigerian Malaysia Business Council, a bilateral organization established to promote trade, investment, and economic cooperation between Nigeria and Malaysia. I remain committed to integrity, responsible lending and a stronger credit industry in Nigeria.

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The Most Astute Managing Director/Chief Executive Officer of the Year for Market Expansion and Revenue Growth

Uche Uzoebo, HCIB, M.CIoD, FICA

Managing Director/Chief Executive Officer
Shared Agent Network Expansion Facilities Limited (SANEF)

Uche Uzoebo, HCIB, M.CIoD, FICA, is the Managing Director/Chief Executive Officer of Shared Agent Network Expansion Facilities Limited (SANEF), Nigeria's national shared infrastructure initiative for accelerating financial inclusion through agent banking. A seasoned financial services executive with over two decades in banking and digital payments, including more than 15 years in senior leadership, she is a leading contributor to the growth of Nigeria's digital payments and digital financial services ecosystem.



Her work spans payment systems, agency banking, merchant acquiring, product and business development, and corporate, commercial and retail banking. She has helped expand secure, inclusive access to financial services in underserved communities, collaborating with regulators, banks, fintechs, development partners, NGOs and government agencies.

A graduate of Harvard Business School Executive Education's Strategic Leadership in Inclusive Finance (SLIF) programme, she is also a Fellow of the National Institute of Credit Administration (FICA), a Certified Product Manager, a SMEDAN Certified BDSP, an IFC-LPI TPMA Certified Trainer, and holds AI certification from the University of Lagos Business School. She is a Fellow or distinguished member of AIPMM, GWIM, WIMBIZ, CIBN, CIoD, Acumen West Africa and The Microfinance Association (UK).

Her many honours include the Women in FinTech Powerlist, Leading Ladies Africa's 100 Most Inspiring Women in Finance, Africa's Top Career Women, the 2026 Director Woman FUTURE 54 Leading Woman and Tech, and the 2026 Tech Champion, CIO & C-Suite Fintech & Financial Services.

A passionate gender advocate and certified trainer, she champions women's economic empowerment and capacity building for women, youth and organisations. With extensive cross-functional expertise and strategic leadership experience, she is a respected leader advancing inclusive, resilient and trusted financial systems across Nigeria and Africa.

CREDIT AS THE ENERGY SOURCE OF BUSINESS


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Bringing financial services closer to every Nigerian

The Most Astute Managing Director/Chief Executive Officer of the Year for Financial Stewardship and Sustainable Growth

Agbamuche Chris Smatt, FICA

Pioneer/CEO - Greenlight Capital Limited (Financial Services Provider)

The National Institute of Credit Administration (NICA)'s conferment of the *Most Astute Chief Executive of the Year* Award on **Chris Agbamuche**, Chief Executive Officer of Greenlight Capital Ltd, is a fitting recognition of an accomplished professional whose career exemplifies excellence, strategic foresight, and outstanding leadership in Nigeria's financial services sector.



Before assuming the leadership of Greenlight Capital Ltd, Chris Agbamuche distinguished himself through an impressive banking career, holding managerial and senior managerial positions at both Zenith Bank Plc and United Bank for Africa (UBA). Across these institutions, he demonstrated exceptional competence in banking operations, business development, risk management, and customer relationship management, earning a reputation as a results-driven and innovative professional.

As CEO of Greenlight Capital Ltd, he has continued to display remarkable vision and astuteness, steering the organization toward sustainable growth, operational excellence, and enhanced value creation for stakeholders. His commitment to professionalism, sound corporate governance, and responsible financial management has significantly strengthened the company's standing within the industry.

This prestigious recognition by NICA not only celebrates Chris Agbamuche's remarkable achievements but also underscores his enduring contributions to the advancement of credit administration, financial services, and enterprise development in Nigeria. It is a well-deserved honour for a leader whose dedication, integrity, and strategic acumen continue to inspire confidence and set a benchmark for executive excellence.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

Eminent Credit Professional of the Year for Operational Excellence and Productivity Enhancement

Mrs. Ndidi Chinonyelum Christianah,

Ph.D, FNES, FICA, FIPMAN, FAISM, MCIoD

Director - Office of the Hon. Minister of State, Finance, Federal Ministry of Finance



Dr. Ndidi Chinonyelum Christiana is a distinguished economist and public financial management expert with over 30 years of service in Nigeria's Federal Civil Service. She holds a Bachelor's degree in Economics Education from the University of Jos, a Master's degree in Economics from the University of Abuja, and a Ph.D. in Economics from Bingham University.

She has served in strategic positions across several federal government institutions, including as Director and Special Adviser on Economic Policy, Public Financial Management, and Institutional Relations.

She currently serves as Director of Home Finance and Special Adviser on Public Financial Management and Institutional Relations to the Honourable Minister of Finance and Coordinating Minister of the Economy.

Dr. Ndidi has contributed significantly to national economic policy, fiscal reforms, treasury management, and institutional governance. She represented the public sector on the Nigerian Economic Summit Group's Joint Planning Committee for over two decades and has participated in presidential committees, international financial consultations, and national reform initiatives.

A committed reformer, she leads the Inter-MDAs Committee on the Verification of Federal Government Outstanding Liabilities for the 2024/2025 fiscal year, an initiative that has generated substantial government savings.

She has also contributed to the Federal Government's Disinflation Growth Acceleration Strategy and Sustainable Integrated Productive Communities Programme. Her recognitions include the Head of Service Public Service Excellence Award (2024), Federal Ministry of Finance Reward and Recognition Star Award (2024), and Honourable Minister Unique Act Award (2026).

She is a Fellow of the Nigerian Economic Society, National Institute of Credit Administration (NICA), and other professional institutions.

Dr. Ndidi exemplifies integrity, visionary leadership, fiscal accountability, and an enduring commitment to Nigeria's economic development and public service excellence.

CREDIT AS THE ENERGY SOURCE OF BUSINESS



Audience at the launch of the Africa Credit Rating Agency (AFCRA) in Mauritius

Great News For Africa! Great News For Credit Professionals! Africa Now Has Its Own Credit Rating Agency - AFCRA Is Here!

On Wednesday, 7th October 2026, history was made in Port Louis, Mauritius, when the African Union officially launched the **Africa Credit Rating Agency (AfCRA)** – Africa's own independent, credible, and Africa-focused credit rating agency.

This is not just news for Africa. This is GREAT NEWS for every Credit Management professional, every investor, every Lender, every Entrepreneur, and every member of NICA Chartered.

WHAT IS AfCRA?

AfCRA is an African Union-mandated institution created to provide independent, credible, and Africa-focused assessments of creditworthiness.

It is a **private sector-driven, self-funded, and independent entity** – not owned by governments – built to complement, not replace, Moody's, S&P and Fitch.

It will rate Sovereigns, Sub-Sovereigns,



R-L: The Founding Registrar/CEO, NICA, Prof. Chris Onalo, FICA and the Vice President of the Republic of Mauritius, His Excellency Jean Robert Yvan Hungley

Africa Credit Rating Agency (AFCRA) 2026



R-L: The Founding Registrar/CEO, NICA, Prof. Chris Onalo, FICA and the Interim Chief Executive Officer of AFCRA Dr. Sifiso Falala

Financial Institutions, Corporates, and Local-Currency Instruments – bringing African data, African expertise, and African economic realities into the rating process.

Headquartered in Port Louis, Mauritius, chosen for its strong financial sector and status as a recognized financial hub, AfCRA will be led by Interim CEO Dr. Sifiso Falala.

WHY THIS MATTERS SO MUCH

For too long, Africa has been judged by methodologies that do not fully understand Africa.

- Only 32 of Africa's 55 countries have ratings from the Big Three agencies – leaving 23 countries completely unrated and locked out of capital markets.
- Africa's external debt-service payments rose from $61 billion in 2010 to $163 billion in 2024.
- The UN Economic Commission for Africa estimates that persistent risk premiums cost Africa approximately $75 billion annually in excess interest payments.

AfCRA is Africa's answer: "It is not about asking the world to rate Africa more favourably. It is about helping the world understand Africa more accurately."

AU Commission Chairperson, H.E. Mahmoud Ali Youssouf, described AfCRA as a significant step towards Africa's financial sovereignty – delivering objective assessments that meet global standards while reflecting African realities.

WHAT THIS MEANS FOR NICA MEMBERS

1. More Opportunities: More rated entities equals more credit, more lending, more jobs for Credit Management professionals.
2. Fairer Pricing: Better ratings equals lower borrowing costs for African businesses and governments.
3. Professional Relevance: Credit Management is now at the centre of Africa's financial future. Your NICA qualification has never been more valuable.
4. A Creditworthy African Nations are Coming: This launch aligns perfectly with NICA's vision – **The Five Pillars of a Creditworthy Nation: Building Nigeria's Credit Economy Model for Growth, Inclusion, and Stability.**

Afreximbank has already announced it will align with AfCRA and that the agency will rate all its corporate borrowers – a massive vote of confidence. AfCRA is already in talks with 15 African governments and expects to publish its first sovereign ratings before the end of March 2027.

THIS IS OUR MOMENT.

Africa has built its own table. Nigeria must lead at that table. NICA Chartered members must lead in Nigeria. Let us celebrate this milestone and prepare ourselves – through NICA's six months Mandatory Credit Management Academic Improvement Program (MCMAIP), NICA's credit management professional certification programmes, and its 13 credit management online specialist courses, including the Postgraduate Specialist Diploma in Sovereign and Corporate Credit Rating to drive this new credit era.

Africa is Rising. Credit is the Engine. NICA is the Driver.

"AfCRA is Africa's answer: It is not about asking the world to rate Africa more favourably. It is about helping the world understand Africa more accurately."

Eminent Credit Professional of The Year Award

Wilson Agbaghe Ogbeide, FICA

Founder/Chief Executive Officer - Mulligan Finance Limited



Wilson Agbaghe Ogbeide is a distinguished entrepreneur, healthcare administrator, finance professional, author, and ministry leader whose career reflects visionary leadership, excellence, service, and commitment to institutional and human development.

With over a decade of professional experience, he has built a diverse career spanning healthcare administration, medical billing, financial services, business management, entrepreneurship, and Christian ministry. He is the **Founder and Chief Executive Officer of Global Heritage Home Healthcare, Inc.**, where he provides strategic and operational leadership. At **Kingsway Home Healthcare, Chicago, Illinois**, he progressed from Billing Coordinator to Office Manager, demonstrating strong administrative, financial, and organizational capabilities.

He is also the **Founder and Global Lead Pastor of Gathering of the Saints**, providing spiritual and community leadership.
In Nigeria, he serves as the **Founder and Chief Executive Officer of Mulligan Finance Limited**, with interests in financial services, lending, and business development.

Academically grounded in **Accounting, Business Administration, Data Processing Management, and Christian Theology**, Pastor Ogbeide combines professional expertise with entrepreneurial vision.

He is the author of **two books on Christian Theology and five publications on Lending and Credit Management**, and co-author of the forthcoming *Modern Approach to Lending and Credit Management*.

His accomplishments and contributions make him a worthy recipient of professional recognition.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

Chief Credit Risk Officer of the Year

Francis Uchenna Nwanze, KSM, FICA

Head, Credit Management - First Generation Mortgage Bank Ltd



Francis Uchenna Nwanze, KSM, FICA, is a distinguished professional, devoted family man, and astute leader. He is happily married to Mrs. Cynthia Isek Nwanze, and their union is blessed with three lovely and God-fearing children.

He began his career as a teacher of Physics and Mathematics before joining **Investment Priority Ltd.**, Lagos State, in 2008 as a **Credit Executive**. Through diligence and professional excellence, he rose to become **Head of Risk Management at First Generation Mortgage Bank Ltd., Abuja**.

Mr. Nwanze holds a Bachelor's Degree in Environmental Management and Toxicology from the Federal University of Agriculture, Abeokuta, where he graduated with Second Class Upper Honors. In 2023, he obtained a **Master's Degree in Business Administration and Management from Nasarawa State University, Keffi**. He has also attended several professional seminars, workshops, and conferences in Credit Management and Enterprise Risk Management.

He is a Fellow of the National Institute of Credit Administration (Chartered) and a member of the Chartered Institute of Bankers of Nigeria.

A committed Christian and Community Leader, he serves as President of the Catholic Men Organization at St. John Mary Vianney Catholic Church, Trademore Estate, Lugbe, and Secretary of the Knights of St. Mulumba, Nigeria, Abraham Ojefua Sub-Council, Gaduwa, Abuja.

He is recognized for his integrity, diligence, humility, leadership, and strong family values.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

Chief Credit Risk Officer of the Year

Dr. Shadrach Alache Matthias, FICA, PhD

Finance & Risk Manager - Sightsavers



An accomplished corporate finance professional, researcher, and published author, he offers over 20 years of combined expertise in financial management, administration and advanced academic research across international NGOs and the private sectors. His career is defined by distinct ability to translate complex financial theories into practical, institutional solutions.

He holds a Ph.D. in Banking, Corporate Finance, and Securities Law from the University of Calabar, where his doctoral research investigated financial deepening and SME growth in Nigeria. He also earned an M.Sc. in Banking and Finance from the same institution, MBA from University of Uyo (TBD) and a B.Sc. in Accounting from Ahmadu Bello University, Zaria. As a researcher, he has co-authored several empirical economic studies in reputable journals, focussing on financial intermediation, banking regulations, and macroeconomic impacts on sector growth.

In tandem with academic pursuits, Shadrach has led robust financial/administration strategies, compliance frameworks, and donor-funded portfolios for prominent global organizations.

His professional trajectory includes serving as Finance and Risk Manager at **Sightsavers**, Finance and Administration Manager at **MSH**, Senior Finance/Administration Officer at **FHI360**, and Finance/Admin Manager at **Partners for Development**, following early career success at **Techno Oil Limited**. He specializes in financial planning, risk mitigation, and institutional policy deployment.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

Congratulations

Dr. Shadrach Alache Matthias, FICA

On your award as the CHIEF CREDIT RISK OFFICER of the year from the National Institute of Credit Administration, Chartered.



This prestigious award reflects your over two decades of professional excellence, exceptional leadership, and outstanding contributions to financial management and risk mitigation.

Your remarkable blend of academic distinction, industry experience, and strategic expertise exemplifies excellence in credit risk management.

May this well-deserved recognition inspire greater accomplishments and further strengthen your impact on the financial sector.

Congratulations on this remarkable achievement!

Congratulations

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- EXCELLENT THERMAL STABILITY
- BETTER FUEL EFFICIENCY
- LONGER ENGINE LIFE

ON YOUR AWARD AS THE CREDIBLE, TRUSTWORTHY AND CREDITWORTHY COMPANY OF THE YEAR 2026.

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3. Prof. Chris Onalo, FICA
4. Mr. Andy Ojei, FICA
5. Dr. Thomas Imokha, FICA
6. Engr. Owoyemi Alaba, FICA
7. Mrs. Eunice Oghomwen Sampson, FICA
8. Dr. Mrs Wosilat Adebayo, FICA
9. Alhaji Sada Ladan-Baki, FICA
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11. Oluwafemi Babalola, FICA
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13. Omokaro Peter Imafidon, FICA
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31. Prof. Amobi Daniel Nwokafor, FICA
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35. Hauwa Abbas Bello, FICA
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38. Odeghe Obaro, FICA
39. Dr. Alex Alozie, FICA
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44. Dr. Samson Amedu, FICA
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89. Kelvin Umeh Chinedu, FICA
90. Hillary Chukwuemeka Dukor, FICA
91. Rosaline Amaju Aragho, FICA
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111. Dr. Taofeeq Olatinwo, FICA
112. Bayo Ige, FICA

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114. Dr. Henry Uche Okororie, FICA
115. Rachael Ibhariale Akhuetie, FICA
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142. Sanni Olusola Temitope, FICA
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145. Adegboyega Kazeem, FICA
146. Nkoli Edoka, FICA
147. Ndidi Chinonyelum, FICA
148. Dr. Felix Oyediran, FICA
149. Hamisu Bala Idris, FICA
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151. Clem Nwogbo, FICA
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163. Chima Azubuike, FICA
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166. Eyo O Eyo, FICA
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173. Faseru Olutoba Babatola, FICA
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175. Zulkifil Yahaya Abba, FICA
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177. Braie Daniel Waris, FICA
178. Femi Mogaji, FICA
179. Adewumi Michael Olasehinde, FICA
180. Wilson Agbaghe Ogbeide, FICA
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183. Ayokunnumi Funke Olugbemiro, FICA
184. Engr. Michael Ogbuekwe, FICA
185. James Abiodun Olotu, FICA
186. George Lawrence Badejo-Adegbenga, FICA
187. Engr. Maxwell O. Esan, FICA
188. Ngozi Ugo Arisa, FICA
189. Ebenezer Nduka Onyeagwu, FICA
190. Dr. Monday Ewere Efam, FICA
191. Daminabo Benedict Willamson, FICA
192. Rabi Bawa, FICA
193. Babangida Umar, FICA
194. Bishop Ifeanyichukwu Chidiadi Nwade, FICA
195. Agenyi Isaac, FICA
196. Jonathan Chiedu Monye, FICA
197. Onoja Usman, FICA
198. Lekan Abdul, FICA
199. Dipo Fisho, FICA
200. Dr. Ahmed Zainab Shamsuna, FICA
201. Dr. Sa'id Alkali Kori, FICA
202. Awe Oluseyi Ralph, FICA

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- **Ademola Olubayo Akinlabi, FICA**
- **Onwuzurigbo Henry, FICA**
- **Dr. Elizabeth Kings Wali, FICA**
- **Asagun Sunday Oluwaseyi, FICA**
- **Emmanuel Akehomen, FICA**
- **Wilson Agbaghe Ogbeide, FICA**
- **Prince Emmanuel Ajayi, FICA**

Credit Manager of the Year Award

Okubajo Gbenga Abidemi, FICA

Commercial Credit Team Lead
FundQuest Finance Company Limited



He graduated from Olabisi Onabanjo University, Ago Iwoye, Ogun State 2007. He holds a B.sc honors in Banking and Finance and a member of National Institute of Management (Chartered), Chartered Institute of Bankers of Nigeria and a Fellow member of National Institute Of Credit Administration (NICA) Chartered. He is an experienced seasoned banker that crossed Commercial Bank, Microfinance Bank and Finance House such institutions which are Diamond Bank, Fidelity Bank, Ren money MFB, Project MFB, Page Financials, Fast Credit and FundQuest Finance. His wide experience in Risk Management, Retails Banking, Corporate Banking, Wealth Management, Products Developments units.

However, his grades started from Graduate training, Team Lead, Branch Manager, Regional Manager, Acting General Manager of a Bank.

His Board extensive strategies, commercial risk expertise, complemented by a strong track record in building businesses, driving innovation, resilience, unwavering dedication and enabling sustainable growth of the bank.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

The Most Supportive Executive Director of The Year For Financial Stewardship and Sustainable Growth

Timothy Olorunsogo Gbadeyan, FICA

Executive Director - Livingtrust Mortgage Bank Plc.



Mr. Timothy Gbadeyan is a seasoned Banker and Lawyer whose career has been marked by uncommon excellence and purposeful leadership.

His professional journey in banking has been inspiring. While starting as an in-house counsel, he did not only become the General Counsel of several financial institutions, his commitment to excellence took him into other functions such as Corporate Strategy, Partnership Management and Business Development.

Today, Mr. Timothy Gbadeyan is an Executive Director of Livingtrust Mortgage Bank Plc.

In his current role, he has continued to uphold excellence, by remaining at the core of strategic execution and motivating a dynamic workforce. He is a very supportive and dependable Executive, with whom service excellence and strategic performance have become a culture. He is also a Fellow of the National Institute of Credit Administration.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

LivingTrust Mortgage Bank PLC

...the Specialist Bank

CELEBRATING

33 YEARS OF BUILDING DREAMS.

AND WE'RE STILL BUILDING.

33 YEARS OF PURPOSEFUL IMPACT

For over three decades, we have helped individuals, families and businesses turn aspirations into addresses, investments into opportunities, and plans into lasting legacies.

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33 YEARS OF RECOGNISED EXCELLENCE

- INNOVATION AWARD 2025: DEVELOPMENT BANK OF NIGERIA
- MORTGAGE BANK OF THE YEAR 2025: AFRICA'S FAST GROWTH BRANDS
- OF WITH THE HIGHEST IMPACT ON MSME ACCESSING CREDIT FOR THE FIRST TIME 2023: DBN
- MOST OUTSTANDING MORTGAGE INSTITUTION OF THE YEAR 2024: NATIONAL QUALITY ORDER OF MERIT AWARDS

OUR INSTITUTIONAL PARTNERS

- FEDERAL MORTGAGE — Federal Mortgage Bank of Nigeria
- NMRC — Nigeria Mortgage Refinance Company
- DBN — Development Bank of Nigeria
- NIBSS — Nigeria Inter-Bank Settlement System

SOLUTIONS FOR EVERY STAGE OF YOUR JOURNEY

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- NHF MORTGAGE
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- MRIEF LOANS
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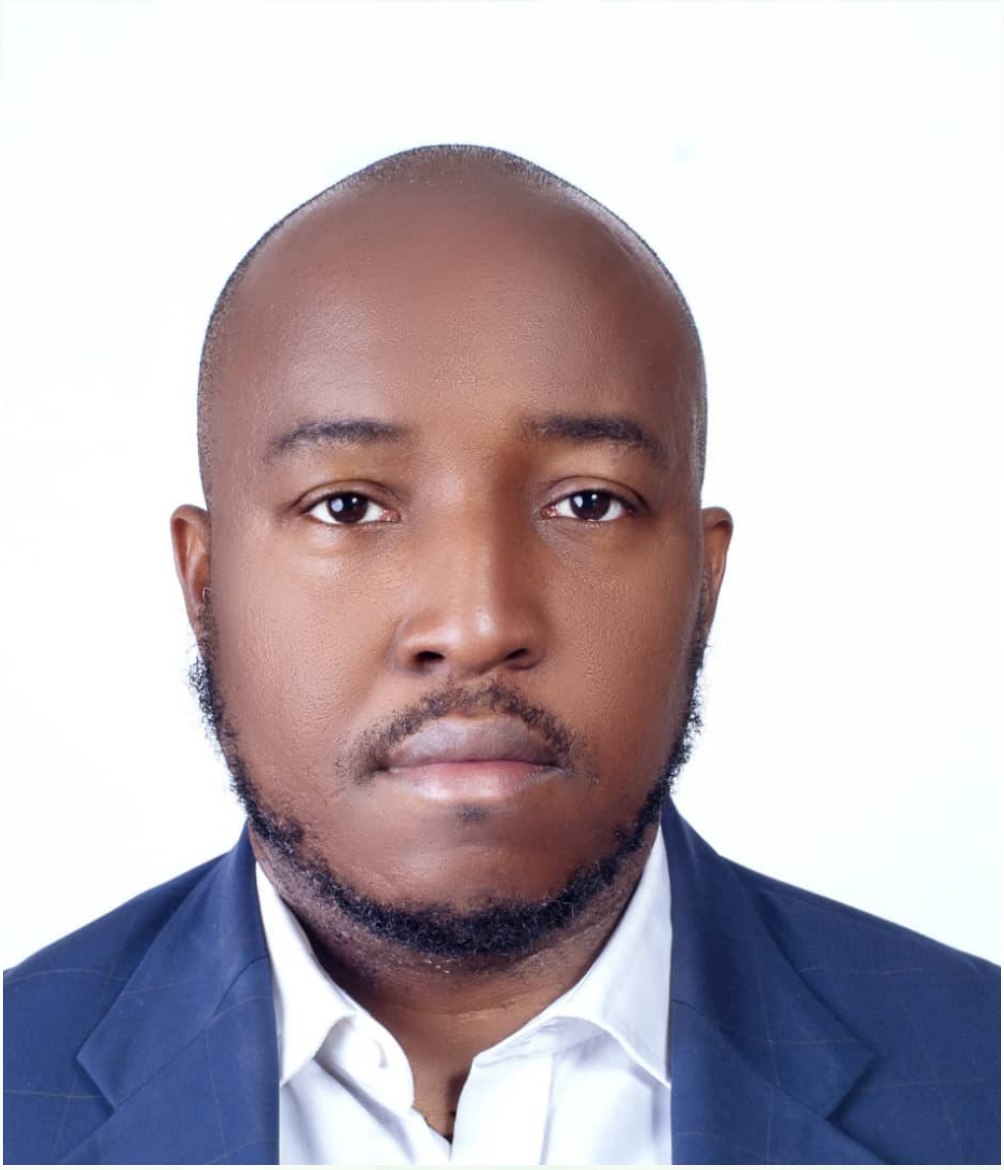
Corporate Debt Recovery Professional of The Year Award

Ezenwa Chukwunyere Anumnu, FICA

Non-Executive Director - AG Mortgage Bank Plc.



A passionate proponent of ethical credit management, robust governance, and alternative dispute resolution, Mr. Anumnu combines deep statutory knowledge with practical commercial strategy. His approach balances aggressive courtroom representation with sophisticated pre-litigation mechanisms, consistently delivering high recovery yields while preserving capital and protecting business continuity.

Beyond courtroom advocacy, his thought leadership continues to shape policy, elevate industry standards, and strengthen the legal framework governing commercial debt administration. As the Corporate Debt Recovery Professional of the Year by the Nigerian Institute of Credit Administrators, Ezenwa Anumnu remains a visionary advocate driving financial stability and governance across Nigeria's corporate landscape.

Ezenwa Anumnu is a distinguished legal practitioner, strategist, and leading authority in corporate law, commercial litigation, and business recovery. With over two decades of professional excellence, he has established an exemplary record of resolving complex corporate debt portfolios, safeguarding commercial assets, and restoring financial viability to distressed enterprises across Nigeria.

As Principal Partner at Joint Heirs Chambers, Mr. Anumnu spearheads high-stakes insolvency proceedings, debt restructurings, and intricate asset recovery enforcement strategies. His profound understanding of the Nigerian regulatory landscape makes him a trusted counsel to financial institutions, multinational corporations, and corporate boards facing severe credit exposure.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

The Entrepreneur of the Year for Business Expansion and Consolidation Award

Akinlabi Ademola Olubayo, FICA

Founder & Chairman - Demmy Global Resources Limited



Ademola Akinlabi, FICA is a seasoned businessman, entrepreneur, and visionary leader with over two decades of experience building businesses and creating opportunities across telecommunications, ICT, Credit Systems and Building Materials and Construction Industry in Nigeria.

He is the Chairman of Demmy Global Resources Limited and a Director of Kredit Africa, a credit company focused on making access to credit easier for individuals and businesses. Through Kredit Africa, customers can access loans for their businesses, while individuals and businesses can also purchase products and services and pay over time.

As Chairman of Demmy Global Resources, Ademola has helped grow the company into a recognised telecom and digital services business, working with leading operators including MTN, Globacom, Airtel, and 9mobile. He also leads Demmy SuperBuildmart Limited, providing quality building materials to customers.

Ademola is passionate about growing businesses, creating opportunities, and helping people achieve their goals. His faith in Christ remains a strong part of his life and leadership.

He is a Life and Eminent Member of the National Institute of Credit Administration and has received several recognitions for his contributions to business and leadership.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

The Credit Management Executive Director of the Year Award

Dr. Olanrewaju Wahab Sadik, FICA

Assistant Director - Central Bank of Nigeria (CBN)



Dr. Olanrewaju Wahab Sadik is a distinguished Central Banker with more than three decades of experience in financial services and electricity distribution. His expertise encompasses development finance, credit management, currency and reserve management, foreign exchange, risk and compliance, quality assurance, audit, and branch operations.

He built an exceptional career at the Central Bank of Nigeria (CBN) before his secondment to Ibadan Electricity Distribution Company (IBEDC), Nigeria's largest electricity distribution company, as Chief Audit, Risk and Compliance Officer from August 2022 to June 2026, he provided strategic oversight of the company's Audit, Risk, Compliance, Health, Safety and Environment (HSE), and Monitoring departments. Upon completion of his secondment, he has returned to the CBN in July 2026.

Dr. Sadik is a Fellow of the Institute of Credit Administration (FICA) and the Institute of Management Consultants (FIMC), and a Global Postgraduate Specialist Fellow (GPSF) of the London Postgraduate Credit Management College. He is also an Associate Member of the Chartered Institute of Bankers (ACIB) and the Nigerian Institute of Management (AMNIM).

His academic background includes qualifications in Electrical & Electronics Engineering, Banking & Finance, MBA, and a PhD. He is currently pursuing a Doctor of Business Administration (DBA) at Lead City University, Ibadan. He also contributes to the professional development of credit practitioners as a resource person at the monthly Credit Managers and Stakeholders Roundtable, organized by the Chartered National Institute of Credit Administration (NICA). Committed to lifelong learning, Dr. Sadik has attended leadership and management programmes at institutions including the World Bank, Harvard Business School, Kellogg School of Management, JPMorgan Chase, Henley Business School, the West African Institute for Financial and Economic Management, NIPSS, and the CBN's International Training Institute.

His achievements include NICA's ***Chief Credit Officer of the Year award in 2023*** and ***Eminent Credit Professional of the Year award in 2024***.

CREDIT AS THE ENERGY SOURCE OF BUSINESS

MCMAIP Graduation Speech

For the Graduands of the Six Months Mandatory Credit Management Academic Improvement Programme (MCMAIP)

Delivered At the NICA National Credit Managers Conference

18th November, 2026 - Civic Centre, Victoria Island, Lagos



Distinguished Chairman, Members of the Governing Council, Esteemed Faculty, Invited Guests, Industry Leaders, Families, Friends, and most importantly - the Graduands of MCMAIP Class of 2026.

Today, we do not just celebrate the end of a programme. We celebrate the birth of a new standard.

Six months ago, you came here as professionals - experienced, tested, and already carrying heavy responsibilities in your various organisations. You came with questions. You came with the daily pressure of approvals, of collections, of portfolio performance, of decisions that affect businesses, jobs, families, and livelihoods.

Today, you leave as something more. You leave as Certified Credit Professionals, sharpened, standardised, and trusted.
Let us be honest about what these six months demanded of you.

It demanded early mornings and late nights. It demanded reading when you were tired, writing when you were busy, and learning when you thought you already knew. It demanded that you unlearn some old habits and embrace new discipline. It demanded that you defend your views in class, listen to your colleagues, and submit to a standard higher than convenience.

And you did it. You stayed. You finished. You passed.

For that, I say to you on behalf of NICA Chartered - Congratulations. You have earned this moment.

But let me speak to you plainly, as one professional to another.
This certificate you receive today is not a decoration. It is a responsibility.

Nigeria is a nation built on credit. Every trade, every supply chain, every farm, every factory, and every small enterprise that feeds a family - all of it moves on trust. And trust in credit is kept alive by people like you.

When you appraise well, businesses grow. When you monitor early, institutions survive. When you recover fairly, trust is preserved. When you fail in any of these, the damage goes far beyond one file - it touches a family, a market, a community, and the economy.
That is why this programme was mandatory. Not because we doubted your experience, but because Nigeria cannot afford guesswork in credit management. Credit must be managed by knowledge, by ethics, by standards, and by law.

You have now been given that knowledge. The question before you today is - what will you do with it?
I charge you with five things as you go back to your organisations:

First, Lead With Character.
Let your signature mean something. Never approve what your conscience cannot defend. Never hide arrears. Never approve a facility to please a powerful person. Your integrity is your greatest asset. Once it is lost, no certificate can restore it.

Second, Lend On Knowledge, Not On Sentiment.
Know your customer's cash flow. Know the business. Visit the premises. Verify the figures. Ask the hard questions before disbursement, so you will not have to ask harder questions after default.

Third, Act Early.
The best credit manager is not the one who recovers the most after 90 days. It is the one who prevents the default at Day One. Call early. Visit early. Advise early. A small problem managed early never becomes a crisis.
Fourth, Recover With Dignity.
You will meet borrowers who are distressed, who have lost stock, who have lost markets, who have lost hope. Recover firmly, but recover fairly. No harassment. No shaming. No abuse. Let your recovery reflect the nobility of this profession. Firmness and fairness can live in the same conversation.

Fifth, Mentor Others.
You are now ambassadors of this programme. Go back and teach your colleagues. Raise the standard in your department. Raise the standard in your organisation. Do not keep this knowledge to yourself. Excellence that is not shared dies with its holder.
Graduands, I want you to look around you today.

Look at the colleagues beside you - men and women from different organisations, different sectors, different parts of this country. You came as strangers. You leave as a fraternity. As a network. As a brotherhood and sisterhood of credit professionals bound by one code: Professionalism, Integrity, and Service to Nigeria.

Keep that bond. Call each other. Support each other. Refer to each other. When one of you rises, all of you rise.

And to your families who supported you - who endured your absence, your late nights, your assignments - we thank you. This graduation belongs to you as well.
To the faculty, the facilitators, the examiners, the administrators who carried this programme with discipline and excellence for six months - we thank you. You have built something that will outlive this conference.
As you pass out today at this National Credit Managers Conference, remember where you are passing out. You are not passing out in a classroom. You are passing out on a national stage, before the leaders of this profession, before the nation. That is deliberate. Because NICA is telling Nigeria today: _These are the people we trust to manage credit in this country._
Do not disappoint that trust.
Go and be the credit manager who says No when No is right, even when it is unpopular. Be the credit manager who says Yes when Yes is right, even when it is risky, because you have done the work. Be the credit manager who protects the institution, protects the customer, and protects the economy.
Go and build portfolios that perform. Go and build teams that excel. Go and build a credit culture that Nigeria can be proud of.

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NICA's President's Opening Speech



DR. MARKIE IDOWU, FICA
NICA President/Chairman of Council

Distinguished guests, esteemed members of NICA, and our honored new inductees, I am delighted to welcome you to this induction ceremony of the National Institute of Credit Administration (NICA), Chartered.

As President and Chairman of Council, it is both a privilege and a responsibility to lead this esteemed Institution at such a defining time in its history.

Credit management remains a cornerstone of economic growth, stability, and national development. A well-structured credit system enables businesses to thrive, expands opportunities for individuals, and strengthens financial inclusion across the nation. NICA, established by Act No. 26 of 2022, is mandated to regulate, supervise, and promote best practices within the credit management profession in Nigeria.

Our founding Registrar, Prof Chris Onalo and the Governing Council, made up of distinguished professionals, continue to provide strategic leadership and direction to ensure that we fulfill this mandate effectively.

I am proud to highlight a landmark achievement in our journey. On October 22, 2024, the Federal Government of Nigeria officially recognized credit management as a national profession and affirmed NICA as its chartered regulator as well as the supervisor of credit management in Nigeria. This historic recognition reinforces our responsibility to uphold the highest standards of professionalism, integrity, and excellence.

Furthermore, in recognition of NICA's role as the foremost credit institution in Nigeria, the Institute was admitted into the rank of Nigeria's top six foremost professional bodies by the Federal Government with whom an MOU was signed on February 2, 2026 at the Presidential Villa, Abuja, for the planning and implementation of the national credit and financial inclusion training programmes (with PreCEFI). This initiative aims to benefit 10 million Nigerians, with priority given to women and youth entrepreneurs throughout the nation. This initiative demonstrates our commitment not only to professional development but also to national economic transformation.

To our newly inducted members, whether as Fellows, Members, or Associates, your journey with NICA begins with the Mandatory Credit Management Academic Improvement Programme (MCMAIP). This programme is designed to deepen your expertise and strengthen your professional competence. Upon completion, you will be better equipped to contribute meaningfully to the advancement of credit management both locally and globally.

Beyond technical competence, we place strong emphasis on ethics and professional conduct. Our Code of Ethics and Bye Laws are not just guidelines—they are the foundation upon which our credibility and reputation stand. NICA remains resolute in ensuring strict compliance, as we continue to uphold the integrity of the profession.

I am also pleased to inform our distinguished Fellows that, following the recommendation of the Board of Fellows, Council has approved an uncapped Life Membership. This allows Fellows to transition from annual subscriptions to a one-time fee of **₦500,000**, securing lifelong recognition, eliminating recurring dues, and granting uninterrupted access to all privileges of the Institute. This initiative is not driven by revenue, but by respect—honouring legacy, reducing administrative burden, and reinforcing fellowship as a lifelong commitment.

Dear Fellows, upon your induction today, you shall automatically become a member of the Institute's Board of Fellows (BOF). The principal activity of the BOF is essentially to assist, influence and help government and economic development policy makers with freshly sourced quarterly economic growth roadmap for the development of Nigerian economy.

Distinguished inductees, today marks not just your admission into a professional body, but your entry into a community of responsibility, excellence, and impact.

As we move forward, let us not only build a stronger credit profession but also shape a stronger economy for Nigeria and generations to come. The future of credit management is in our hands—and together, we will elevate it to global prominence.

Congratulations once again and thank you.

Dr. (Mrs.) Markie Idowu, FICA
President & Chairman of Council
National Institute of Credit Administration

> ***"Credit management remains a cornerstone of economic growth, stability, and national development. A well-structured credit system enables businesses to thrive, expands opportunities for individuals, and strengthens financial inclusion across the nation."***

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