

# VANTAGE

ISSUE 6

Business & Lifestyle

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Ambassador Tunji Isola presents his letter of credence to the Queen's representative



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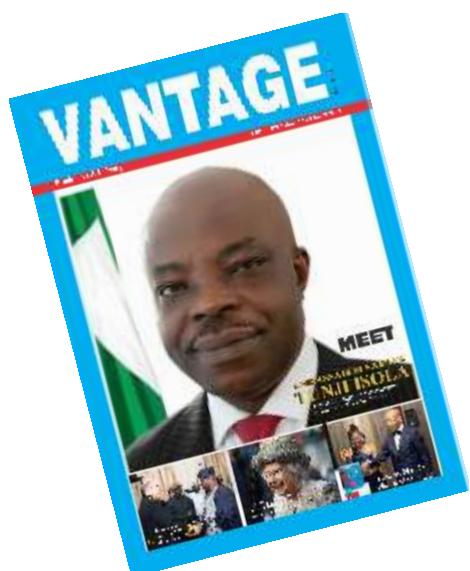
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Your Royal Majesty, the Queen, Your Royal Highnesses and members of the Royal family, Your Excellences, Distinguished Ladies and Gentlemen.

The vision of a collective drive towards the advancement of economic liberation, social healing and futuristic investments has been sustained for around 40 years. The journey has been challenging, but ultimately rewarding. The blessedness of this vision has continued to burst out from oblivion for all to see. The Nigerian Global community has come to stay and is thriving across the Diaspora. Starting from the UK, I have held on to the belief that nothing

works if it is not propelled by a force. Rather than wail over government's reluctance and shortcomings, no country can fully reach its potential if its citizens commit the task to the government alone.

The burden of progress is on us and we are not weary in this worthy calling. Currently, as you will find in this Vantage edition, the current global outlook suddenly gives the feeling of uncertainty in many quarters; however, beyond this is an assurance that has paved the way for innovations and the transformation of our societies since the history of man. Bouncing back from Covid-19 to an avoidable conflict in Europe, we cannot relent to push for the best and to showcase to Nigerians and the global community that opportunities still persist.

In the context of the Nigerian Global Business Forum that I happen to Chair, we have continued to expand, with more Diaspora Nigerians joining the Business fold. The Nigerian-Austrian Business Forum, Nigerian-Irish Business Forum, Nigerian-Caribbean Business Forum, Nigerian-American Business Forum continue to thrive alongside the Nigerian-British Business Forum, connecting the best of Nigerians, both at home and abroad. Our platforms have become a melting pot for all business professionals and think-tanks, driving policy initiatives and accessing governments at all levels for public-private partnerships.

In this edition, you will find a great number of businesses and individuals that have continued to deliver and excel. You will also see some of our past events and informative contents on the business outlook of countries within Africa.

What the future holds isn't for the future to decide: it is in our hands. With this pool of human capital, the onus is on us to take advantage and accelerate the socio-economic progress of our host communities and our country of origin. We must be willing to make the sacrifice and become conglomerates, funding high - net-worth projects and stamping our mark on the infrastructural development of our country, even as we thrive to make our host countries vibrant through individual hard work and determination.

We have come a long way, but millions of miles still lie ahead. We can reach for the future and draw it within a reasonable distance if we are determined.

Be encouraged as you read.

A handwritten signature in black ink, appearing to read "Prince Afolabi Andu".

Thanks and God bless.  
**Prince Afolabi Andu**



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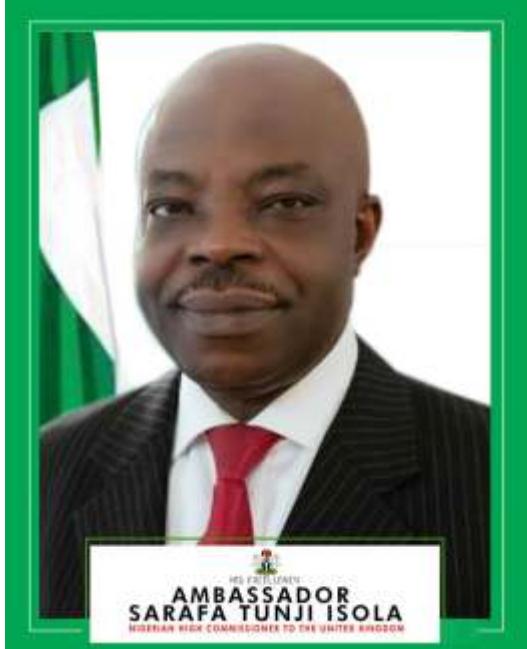
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# MEET



**H**is Excellency Ambassador Sarafa Tunji Isola, fondly called "STI" was born in Abeokuta, Ogun State on November 25th, 1960 to the family of Egba High Chieftain, Alhaji Ibrahim Isola Tairu and Alhaja Amudalat Ajun Isola (nee Ejalonibu).

He was a pupil at the Oke-Ona United Primary School, Ilugun, Abeokuta where he recorded academic excellence and was also a member of the Drama Society. His secondary education was at Nawair-ud-Deen Grammar School, Obantoko, Abeokuta. Upon completion of his secondary school education, young Isola began work as a sales clerk at Wellcome Nigeria Limited (a pharmaceutical company). In his quest to develop himself further, Isola decided to travel to the United Kingdom for studies in 1978. He commenced training programmes at the Chartered Institute of Marketing, United Kingdom where he obtained a Diploma in Marketing from the institution. He later partook in the Principles of Investment Course at the South West London College, Tooting Broadway, London, United Kingdom in 1981. Young Tunji Isola "...decided to return to Nigeria out of sheer patriotism" in 1982.

And in 1983, he proceeded for his compulsory national youth service (NYSC) in Kaduna state (current day Katsina state). During this period, he lectured at the Federal Advanced Teachers' College (FATC) - now Federal College of Education (FCE) Katsina - in various disciplines namely: Economics, Marketing, and Business Statistics.

In 1986, he joined the Ogun State Broadcasting Corporation (OGBC), Abeokuta as a Sales Executive and later resigned his appointment from OGBC in 1990, because he sought to grow his business and entrepreneurial acumen. In this course, he established Taist Nigeria Limited and Taist Merchants as Chairman/Chief Executive. In 1997, Mr Sarafa Tunji Isola was elected Chairman, Abeokuta North Local Government. During his tenure, he was elected Chairman, Conference of Local Government Council Chairmen, Ogun State. His managerial exploits during his tenure won plaudits from the then Military Administrator (MILAD) of Ogun State, Group Captain Sam Ewang.

His brief tenure as chairman ended in 1998. In 1999, Chief Isola was appointed the Special Assistant (SPA) to the Honourable Minister of State, Finance - the late Alhaji Jubril Martins Kuye (JMK) - under the administration of Chief Olusegun Obasanjo as president of the Federal Republic of Nigeria. It was during this period that he attended well over a score of international seminars and conferences across the globe. He gained thorough and formal tutelage on the financial system of the United States of America in 2002 organized by the Department of State, Washington, DC, U.S.A. Isola concluded his stint as special assistant with commendation in 2003.

He was later that same year appointed Secretary to the State Government, Ogun State Following the successful election of Chief Otunba Gbenga Daniel (OGD) as governor of Ogun State in 2003 under the banner of the People's Democratic Party (PDP),

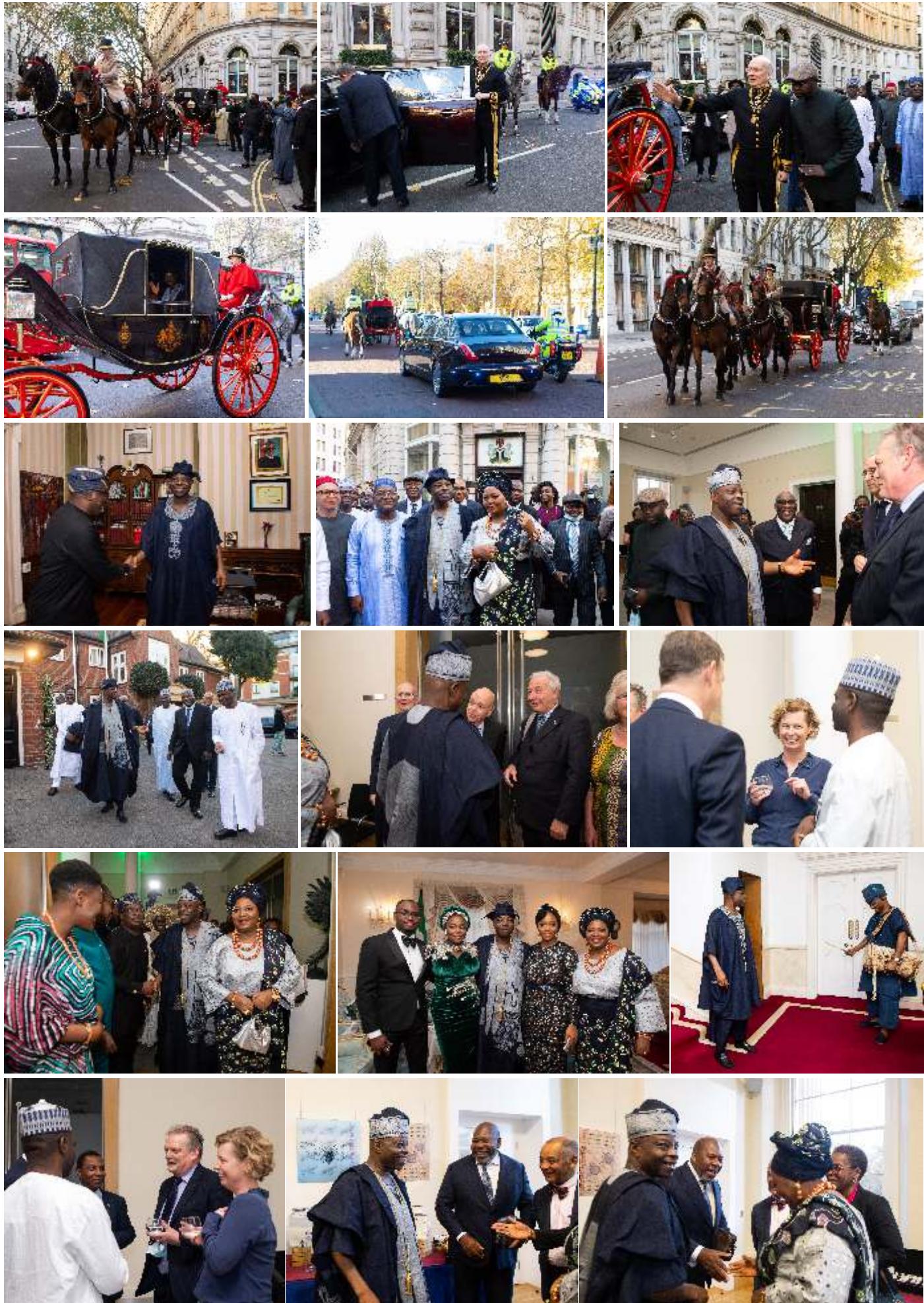
Chief Isola completed his term as the State Government's Secretary with commendation from the state governor in 2007, subsequently, he was appointed the Honourable Minister for Mines and Steel Development on 26 July, 2007 by the then President of the Federal Republic of Nigeria, the late Alhaji Umaru Musa Yar'Adua. As of August 2007, Chief Isola asserted that Nigeria would soon become a leader in the production of coal and bitumen. In October of the same year, during a visit to the Federal Republic of Nigeria by the then Indian Prime Minister, Dr. Manmohan Singh, Mr. Isola met his counterpart T. Subbarami Reddy where they agreed to encourage Indian entrepreneurs in mining coal, gold, iron-ore, chrome-ore, lead, and other minerals. Chief Isola received a delegation from the Chinese Mining Investment Company looking to partner in the development of seven (7) coal fields for electric power generation in Nigeria. After which, he said that a transparent and competitive process would be followed in the selection of companies for the project. On October 29, 2008, following a cabinet review by President Yar'Adua, Chief Isola was relieved of his duties as the Minister for Mines and Steel Development due to local politics. The president released him from his role as Minister, albeit with commendation. This exit from political office did not deter him, but rather prompted him to enrol in 2009 for a 'Leaders Development' course at the John F. Kennedy School of Government, Harvard Kennedy School, Harvard University, Cambridge, Massachusetts, U.S.A. Following a successful outcome he decided to embark on a Masters of Business Administration (MBA) degree at the University of Ilorin, Ilorin, Kwara State and was accorded the certificate in 2011.

On July 1, 2020, Chief Sarafa Tunji Isola was recommended for the position of Nigerian High Commissioner to the UK, the hearing and confirmation was conducted on July 22, 2020.

After a delay of six months - owing to the shock and effect of the Covid-19 pandemic on global politics and dwindling revenues to the federal government - His Excellency, Ambassador Sarafa Tunji was officially announced as the Nigerian High Commissioner to the United Kingdom on January 13, 2021.

# *Letter of Credence Presentation to the Queen*







# POLITICAL OUTLOOK:

## NIGERIA BEYOND 2023

– The Ray of Hope Shines Still

**N**igeria's journey towards a great leap has already begun, even though the present clouds that spread upon the polity seems to outshine the gains made. Since the start of this democratic dispensation in 1999, it has not been a straight line positive curve in every dimension, but there are remarkable feats, which are foundations of a victorious future.

The country's citizens observe the present politicking and anxiously anticipate the emergence of the next President, with some unique permutations in the mix. Nigerians always look up to that one man at the top. However, the matters of a nation's destiny, lies in collective responsibilities. The greatest driver of socio-economic progress rests in the potentials of the people and in an atmosphere that allows them to thrive. Beyond the convergence of few people in the areas of politics, what Nigeria would become post 2023 largely depends on individual resolve, resilience and utmost loyalty at all levels. Families, churches, mosques, communities, public service, market sellers, artisans, students, political office holders, are the social pencils that will eventually draw out what the country will look like afterwards.

Over the year's emphasis have been laid on the need for effective leadership over political hooliganism that has taken over the system. However, since leaders are made from the sub-structures stated above, they are made by the society and in return, they remake the society. Leaders give what they have received.

Based on this axiom, it is imperative to underscore the importance of personal responsibilities in the emergence of a glorious Nigeria. The present administrations, under the watchful stewardship of President Muhammadu Buhari and Vice President, Professor Yemi Osinbajo have had to preside over a country which is in dire need of Cultural Revolution. The Change Mantra with which the electorates held on to rally behind the APC led administration, seemed to be a fiery dart of sword on the evil concupiscence in some people's hearts, who aren't ready to drop the old ways of doing things. The abnormal was the norm prior to 2015 even as it became clear that the former administration could not have a breakthrough on landmark infrastructural projects even while crude oil hovered above \$100 per barrel.



Despite considerably lower foreign exchange earnings under its watch, the baseline for economic revolution, which hinges on infrastructure, has now been laid by the present government. Lagos-Ibadan road project, second Niger Bridge, resurgent railway services, government interventions and ease of doing business are seeds that have been sown to bring forth fruits after this administration is gone. Dangote refinery will soon make fuel scarcity a thing of the past by the time it goes into full operation later this year. That is going to cut importation of fuel and boost the country's foreign exchange earnings which has continued to dwindle as a result of current global conflicts and the aftermath of Covid-19 which made most country's economies to stand still.

The largeness of a tree and the durability of its fruits for seasonal output depend on the depth of the seed through the roots beneath the ground. For months or years, the tree might not produce any result because it must be well grounded for greater impact. This is why businesses that thrive and expands find their energy. It's in the tumultuous years of painstaking efforts which are not seen that really makes the big difference. Nigeria's ray of hope will hence shine from the resilient spirit of its citizenry.

Today's efforts may seem oblivious as the fruits of today's labors have not become edible to all, Nigerians will have to look beyond present travails to reach out for the positives.

The country definitely needs leaders who are aware of the issues, rational, and committed to resolving them with pragmatism and utmost zeal. Leaders who can build on the gains made and not uproot them for vain and personal glory. For example, the Boko Haram

insurgency, banditry, kidnapping, and sectarian violence are all blights on national progress that should not be allowed to continue indefinitely. There has been considerable wins against terrorism and this must be appreciated.

Economically speaking, oil dependence in the face of minimal refining capacity is a misnomer and an albatross on the economy's long-term viability. Future administrations cannot afford to overlook this as a matter of urgency.

Similarly, a new generation of leaders who recognize that long-term growth and security are impossible when tiers of government are hampered and reliant on the federal government for monthly allocations, as opposed to true federalism, which empowers states and local governments to control their resources and develop at their own pace. Only those qualities, as well as many more, are acceptable in modern leadership. It will not just be about who becomes the President, but in fact, how has Federalism panned out in states and local governments? Who becomes the Governor and on what parameters has he lived up to his responsibility? Are the electorates holding their Governors and local government authorities accountable with their current federal allocations?

Ultimately, the outcome of present investments and travails will be determined by what subsequent administrations are willing and able to build on and to what extent everyone is ready to shun vices that drag us backwards. Is this a tough draw?





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# **BIG TECH IN NIGERIA**

**Taking Advantage of Andela's Pool of Software Talents**

**A**s technology continues to reduce the effective distance between every people on the earth, geographic barriers between workers are being dissolved, ushering in a new sort of globally connected but geographically diverse workforce. Embracing and inventing around this new form of work will be important for startups and larger firms alike to compete in a dynamic global market.

When Andela first debuted in 2014, it established hubs in Nigeria, Kenya, Rwanda, and Uganda to source, vet, and train software engineers and developers for international firms' remote teams. It connects the top African software engineering talent with worldwide firms, and after acquiring \$200 million from investors, it has become one of the country's newest unicorn startups.

The company is currently valued at over \$1.5 billion. A unicorn is a company valued at more than a billion dollars in the startup industry, usually in the software or technology sector.

As more Nigerians in the Diaspora are seeking for ways to invest in the key sectors of the Nigerian economy, only those who are able to take advantage of Andela's human capital in the I.T. Industry can scale

through the challenges of the Nigerian business environment. Andela assists companies in forming remote engineering teams by connecting them with the greatest software engineers on the planet. The Andela network now includes engineers from over 80 nations across six continents. Thousands of engineers have been placed in leading technological firms such as Github, Cloudflare, and ViacomCBS thanks to Andela.

Andela has perfected the capacity to analyze engineers' technical and soft talents in order to match them to the teams where they would be most successful, with a placement record of 96 percent. It continues to enjoy inflow of investments funds which it uses to build solutions that would make global hiring easier and engineers' life better. After launching Salesforce development earlier this year, Andela will continue to expand its talent offering beyond software development to cover additional verticals such as design and data.

**“ MICROSOFT  
NIGERIA**

Leading the charge for Nigeria's tech independence Microsoft Nigeria is central to Nigeria's digital transformation and for obvious reasons - giving startups the platform to compete and thrive through access to the best ICT services and personnel. With its headquarters located at 13A, AJ Marinho Drive, 3rd Floor, Octagon Building, Victoria Island, the global player in tech is adding a new initiative to doing business in Africa through Microsoft 4Afrika initiative.

In collaboration with local partners, Lotus Beta Analytics and Sidmach Technologies Limited, Microsoft 4Afrika has developed two App Factories and Apprenticeship Factories in Nigeria. The App Factory transforms ICT graduates into highly sought-after software engineers by providing them with in-demand skills and expertise in designing and deploying modern software solutions. In Ghana, Egypt, Rwanda, Uganda, South Africa, Malawi, Kenya, Ethiopia, and Mauritius, there are currently 16 App Factories that have obtained full-time employment for 85 percent of their graduates.

Interns4Africa is also assisting Nigerian youths in finding employment. Graduates work in high-tech jobs in local companies like Wragby, Riby, Snapnet, and Reliance Infosystems, with 90% of them being retained.

Access to cloud-based software, new markets, technical, and business training, and one-on-one mentorship through its association with the Tony Elumelu Foundation (TEF). Start-ups in the program can also apply for qualified interns to help with day-to-day operations for up to six months.

Local innovation hubs, accelerators, and SME enablers, such as AfriLabs, DEMO Africa, and Seedstars, have also joined with the project to provide support and training, as well as identify high-potential start-ups for investment. Gamsole, MyMusic, and SpacePointe are among the Nigerian start-ups in which 4Afrika has funded.

Since 2013, 4Afrika has developed 15 TV white spaces connectivity programs in six African countries, reaching 1.7 million SMEs, bringing 500,000 SMEs online, training over half a million Africans, and assisting hundreds of local start-ups in obtaining \$5.1 million in reciprocal capital.

### MICROSOFT PARTNERS WITH NIGERIAN GOVERNMENT

Nigeria's Federal Government last year announced a collaboration with Microsoft to help the country's digital economy grow. This statement comes after a meeting between Nigeria's Vice President, Yemi Osinbajo, and Microsoft Corporation President, Brad Smith, in January.

The relationship is in keeping with Nigeria's long-term economic growth strategy. It will create over 27,000 new digital employments in Nigeria over the next three years, fostering job possibilities and upskilling up to five million people.

Each of Nigeria's six geo-political zones would have access to high-speed internet infrastructure courtesy of the digital transformation plan.

Microsoft teamed up with IT firm Tek Experts to open a Customer Support Center in Lagos in 2019. According to them, the center employs around 1,600 individuals. This new digital project provides the tech industry with another option to increase their investment in Nigeria.

In a tweet, Brad Smith stated that the company believes in Nigeria's future and is enthusiastic about this cooperation.





The initiative will also contribute to the preservation of Nigeria's cultural heritage. Microsoft will use artificial intelligence tools to safeguard Nigeria's cultural assets for future generations. They'll work with the National Institute of Cultural Orientation to restore and conserve Hausa, Yoruba, and Igbo, the country's three primary indigenous languages.

"This is one of my favourite projects that we pursue around the world. It uses the most advanced technology of the 21st century to nurture and keep alive the culture that has been so important for humanity from the centuries past," Brad says.

### **Accelerate Your Business and Non-profit with Google Initiatives Google Investing Big in Nigerian Businesses**

Google is taking Nigeria by storm and it doesn't come as a surprise. On the get go, the firm is not slacking in its drive to accelerate Africa's digital space. It is not just by funding startups, it is making accessible tools that can provide real economic transformation. Its aesthetic glowing masterpiece of an office in the heart of Lagos is equipped with the human and material resource that answers the Nigerian problem and helping individuals and businesses scale through.

In the last four years, the Google for Entrepreneurs Accelerator Africa program has helped 82 startups from Nigeria and 16 other African nations finance \$112 million and generate 2800 direct employment. Google contributed \$5 million in the form of equity-free funding and product credits for Google services to achieve this.

This was revealed on Monday, when the Google for Startups Accelerator Africa Class 7 participants were unveiled. Healthcare, education, fleet management, logistics automation, and hiring are among the industries in which the selected entrepreneurs are working on solutions.

**Now Open!**

### **Google News Initiative**

The Google News Initiative has announced the launch of its Middle East, Turkey, and Africa Innovation Challenge.

The selected innovation initiatives will be eligible for up to \$150,000 in funding, according to the firm.

In a statement, the firm said, "The GNI Innovation Challenge has been running in the region since 2019 and the first two rounds saw 43 projects selected from 18 countries. Visit the Google GNI website to apply.





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# A CASE FOR URBAN REGENERATION

**It's time for urban regeneration in Nigeria  
From Brown Roof Tops to Aesthetics,  
Smart and Green Cities**

**S**ince the colonial era and towards the end of the Murtala/Obasanjo administration, when policy makers designed and executed urban renewal master-plan for emerging cities, the situation of our cities have remained comatose. Asides from new ways of building, the colorful roofing sheets replacing the brown roofs and modern designs in tiny fragments of our cities, Nigeria's urban cities are relics emerging from the graveyard of its past. Despite the rapid urban growth and acute urban management problem, urban planning in the hands of government, has continuously exhibited policy and institutional inconsistency and absence of commitment.

Urban regeneration is about redevelopment, fixing the broken pieces of architecture, aesthetics and reconstructing a pathway for economic revitalization and ease within the framework of emerging technology and global best practice. It is the removal of areas of social and economic burden in our cities, clear out slums and provide houses and structures for businesses, recreation and for general well-being of the populace.

In 2020, 51.96 percent of Nigeria's total population lived in urban areas and cities. World Bank estimates revealed that 111 million people currently live in Nigeria's urban cities without adequate plan to cater for them. By the year 2050, projections indicate that 300 million Nigerians will live in cities. It is a time bomb and unless something drastic is done, the consequences will be seriously negative.

The challenge today is a move towards smart cities and green cities. Emerging technologies provide the key to launching a sustainable cities with climate change in mind. A concerted effort of private consortium of Nigerians in the Diaspora can pull this trigger. By embarking on fragmented city change across the different states and partnering with governments at all levels, Nigerian cities will be able to meet the demand of its young vibrant population. Structures continue to emerge in Nigeria without markets, police posts, adjoining bridges, tarmacs, provision for disabled, planting of trees, eco-friendly zones, recreation centres, sport facilities to help



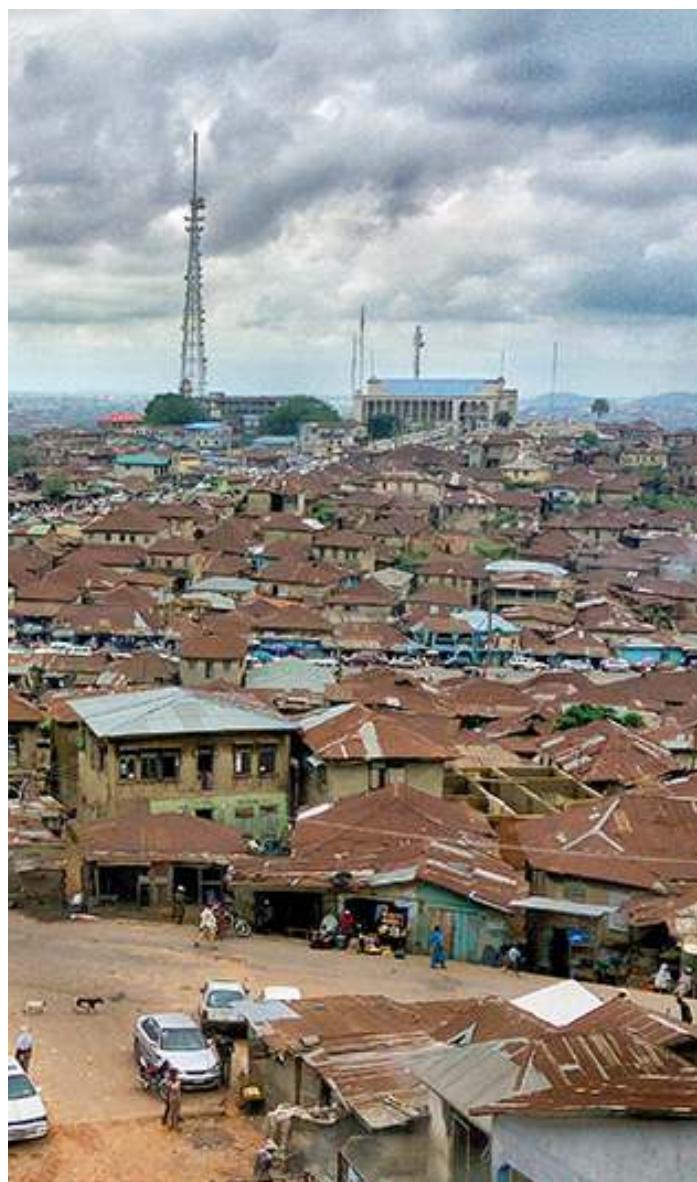
young talents develop their potentials, inter-link roads and central business districts emerging from the rubbles of the old. It's been a junk in a junk sheet and no one seems to just care.

More importantly, sustainable housing must accompany any policy drive towards urban renewal to address the housing deficit currently experienced. CBN figures estimates that N21 trillion will be needed to finance the housing deficit.

The Infrastructure Group within the Nigerian British Business Forum (NBBF) was set up to integrate the pool of professionals in the Engineering and Housing sector, as well as business executives within the UK in order to form a formidable partnership, gain access to fund and advise the government on policy initiatives.

It is opened to partnership for selected cities, and has a credible amount of support from governments at all levels for public/private partnership. Kano, Ibadan, Lagos, Benin, Akure, Abeokuta, Jos, Yola etc., are begging for a renewal that could make them a tourist destination.

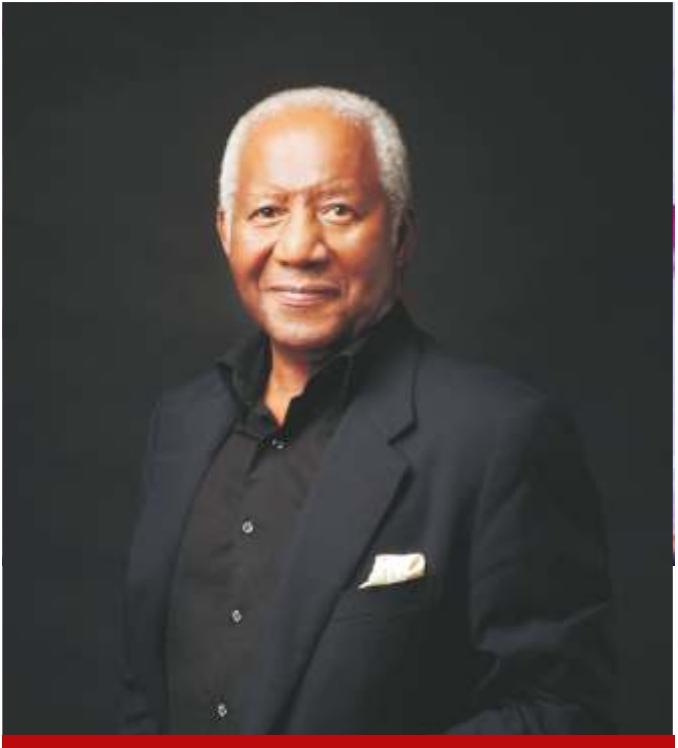
The re-imagination of these cities will be culture sensitive, taking into consideration a mix of history and the future. Nigerian cities must have the capacity to expand into metropolis like Tokyo, New York and shanghai, catering for all segments of the society. The loss from not planning for the future will be far greater than the investment we make. For the Diaspora community, this is how to give back and put Nigeria on the world map of countries whose cities portray their glory.



# *Our Society*

NIGERIA





## DR LANRE TOWRY-COKER

*Seasoned Architect, Consultant, Arbitrator, and Administrator,*

**S**easoned architect, consultant, arbitrator, and administrator, Dr. Lanre Towry-Coker sphere of influence stretches beyond his core professional field of Architecture. Although his expertise in matters related to housing development, urban planning, integrated designs and construction management is top-notch, he has demonstrated equal capability in other fields of endeavour, including private and public service. He is the Chairman and Chief Executive Officer of Towry-Coker Associates (TCA), a prominent Nigerian architectural firm which he established in 1976.

As well as requiring that he demonstrate his professional nous ensuring that projects are delivered to high standards, the position also demands of him a level of administrative and management capability to keep the firm's operations running at optimum levels. In both regards, he has delivered admirably. The company has since inception delivered architecturally exquisite projects both for residential and commercial purposes across Nigeria. Through his business development expertise, he has placed the company at the forefront of competition in the industry by forging consortia and winning design and construction contracts from both public and private organisations.

A measure of Arch. Towry-Coker's industry impact can be gleaned from his role in the development of the Abuja master plan, an architectural masterpiece he delivered in collaboration with a team of expatriates. It was he also that developed the original concept of the Federal Capital's first hotel, Sheraton Hotel, a job that he did to world-class

specifications. This brilliant architect further earned for himself industry bragging rights when he beat other competitors to land for his company the design project for the Abuja Conference Centre.

By 1992, Dr. Towry-Coker's professional approval rating had hit the roofs with his outwitting of a hundred other competitors to win the contract to design the World Bank Resident Mission Headquarters and Residences in Abuja. Lanre's accomplishments in the field of Architecture tell only a part of the story of this man of many parts. The success that trailed his public service only serves to complement the full range of his abilities. His appointment as Lagos State's Commissioner for Works and Housing between 1999 and 2003 brought an era of a mini revolution in the area of housing in the state. In four years on the saddle, he spearheaded and implemented policies for the development of about fifteen housing estates for middle class residents in Lagos; completed about four abandoned estate projects, and facilitated the Lagos urbanisation process.

Prior to his appointment, he had had intermittent stints serving in different parastatals and agencies in Lagos State. He was the Chairman of Lagos Waste Disposal Board between 1984 and 1985; the Chairman of Lagos State Luna Park in 1985, and a member of Lagos State Tenders Board. His extensive involvement in both public and private practices amply prepared him for the managerial and leadership demands of his role as commissioner.

While still a commissioner, he was appointed a member to the Presidential Technical Committee on Housing and Urban Development between 2001 and 2002. Further and much higher recognition came his way with his appointment as Special Adviser on Housing and Urban Development to President Olusegun Obasanjo. He was required to provide leadership and technical advice in the country's attempt to emulate South Africa's successes in housing delivery to its citizens. Having made his mark in politics, he returned to his private practice as the CEO of Towry-Coker & Associates.

Dr Lanre Towry-Coker, FRIBA, FNIA, MA Law, OPM (Harvard), PhD, is the only Nigerian architect ever, to have been elected Fellow Of The Royal Institute Of British Architects. He was appointed Honorable Commissioner for Housing in Lagos State, 1999-2003, when he resigned to return to the private sector. The World Bank HQ project in Abuja was won by his firm, Towry-Coker Associates out of a 110 local and international competitors. Dr Lanre Towry-Coker, is also a holder of an MA Law degree from the university of law, Bloomsbury campus, in London. He's a published author having written the book, 'Housing Policy And The Dynamics Of Housing Delivery In Nigeria; Lagos State As A Case Study'; Published by Makeway Press and available on Amazon.com.uk



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INSPIRATIONAL BUSINESS LEADER |  
INTERNATIONAL LAWYER | SPEAKER | AUTHOR

**U**do Okonjo, International Lawyer and astute Real Estate Entrepreneur is currently the Chief Executive Officer/Vice Chairman of Fine and Country West Africa. She also serves as an Independent Director, and Chair of the Governance and Remuneration Committee on the board of CAP PLC, a subsidiary of UACN Plc, one of Nigeria's oldest and largest publicly listed conglomerates.

Mrs. Okonjo is a seasoned legal practitioner who was admitted to the Nigerian Bar Association and New York Bar in 1991 and 1994, respectively. She has had a successful legal and entrepreneurial journey career for more than three decades.

Udo acted as Senior Special Adviser on Legal and Constitutional Matters to the Senate President of the Federal Republic of Nigeria and was a Partner at a leading commercial law firm, Templars Barristers & Solicitors.

As the best graduating female student at the Nigerian Law School, in 1991, Udo was awarded the prestigious British Chevening Scholarship to study at the University of London, Kings College School of Law, where she graduated with a Master's degree in Law (LLM) specializing in Corporate and Commercial Law.

She also earned a certificate in Effective Real Estate Marketing from the National University of Singapore in conjunction with the Dubai Real Estate Institute amongst several real estate and executive courses at the Said Business School, Oxford University, Judge Business School, Cambridge University, and Lagos Business School, Pan Atlantic University.

She is very passionate about real estate and entrepreneurship as a means of wealth creation and nation building and is convener of the annual Refined Investor Series which provides a roadmap and insight for building the future of the Nigerian real estate market.

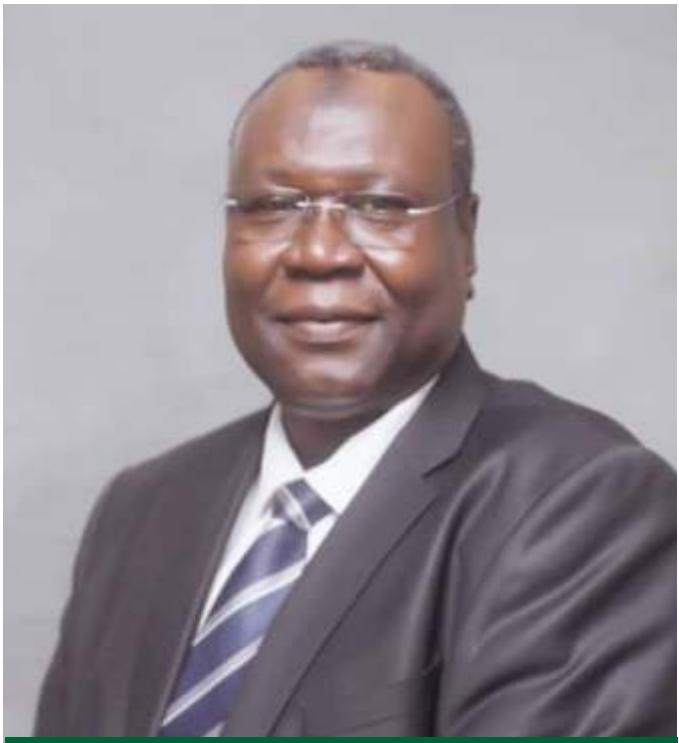
She is also the founder and Chief Igniter of the Inspired Women of Worth (IWOW) Network, a Business and Lifestyle Network for African Female Entrepreneurs and change makers, she is also the founding chair of the IWOW Leadership Academy, an institution established to Transform Society through Empowered Female Leaders along with Ignite Africa an initiative to Enrich, Transform and Connect the next generation of African Entrepreneurs through experiential learning.

Notably, recently under her leadership, Fine and Country West Africa has launched a cutting-edge Real Estate Leadership Development Programme in collaboration with the Executive Management division of the prestigious Lagos Business School.

Udo is a keen writer, teacher and an internationally sought-after speaker whose unique and authentic approach endears and connects her to any audience profile, with many testifying to being transformed by the practical principles learnt through the multiple platforms she engages through.

She has spoken extensively on Women in Leadership, Entrepreneurship in West Africa and Real Estate Investment.

She believes in 'Inspiring and Empowering African Entrepreneurs to Think Big and Live their Best Lives while building Purposeful, Prominent and Profitable Businesses.' Emerged CNBC Africa Finalist West African Businesswoman of the Year 2016, received the African Real Estate Personality Award, and the Extraordinary Brand Contribution Award to the Fine and Country Global Network. Interviews on CNBC Africa Power Lunch, BBC Radio in the U.K. for Refined Investor Series tagged: 'Taking Nigeria to The World' Featured in 50 Most Influential Corporate Giants in Nigeria, WIMBIZ Inspire Me, and Conversations with her, amongst others. Udo is regularly featured in leading national business publications and national TV. She believes that true African transformation will start with champions who take responsibility for changing their lives and others around them through right thinking and actions.



## HON BASHIR MAIDUGU

*Solicitor and Special Adviser to the Borno State Governor on Trade and Investment*

**H**on (Barr.) Bashir Maidugu is a Solicitor with about 30 years' experience and a Special Adviser to the Borno State Governor on Trade and Investments. He is a law graduate from the Ahmadu Bello University Zaria and the University of Maiduguri.

Barrister Maidugu started his career with the Nigerian Television Authority (NTA) in Lagos an Admin officer/Solicitor but resigned voluntarily to take up the challenges of the private sector after a few years. He moved to Abuja to set up a law firm with a few friends and later established his own law practice, \*Bashir Maidugu and Co, in 2006\*.

The firm specializes in drafting and perfection of legal instruments in complex multipartite commercial transactions including Spade works for institutional regulatory approvals, licensing and compliance. He attended courses, workshops and seminars within Nigeria and outside in various capacities.

In recent years, after the devastation caused by the

Boko Haram insurgents, he has preoccupied himself advising his State Governor in rebuilding and repositioning Borno State as a formidable and attractive economy for investors. The State has devised a 25 year Development Blueprint and a 10 year implementation Strategy under Professor Babagana Umara Zulum, the academic Governor of the State. They have been highly successful so far as the State is unconsciously building the best infrastructure in the country in its efforts at rebuilding. Barrister Maidugu has effectively relocated to Maiduguri in that regard.

He is the Deputy Conference Director of the Nigeria Public Private Partnership Conference. In August 2021, Barrister Maidugu was elected a Global Advisory Council member of the P3 World Council representing West Africa.

He is happily married with six children.

Bashir Maidugu: We have to abandon our comfort and descend down to the local level and improve our society adding that no one can do it for us. The alternative is a disaster so says Prof Zulum. This statement moved me personally.





## FOLUKE MICHAEL

*Project Management Expert,  
SDGs Implementer, an author*

Foluke Michael is a Project Management Expert, SDGs Implementer, an author, and IBM Enterprise Design Thinking Practitioner. She supports Entrepreneurs and Social innovators in Africa with the knowledge and skills needed to build sustainable businesses and create social impact projects.

Foluke, an indigene of Iyin-Ekiti, Ekiti State, Nigeria, started her career as a Civil Engineer in 1998. Her love for humanity led her to start life-changing projects in 2002, having led young Nigeria Artists to participate and won Caterina De' Medici International Painting Award in Florence, Italy, between 2002 and 2009.

Foluke is a creator of 'Art for Social Good'.

She is an MSc holder in Project Management from the University of Salford. She obtained a Certificate in Design-Led Strategy: Design Thinking For Business Strategy And Entrepreneurship from The University of Sydney, Australia.

She is the CEO and Project Director of Creative Youth Community Development Initiative, an NGO dedicated to actualising the #2030Agenda for Sustainable Development through four different platforms.

Foluke won the United Nations SDG Award-Innovator and the University of Salford Alumni Achievement Award in recognition of her

exceptional contribution to society. Her works have been published in the United Kingdom, Austria, Spain, Germany, India, Switzerland and United States. She created "Solution17 for Sustainable Development Goals" to help drive the actualisation of SDGs globally. United Nations have published her projects as GOOD PRACTISE, SUCCESS STORY and INSPIRING BREAKTHROUGH that can be replicated and scaled up to help galvanise the momentum for implementing the 2030 Agenda and the SDGs.

She is currently leading Global Movement Against Climate Crisis. She designed 'Solution17 Art for Climate Change, an initiative launched on September 25, 2020, by UN Deputy Secretary-General Amina Mohammed. On November 1 2021, the first Virtual Climate Art Gallery was unveiled during the Opening of COP26 at the Italian Consulate, Lagos.

Foluke was recognised as the Hero of Climate Action by the Most Influential People of African Descent (MIPAD) in support of the United Nations Sustainable Development Goals - #SDG13  
Her latest book, "The Green Entrepreneurs", was published on Amazon and Audible in April 2021.

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# INVEST NIGERIA

POLICY | INCENTIVE | AGRO BUSINESS | ENERGY | MANUFACTURING

Nigeria is blessed with large tracts of arable land which makes agriculture an important sector of the economy with high potential for employment generation, food security and poverty reduction. Although the sector was largely dominated by subsistence farming, with improved seedlings, modern farming methods and better weather forecasting, agricultural yields have continued to grow.

These improvements have been driven by government policies which are aimed at encouraging more commercial and mechanized farming. These policies leverage Nigeria's agricultural ecosystem to transform the country into a leading agribusiness and agro-allied industrial nation.

Agricultural sector contributes 25% of Nigeria's Gross Domestic Product (GDP) and accounts for 48% of the labour force. The sector's growth rate over the last 5 years averaged 4%. Crop production dominates the sector, accounting for 22.6% of GDP alongside livestock (1.7%), fisheries (0.5%) and forestry (0.3%). Nigeria's agricultural zones, which stretch from the tropical savannah in the north to the coastal

rainforest in the south, and the mangrove of the Niger-delta complemented by tropical and semi-temperate weather prevalent across the country, promote the cultivation of a wide variety of agricultural produce from exotic fruits, vegetables, tree crops to root crops. Towards maximizing this nature's gift, government has mapped-out soil characteristics across the country and provides detailed daily report on prevailing weather conditions.

## POLICY THRUST

The development framework for the sector is encapsulated in the Agriculture Promotion Policy 2016-2020, which itself built on the successes of its predecessor, the Agriculture Transformation Agenda 2011-2015. The policy document set out specific strategies for key stakeholders to build an agribusiness economy capable of delivering sustained prosperity by meeting domestic food security goals, generating exports, and supporting sustainable income and job growth.

### **The policy objective for the sector includes:**

- \* Doubling the growth rate of the integrated agriculture sector thereby increasing the contribution of the sector to the national GDP;
- \* Significantly reducing food imports and becoming a net exporter of key agricultural products;
- \* Integrating agricultural commodity value chains into the broader supply chains of domestic and foreign industries, driving job growth, increasing the contribution of agriculture to wealth creation, and enhancing the capacity of the country to earn foreign exchange from agricultural exports;
- \* Becoming self-sufficient in tomato paste, rice, and wheat;
- \* Promoting the responsible use of land, water and other natural resources;
- \* Facilitating food security, food safety and quality nutrition; and
- \* Creating a mechanism for improved sector governance by the supervising government agencies.

### **INVESTMENT OPPORTUNITIES**

The sector is open to private participation and investment opportunities abound across the various value chains. Broad categorization of these includes:

- \* Mechanized crop production such as rice, maize, millet, cassava, sugar cane, tomato and the cash crops such as cocoa, palm kernel, rubber, among others.
- \* Food processing and preservation across the value chains of the sector
- \* Beef processing and packaging
- \* Fruit juice/canned fruits
- \* Beverages and confectionary
- \* Cash crop processing – cocoa, palm kernel, rubber, among others
- \* Exploitation of timber and wood processing activities
- \* Livestock cultivation – dairy and aquaculture (fisheries) development

- \* Horticulture development.
- \* Agricultural input supplies and machinery.
- \* Water resources development especially for irrigation and flood control infrastructure.
- \* Commodity trading and transportation.
- \* Development and fabrication of appropriate small scale mechanized technologies for on farming processing and secondary processing of agricultural produce.
- \* Development of private irrigation facilities.
- \* Production of improved seeds and agro-chemicals.
- \* Production of veterinary drug, vaccine, chemical, feeds and feeds ingredients.
- \* Market Research.

### **INVESTMENT INCENTIVES**

Government has deliberately designed investment incentives to support private sector participation in the sector. While some of these incentives are in form of tax holiday, exemptions, and reliefs, there are many more that leverage on specific government policies, performance of the companies as well as relevant international investment treaties. **Some of these are:**

- \* Income tax relief for a period of three years and which can be extended for a period of one year and thereafter another one year or for one period of two years – Pioneer Status Incentives
- \* Zero Import Duty: Zero percent import duty tariffs (custom, excise and value added) for import of agricultural equipment and agro-processing equipment.
- \* Increased tariff with additional levy on any commodity that Nigeria produce (rice, starch, sugar, wheat, tomato etc.) to promote domestic production and local content.
- \* Exemption of interest from tax on loans granted to agricultural activities.
- \* Exemption from Value Added Tax (VAT).
- \* Access to Agricultural Credit Guarantee Scheme which is up to 75%.
- \* Avoidance of double taxation agreement which eliminates double taxation with respect on

income and capital gains.

- \* Investment promotion and protection agreement provides reciprocal baseline protections for investments.
- \* Nigeria qualifies for the Africa Growth and Opportunity Act (AGOA).

## WHY YOU SHOULD INVEST IN NIGERIA

- \* Availability of arable land across the country including 3.14 million hectares of irrigable land; Favourable weather conditions that support all-year-round agricultural activities;
- \* Known and mapped-out soil characteristics across the country to guide crop cultivation;
- \* Supportive government policy that is geared towards encouraging mechanized farming and agribusiness; and
- \* Huge demand gap between the supply of agricultural produce and the industrial activities.

## FOCUS- SERVICES

Nigeria is a natural location for a variety of industrial activities due to the availability of natural resources, affordable labour cost and large market. Its manufacturing sector is remerging due largely to the improving performance of the consumer and household goods industries. It produces a large proportion of goods and services for the West African subcontinent.

The industry sector contributes an annual average of 23% of the GDP. The major activities include oil & gas (9%), manufacturing (7%), and construction (5%).

The sector is strategic to government's objective of diversifying the economy in line with the Economic Recovery & Growth Plan.

## OIL & GAS INDUSTRY

Oil, natural gas and other oil and gas related products account for 90% of the total export volume and more than 80% of the government revenues. The country produces a daily average of 2.5 million barrels of crude oil which ranks it as the largest African



producer and the 6th in the world. In terms of oil export volumes, the country ranks 8th in the world. Nigeria equally has the largest natural gas reserves in Africa and ranks seventh in the world. It is eager to capitalize on this important resource after many years of flaring from oil fields. The country has attained an annual average production of about 2,000 billion standard cubic feet (BSCF) of natural gas; of which about 70% is utilized while 30% is still being flared annually. Towards ensuring zero percent gas flaring, the Federal Government has embarked on comprehensive and integrated gas utilization master plan/programmes which includes the development of Liquefied Natural Gas (LNG) plants and Independent Power Plants (IPP). Consequently, domestic gas consumption has continued to expand. Major gas grid infrastructure is being built to enable flexible delivery structure of high-quality gas across major industrial plants and homes. The state-owned Nigerian National Petroleum Corporation (NNPC) accounts for more than 50% of oil production and over 40% of gas supply. The local refining capacity is put at 24%. This creates a huge gap between the demand for refined petroleum products and local supply. Towards bridging this gap, the downstream industry has been opened to private sector participation. The Nigerian oil & gas sector is regulated by the Department of Petroleum Resources (DPR). The country is a member of the Organization of Petroleum Exporting Countries (OPEC). Major international oil companies (IOC) currently operating in the country include, but not limited to: Total, Chevron, ExxonMobil, Elf, Shell, ConocoPhillips and

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# FOCUS AFRICA



# THE GAMBIA

*The Political Storm wiping away its economic gains*

**T**he Gambia is a small, fragile West African country. Senegal surrounds the country (10,689 square kilometers), which stretches over 450 kilometers along the Gambia River. Its population is 2.3 million people. President Yahya A.J.J. Jammeh, who had been in power for 22 years, was defeated by Adama Barrow, a political coalition's presidential candidate. There were high hopes for the citizens when President Adama Barrow founded a new political party, the National People's Party, in December 2019. A new draft Constitution, which includes a two-term limit for the presidency, was delivered to the National Assembly in November 2019, but was rejected by Parliament in September 2020, putting a halt to critical economic governance reforms.

In 2019, the economy grew at a healthy 6%, boosted by improved confidence and record tourist arrivals, with sound macroeconomic management assisting in the reduction of the fiscal deficit, exiting debt crisis, and increasing international reserves closer to prudential levels.

The COVID-19 crisis has caused a sharp economic downturn in 2020, with a drop in tourists and trade disruptions leading to a 0.2 percent contraction in growth and a 3.1 percent contraction in real GDP per

capita, reversing gains in poverty reduction, with the international poverty rate (US\$1.9 in 2011 PPP) rising from 8.4 percent in 2019 to 9.2 percent in 2020. Continued strong macroeconomic management and donor grant inflows, on the other hand, have helped to lower the fiscal deficit (to 2.1 percent of GDP), while record high official remittances have bolstered international reserves.

The Gambia's Economic Recovery Program stood out among most adjustment plans in Sub-Saharan Africa because the economy recovered swiftly and the government executed reforms with surprisingly little public opposition.

If the economy reopens, good rains help agriculture, global demand improves, structural reforms on non-performing SOEs are implemented, monetary policy remains accommodating, and negotiations to restructure public debt continue as a complement to fiscal consolidation efforts, the outlook is positive. Real GDP increased slightly with growth of 2.7 percent in 2021 and is expected to rise 5.1 percent in 2022. In 2021, the fiscal deficit was reduced to 3.2 percent of GDP, and in 2022, it is expected to be 2.3 percent, while the current account deficit will be 10.1 percent.



# TANZANIA

*The old wine in  
an old bottle*

**F**ollowing the death of President John Magufuli on March 17, 2021, President Samia Suluhu Hassan was sworn in as the United Republic of Tanzania's sixth and first female president on March 19, 2021. From October 2015 to October 2016, President Hassan served as Vice President of the Fifth-Phase Government. The new administration has kept the political agenda consistent while adapting policies and programs to suit changing social and economic conditions. The Tanzania Development Vision 2025 and its related five-year development plans continue to steer the Sixth Phase government's overarching policy objectives.

Because of COVID-19, growth decreased to 2.1 percent in 2020, down from 6.8 percent in 2019. Construction and manufacturing on the supply side, as well as investments on the demand side, drove growth.

The pandemic has created weakening in sectors with great job potential, like as agriculture and industry, resulting in an increase in the number of Tanzanians living in poverty. According to estimates, the pandemic might push another 500,000 Tanzanians into poverty. During the epidemic, inequality is likely to have grown even further.

Due to increased tourism performance and the restoration of trade corridors, the economic prognosis is good, with real GDP expected to grow 4.1 percent in 2021 and 5.8 percent in 2022. Overall inflation is predicted to rise to 3.9 percent in 2021 and 3.4 percent in 2022, as energy and fuel prices continue to rise.

The budget deficit is forecast to grow to 3.2 percent in 2022, financed primarily through external borrowing, due

to significant infrastructure spending and weak revenue performance. Due to the residual impacts of COVID-19 on merchandise exports and rising imports of capital goods for big infrastructure projects, the current account deficit rose to 3.9 percent of GDP in 2021. In 2022, it is predicted to fall to 3.3 percent of GDP. Business regulatory hurdles that limit private sector activities, as well as uncertainty about the pandemic, are the primary adverse risks to the outlook. Due to weak private sector activity, poverty and unemployment are anticipated to continue high.

Improving accountability in the civil service is still a priority. The government is also aggressively interacting with regional and international multilateral and bilateral partners, and it has underlined the role of the private sector as the engine of economic growth by removing major barriers to private investment.

In October 2020, Tanzania's total public debt was 39.2 percent of GDP, with external debt accounting for 73.0 percent of the total. Domestic government debt climbed marginally from 26.1 percent of total debt in October 2019 to 27 percent in October 2020, owing to rising financing demands. Finance needs grew from 1.8 percent of GDP in 2018 to 2.8 percent of GDP in 2020, and they are expected to rise to 3.2 percent and 3.4 percent of GDP in 2021 and 2022, respectively, due to rising public spending requirements and a drop in grants.

Although the danger of external public debt distress is modest, the pandemic is expected to exacerbate vulnerabilities created by diminished state revenues and concessional borrowing capability.



# LIBERIA

*Reclaiming the economic  
soul of a country with  
limitless possibilities*

Liberia, the “Land of the Free”, was established as a homeland for freed African-American slaves in the 19th century and was the first African country to gain independence. After a tumultuous past and a bloody civil war, the country has gradually bounced back from the ruins. President George Weah has embarked on numerous fiscal frameworks leaning on the effort of Johnson Sirleaf to encourage foreign direct investment.

In 2020, real GDP is expected to fall by 3.1 percent, the third year of drop in the last five. The outcome for 2020 represents a drop in external demand for its primary exports due to a pandemic. The service sector, particularly wholesale and retail commerce, as well as the hospitality industry, were the hardest hit on the domestic front. On account of decreased aggregate demand caused by pandemic-related containment efforts, inflation is expected to fall to 17.2 percent in 2020 from 23 percent in 2019.

The government has agreed to debt guidelines, which include limiting foreign borrowing to concessionary conditions and requiring the central bank to cut domestic borrowing.

The continuous implementation of the Domestic Resource Mobilization Strategy, which aims to boost domestic revenues by broadening the revenue base and reducing tax losses, as well as financial deepening and capital market development, supports this approach. These measures may not be sufficient to produce the fiscal space required for a strong recovery. Anchoring fiscal policy on debt sustainability, deepening the financial market to enhance private financing, and seeking external assistance in debt relief, debt service suspension, debt restructuring, and concessional loans in the short term to create fiscal space are all possible policy options for increasing fiscal space.





# TUNISIA

*A country with contrasts,  
dancing on the brink*

Tunisia continues to be a country of contrasts: while significant progress has been made in the political transition to an open, democratic style of administration, economic progress has lagged. Economic growth is led by tourism, agricultural production and robust exports (phosphates in particular). The country posted year-on-year GDP growth of 2.5 per cent in June 2018, the highest since 2014. Tunisia's real GDP should revive and expand by 2% in 2022. Due to conservative monetary policy, inflation is predicted to fall further in the medium term, to roughly 4.3 percent in 2022. In 2021, the budget deficit dropped to 8.6% of GDP, and then to 8% in 2022. As the recovery continues, the current account deficit is forecast to reduce to 3.6 percent in 2022 in the medium term.

A third wave of the pandemic, political instability at the national and regional levels, an increase in popular protests against social conditions, insufficient access to financial resources for businesses, and a slower-than-expected recovery of European economies, on which Tunisian exports rely heavily, are the major risks to this scenario.

Tunisia's national debt, which is 70% external, will exceed 90% of GDP in 2020, continuing an alarming increasing trend that began in 2011, when it was nearly half as large. Tunisia is sensitive to exogenous shocks, particularly currency risk, due to its significant external debt concentration. The cost of debt servicing consumes roughly 28% of the budget, putting development spending on hold in order to improve Tunisia's long-term competitiveness. Another source of concern is the financial troubles of public institutions and businesses. The debt of public firms accounted for 13% of GDP at the end of 2019.

Tunisia's debt, on the other hand, is sustainable, according to the IMF's recent external debt sustainability study, because a major percentage of it is concessional and the portfolio has relatively long maturities.

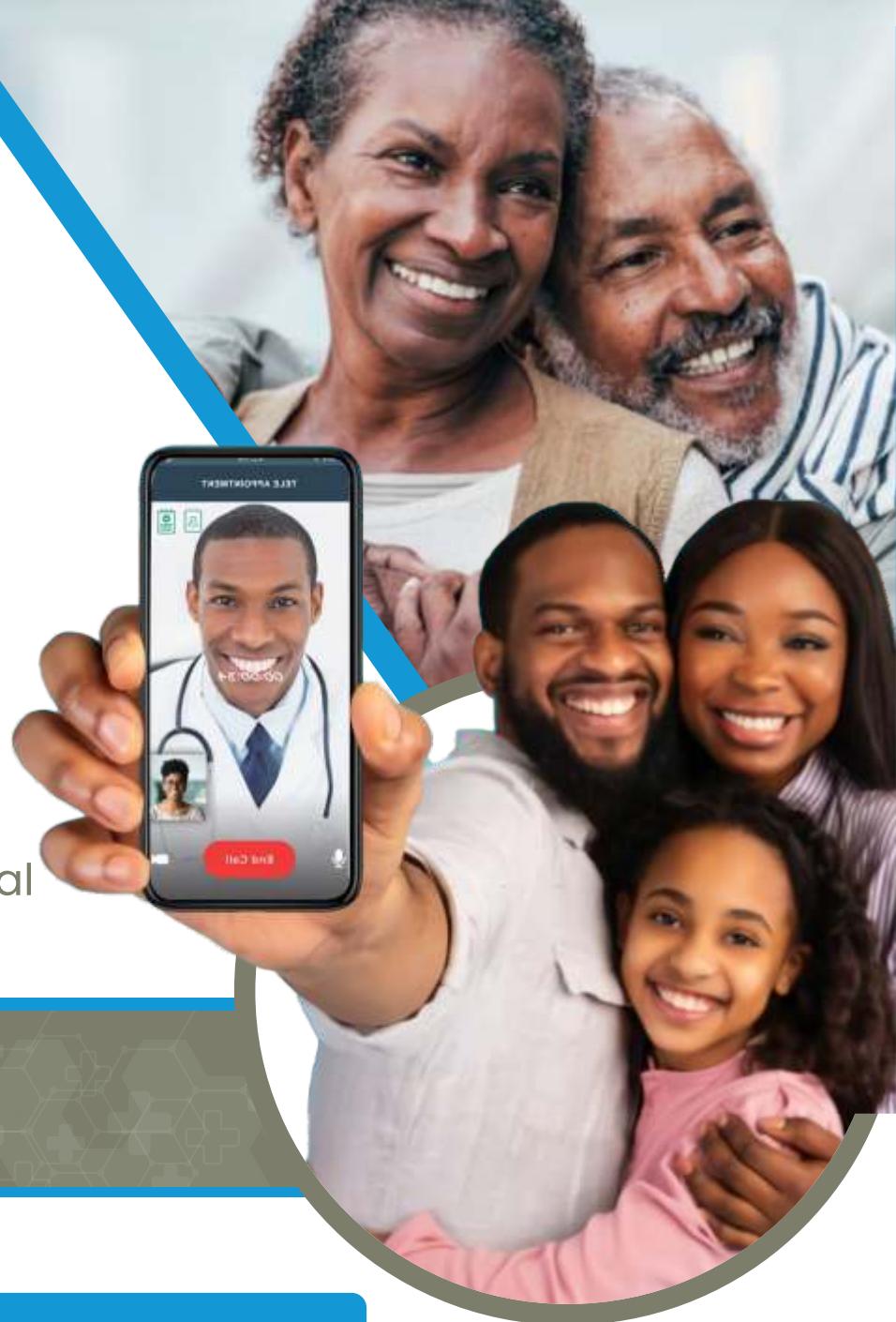




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A close-up portrait of Queen Elizabeth II. She is wearing a bright pink velvet hat with a large, vibrant red feather. She is smiling warmly at the camera. She has short, grey hair and is wearing a pearl earring. She is dressed in a matching pink jacket with a gold-colored brooch and a small pin on her lapel.

*Special feature;*

*Celebrating Her Royal Majesty's 70<sup>th</sup> year  
**Queen Elizabeth II**  
A Wine That Keeps on Refreshing Our World*



## *Celebrating 70 years of remarkable Excellence - the struggles and victories of the people's monarch.*

From her childhood as a princess through her coronation in 1953 and becoming the longest-reigning British monarch, Queen Elizabeth's life is a rich and spectacular one.

On April 21, 1926, Princess Elizabeth Alexandra Mary was born. Elizabeth and her younger sister Margaret grew up in a huge house in London where they spent their early years. They were not sent to school like ordinary children, but instead were taught by a governess at home. When her father was anointed King George VI, Elizabeth's life altered positively forever. Princess Elizabeth was 13 years old in 1939. She had begun to take seriously the responsibilities that would one day be conferred upon her as heiress presumptive, and she had enrolled at Eton to study constitutional and European history.

The outbreak of World War Two, however, would cut short her education. She started on a series of domestic visits with her mother and father in an effort to bolster the nation's spirit. When she toured the Italian battlefields in 1944, she was 18 years old and undertook many of the functions of a head of state in

the absence of the King. She became the first female member of the Royal Family to join the Armed Services as a full-time active member the following year, in 1945, in an effort to "do her part" for the war effort. She enlisted in the Women's Auxiliary Territorial Service as Second Subaltern No. 230873, a position equivalent to second lieutenant, where she received driver and mechanic training. She was a fully certified driver by the end of the war.

Her exceptional reign has seen her travel the world more than any other monarch, making numerous momentous foreign visits. She has been a major figurehead for the UK and the Commonwealth during times of enormous social change, known for her sense of duty and devotion to a life of service. Her Majesty continues to engage in a busy schedule of engagements, including visits to charities and schools, entertaining foreign heads of state, and leading the nation in Remembrance and joyous events, all of which are supported by other members of the Royal Family. One of the most significant aspects of the Queen's work is public and voluntary

service. The Queen has ties to approximately 600 charities, military groups, professional bodies, and public service organizations as a Royal Patron or President. These range from well-known international charities to tiny organizations focused on a specific issue or operating solely on a local level. "I declare before you all that my whole life whether it be long or short shall be devoted to your service." - Queen Elizabeth II mentioned her notion of a new Commonwealth in her Christmas broadcast from New Zealand in 1953, shortly after her ascension to the throne. She said, "The Commonwealth bears no resemblance to the empires of the past. It is an entirely new conception built on the highest qualities of the spirit of man: friendship, loyalty, and the desire for freedom and peace."

The Queen's duty today comprises a number of symbolic functions that increase the sense of family and the vitality of the Commonwealth connection, thanks to the development of tradition. She meets with Commonwealth leaders in their home countries, in London, and at Heads of Government Meetings. During each summit, she travels to the host country and meets with the leaders in small groups and at bigger formal events. Her state visits have taken her to almost every Commonwealth country – not just those where she is the head of state – where she has met with both citizens and politicians. She hosts a Commonwealth Day broadcast and attends other Commonwealth Day events such as the Westminster Abbey multi-faith observance and the Commonwealth Secretary-General's reception. The Queen has been instrumental in providing various socioeconomic benefits to Commonwealth countries as the head of the Commonwealth. For example, the Commonwealth Games, held every four years, is a global event that uses the power of sport to encourage cooperation among the 54 Commonwealth states. It's similar to the Olympics in certain ways. During her long reign as queen, she is also thought to have visited over 110 nations.

The Queen aided several countries in attaining independence or some form of autonomy from the early 1950s until the 1990s. This was especially important in Africa, where she oversaw the independence of nearly all of Britain's colonies. Nigeria, for example, got independence on October 1st, 1960. "I cannot lead you into battle. I do not give you laws or administer justice but I can do something else - I can give my heart and my devotion to these old islands and to all the peoples of our brotherhood of nations." Queen Elizabeth II

On May 16, 1991, Queen Elizabeth II became the first British monarch to address the United States Congress. For both countries, it was a really momentous event. The Queen summarized her speech, which lasted 15 minutes and garnered three standing ovations, by saying: "You will find us worthy partners, and we are proud to have you as our friends. May God Bless America"

The queen had a busy schedule of diplomatic activities in the midst of a decade defined by social and political transformations, including a 10-day visit to the Federal Republic of Germany (or West Germany), which was the first formal visit by a British royal to the country since 1913. Her visit coincided with the 20th anniversary of World War II's end, symbolizing the two countries' reconciliation and recognizing Germany's re-emergence as a power in Europe and on the global arena.



"To all those who have suffered as a consequence of our troubled past I extend my sincere thoughts and deep sympathy. With the benefit of historical hindsight we can all see things which we would wish had been done differently or not at all." - Queen Elizabeth II, Elizabeth became the first British queen to visit the Chinese mainland in 1986, viewing Xi'an's terracotta warriors, Beijing's Great Wall, and other sights.

The Queen's life has not been without its ups and downs, and there were times when her heart was broken. Her tenacity and a battling spirit full of grace, however, were what helped her overcome the difficulties of the past. She noted that the year 1992, in particular, "has turned out to be a 'Annus Horribilis,'" which is Latin for "a horrific year."

She has a number of responsibilities as Queen, from holding diplomacy events to influencing trends, but one of her most essential responsibilities is that of philanthropist. She has dedicated her life to helping others, and her example has established a standard for the royal family as a whole. The impact of Queen Elizabeth II on global poverty has left a legacy that will continue for decades.

She donates to over 600 charities in the United Kingdom (the royal family as a whole officially support nearly 3,000 charities around the world). The Queen is responsible for at least a portion of the £1.4 billion (almost \$2 billion) raised. This solidifies her status as one of the world's most influential philanthropists. She not only has an impressive track record, but she also donates her own money to organizations that are important to her. After hearing about the devastating earthquake in Nepal in 2015, she gave personal funds to the country.

Queen Elizabeth II's impact on poverty can be shown in a variety of ways. Every year, she throws several garden parties at Buckingham Palace to raise money for various charities that support the less fortunate. The money from the Queen's 90th birthday medal was also donated to 76 organizations under her patronage. Even in her advanced years, the charities that she has supported for decades remain a top priority.

To ensure that other members of the royal family will always have royal patrons, the queen passed along 25 patronages to other members of the royal family at the end of 2016, including patronage of Save the Children U.K., Animal Health Trust, and the Institution of Civil Engineers. The Queen is still the patron of



hundreds of organizations in the United Kingdom at the age of 96. Queen Elizabeth II's impact on poverty will serve as an example for the royal family for years to come thanks to her enthusiasm and dedication.

In 1970, when on a royal visit of Australia and New Zealand with Philip and Princess Anne, Elizabeth defied centuries of royal convention by taking a leisurely stroll to greet throngs of people in person rather than waving from a safe distance.

She danced with Ghana's president, Kwame Nkrumah, a Black man, in 1961. Many racists in her own realm and across the Commonwealth were upset, but the queen stood firm in her support for equality. She also worked behind the scenes to get the Commonwealth of Nations to criticize South Africa's apartheid regime.

Between the time of the nation's independence and when she became a republic, Queen Elizabeth was Queen of Nigeria from 1960 to 1963. You can see why her trips to Nigeria were usually accompanied by such fanfare. She has visited the West African nation twice. Although Nigeria has become an independent nation under her Majesty's reign, she still remains a queen in the hearts of Nigerians who see her as a role model and mother with so much humility clothed in grace and splendor. The relationship between Nigeria and her former colonial master has been strengthened ever since, with significant bilateral policies and economic partnerships.

The glorious transformation of many African nation-states towards self-determination and economic prosperity has been your Majesty's worthy pursuit. Today, the giant strides and successes recorded by Nigerians since ascending the throne has been remarkable. The United Kingdom has become a home to many Nigerians, with hundreds of thousands of people living their dreams, benefiting from numerous scholarships and exchange



programmes that have helped build a formidable workforce and professionals in different sectors.

The Nigerian community in the United Kingdom currently represents about 3% of the total UK population. The Nigerian-British Business Forum (NBBF), an initiative of Prince Afolabi Andu was set up with the express aim of achieving three major objectives namely; providing a platform where likeminded Nigerian Business owners in the UK can strategically work towards the building a strong sub-economy in the UK; deploy resources and expertise of Nigerian Professionals & Entrepreneurs in the UK towards nation building in Nigeria and finally establishing a platform that promotes bilateral business relationship between Britain and Nigeria.

The Group Chairman, Prince Afolabi Andu and the Global Business Group, which includes the NBBF wish the Queen all the peace and joy she desires and deserves and may the Kingdom continue to flourish, prosper and strong. Long live the Queen.





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## PROFESSOR ROTIMI JAIYESIMI

**P**rofessor Rotimi Jaiyesimi, Chief Executive Officer, Trojan Medical Group, is the Associate Medical Director for Patient Safety and Consultant in Obstetrics and Gynecology at Basildon University Hospital and Adjunct Professor, Faculty of Law, University of Ibadan. He is a Fellow of the West African College of Surgeons and Royal College of Obstetricians and Gynecologists. Professor Jaiyesimi holds a Master's degree in Business Administration and a Master's degree in Medical Law. He is also Chairman of the Advisory Board, Nigerian Commission for the eradication of Hepatitis B & C and Senior Vice President of the Nigeria British Business Forum.

Professor Jaiyesimi is a transformation agent with wealth of experience in clinical care, health policy and global health development. He co-authored the Nigerian National Policy on Gender and Health and

contributed to the Nigeria's National Policy on Diaspora Matters. Professor Jaiyesimi is an Assessor for the Care Quality Commission (CQC). He served for 13 years as a member of the General Medical Council Fitness to Practice Committee, the UK Medical Regulatory Body. He has contributed to the advancement of medicine through his numerous scientific publications. He is a renowned international motivational and keynote speaker. A multi-award winner, Professor Jaiyesimi was presented with the Lifetime Achievement Award by the University of Ibadan in 2018 and was described by his peers as an asset to the United Kingdom National





## EFURU NWAPA - OBUA

Efuru is a dual-qualified Solicitor of the Supreme Court of England and Wales, admitted in 1999, and a Barrister and Solicitor of the Supreme Court of Nigeria, with 30 years combined post qualification experience. She was called to the Nigeria Bar in 1991.

Efuru currently works with various law firms in the UK as a Consultant Solicitor, with expertise in Property, Probate, Contracts and Compliance. She is a Trustee of a UK Multi Academy Trust in Watford.

Efuru is a partner at EN&N Legal Practitioners Victoria Island Lagos, where she has acted for clients in the oil and gas industry, including the Nigeria Content Development Board, Saipem Contracting Nigeria Ltd. Efuru holds two undergraduate degrees in Linguistics and Law and two Masters degrees, one in International Law, the latest in Petroleum Law and Policy from the University of Dundee in Scotland.

Prior to becoming a Consultant Solicitor, Efuru practiced extensively in various firms in London United Kingdom and established her firm J E Solicitors in Golders Green London in 2003, which later became JE Stevenson in Marble Arch London. She resigned as a partner in October 2010.

Efuru is an Oil and Gas industry policy analyst and has written articles on the Nigerian Content Development Act 2010 and the Petroleum Industry Bill both published in the Nation Newspapers.

Efuru is passionate about community work and currently leads the Oguta UK and Ireland Association UK, former Secretary of the Council of Igbo Communities UK. She is the current Chair of the African Diaspora Business Network UK.





## DR LAWRENCE JONES-ESAN

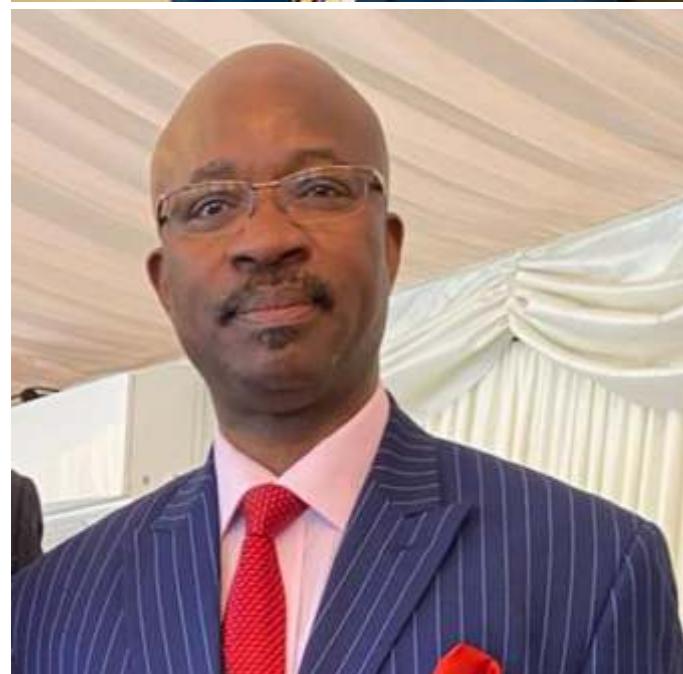
**D**r Lawrence Jones-Esan can best be described as a dedicated, committed and passionate academician. He currently serves as a Lecturer within the Business, Tourism and Law faculty at the University of Sunderland in London.

A highly accomplished scholar, Lawrence holds a PhD in International Business Management with a focus on Higher Education and Knowledge Management at International School of Management/St Johns University Paris/USA; alongside this, he also earned for himself a PG Dip/Masters in Educational Leadership and Management (RMIT University, Australia), PG Dip in Management Studies, Postgraduate Certificate in Education (PGCE) (Canterbury Christ Church University, UK) and also a BSc Hon (South Bank University, UK) and Professional Certificates in Systems Engineering.

He has more than 24 years of lecturing and management experience (having been a CEO and Director of Studies, Associate Programme Manager, Managing Projects, Marketing, and other Business Modules).

Lawrence's research interests lie within the areas of Higher Education, Knowledge Management, Information Communication Technologies for teaching and learning, Knowledge Management, and Human Resources Management.

Dr Lawrence Esan Jones has co-authored several papers within the field of Knowledge Management, higher education, experiences of students and hybrid learning, as well as in the field of entrepreneurship and Innovation. He is a fellow of several prestigious professional bodies.





## DR. BISI ESURUOSO

(formerly Akin-Alabi)

Project Lead, Safe Schools Lagos;

King's College London, London Southbank University; University of Westminster; University of Surrey UK.

Bisi was once a driver on the London Underground; she also had a stint as a cleaner of a GP surgery and a cinema in Hampstead London. Anywhere she finds herself she puts in her best for outstanding outcomes. Bisi is married with 4 adult children youngest of them is 25years and oldest is 30years.



**P**roject Director: PIE Initiatives, UK (Partners in Education). Bisi was a Former Special Adviser on Education, Science and Technology for the immediate past Government of Oyo State. She is the founder of SchoolRun Academy and Co-founder of Partners in Education, UK. An Alumna of the University of Lagos, London Southbank University and Kings College, London.

She is a diligent educator who exhibits great passion for developing sustainable education solutions in Africa. Bisi was recognised 20 years ago in the United Kingdom ( 10th, March 2001) by the then British Prime Minister, Mr Tony Blair for Excellence in Childcare while she was running 5 childcare centres all founded by her.

She was invited to No 10 Downing Street to dine with Tony & His wife QC Cherie Blair. Bisi is focused on succession planning for Africa. She is an alumna of



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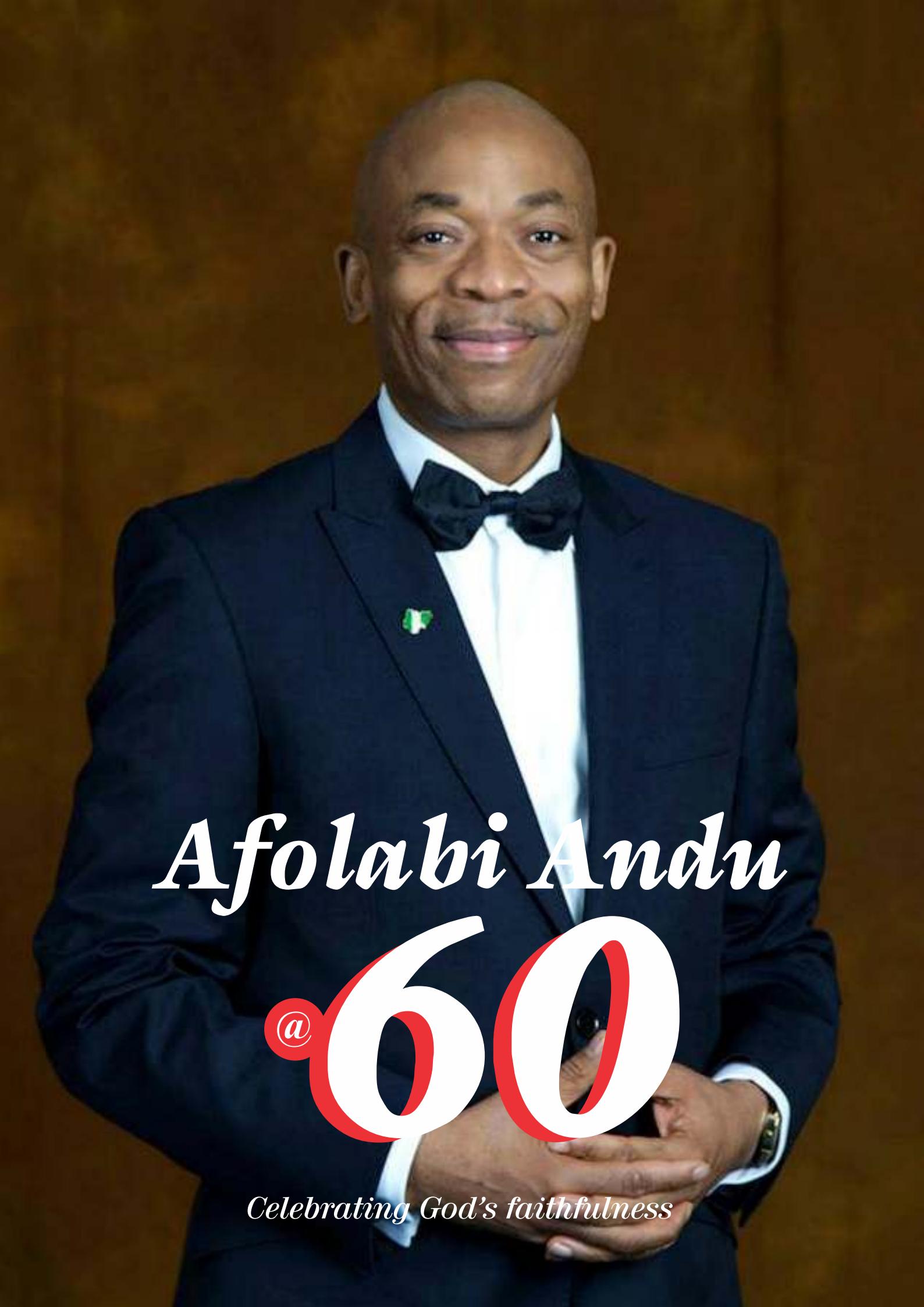


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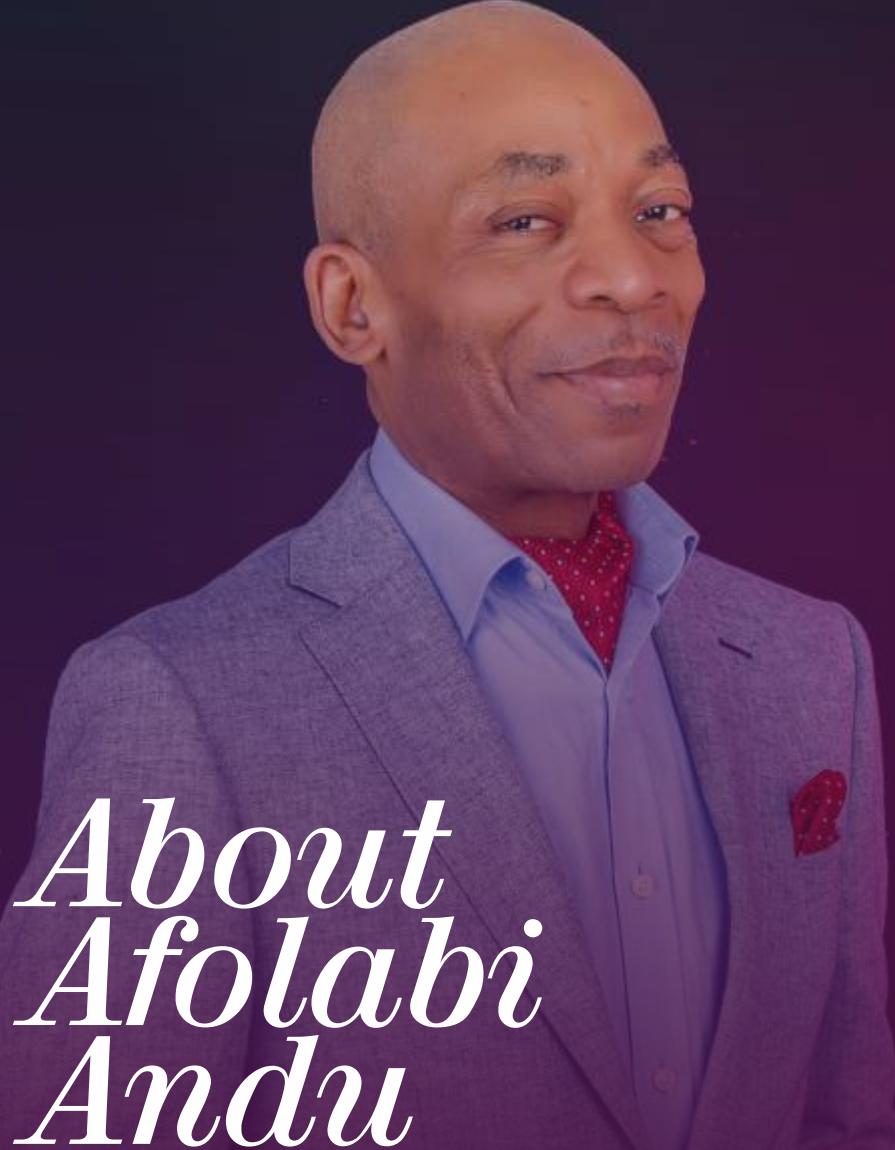
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A formal portrait of a man with a shaved head, smiling warmly at the camera. He is dressed in a dark blue tuxedo jacket over a white dress shirt and a black bow tie. A small green and white boutonniere is pinned to his left lapel. His hands are clasped in front of him.

*Afolabi Andu*

@**60**

*Celebrating God's faithfulness*

A professional portrait of Afolabi Andu, a middle-aged Black man with a shaved head and a mustache. He is wearing a light blue suit jacket over a light blue shirt and a red patterned tie. He is looking slightly to his right with a gentle smile.

# *About Afolabi Andu*

**A**folabi Andu is a name synonymous to the African- European Project; a role he has played quite remarkably for over thirty years. He is a man who operates with great passion, excellence, commitment and dedication. Afolabi can also be described as a highly skilled organizer, business strategist and brilliant communicator.

A recipient of numerous awards such as the Millennium Achievers Awards presented by Sir Eddie George at the Bank of England in 1999, the Nigerian Golden Jubilee Award in 2010, Nigerian Centenary Award in 2014 presented by Dr. Dalhatu Tafida, the Nigerian High Commissioner to the Courts of St James and subsequently the European Leadership Award presented to him at the House of Lords in 2019.

Afolabi Andu, a BA (Hons) and MBA degree holder has been instrumental in the development of numerous high impact initiatives both in the USA, Europe, the Caribbean and Africa. Some of the Initiatives include, The Best of Nigeria Expo, The Nigerian Global Business Forum, The Nigerian British & American Awards and a host of others. One of his greatest passion is to see people excelling in the place of their God ordained purpose. Afolabi, a Pastor with the Reedemed Christian church of God is married to Dr Oluyemisi Andu and they are blessed with three amazing young adults.



## Praise Night

## Anniversary Lecture





## Birthday Dinner

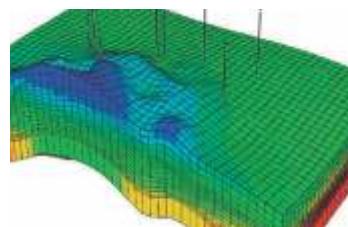
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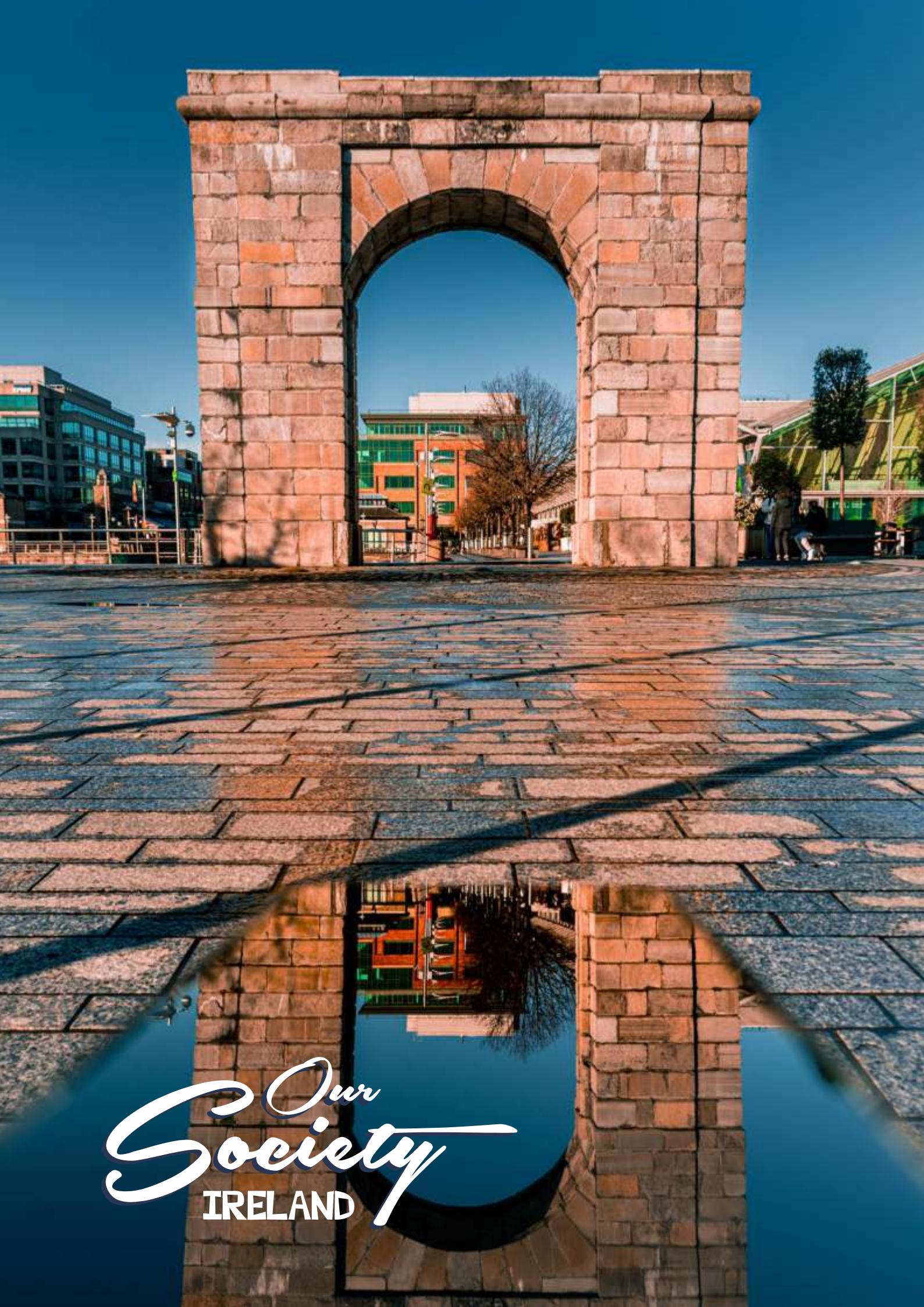
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## PRINCESS PAMELA TOYIN OGUNWUSI

*(Journalist/Author/TV Presenter)*

Princess Pamela Toyin Ogunwusi, a Journalist and Author has invested over thirty eventful years into a work experience that has spanned a variety of capacities in different fields of human endeavour. The last 20 years being dedicated to the media, research consultancy, advocacy and empowerment, Princess demonstrates a genuine passion for diversity, and has reported critically on migrant community issues. She personally researched and interviewed women of different parts of Africa living in Ireland, stimulating a debate on their migrant experiences, and documented their stories in 'Her Story' (a book that illuminatingly shares true poignant life migration experiences of African women living in Ireland).

Providing an insight to understanding migration issues and the position of women, 'Her Story' a major precursor to a significant paradigm shift in immigration issues in Ireland, has helped in changing commonly-held stereotypical assumptions about African women. The personal research Princess

carried out with the women sought to deepen the discourse on migration at a time Ireland was experiencing a steady influx of immigrants from Africa.

As a Director of ACDF (an NGO in consultative status with the United Nations), Princess represents the African Citizens Development Foundation at international meetings that focuses on women and other vital issues. Her role includes participating at United Nations conferences, interacting and working hand in hand with other NGOs to attain the UN's sustainable development goals.

Princess Ogunwusi the author of 'HER STORY' brings the attention of the world to pertinent issues including amplifying her voice for women's rights and gender equality. As a Research Writer and advocate, she has made significant contributions to local, international, governmental, non-governmental and women organisations. She has championed many courses helping to reshape the migrant communities for effective integration and inclusion process through the print, broadcast and social media.





## TOLULOPE OLANIYAN

Tolulope Olaniyan is a speaker, personal transformation coach, financial strategist, and the bestselling author of the "Magnificent You". Though she has diverse qualifications in areas such as innovation, finance, insurance, business, training, and coaching. Her passion is in supporting people to be the best they can be. She is passionate about change both within and outside and believes that leaders are not born but are made with the right tools and support.

As a speaker, Tolulope's areas of expertise include Personal transformation, Business development/innovation, Personal Motivation, Emotional Intelligence, Financial Planning, Diversity, and Inclusion.

Tolulope lives in the Republic of Ireland with her 3 lovely children who are not so young anymore. She is a mentor and coach to many young people and Adults and has been involved in different life changing community projects both within and outside Ireland.

Her organisation Pathways International Mission provides free coaching and empowerment support programs to children, women and young people in Africa aimed at alleviating poverty.

Tolulope loves to sing, read, and have a good phone chat in her spare time.





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## KAZEEM F. BELLO P.hD

**K**azeem Bello is a seasoned Professional Banker, Private Equity Manager, Venture Capitalist, Development Economist, Risk & Insurance Professional, Global Business and Trade Strategist, Financial Analyst and Project Manager. He commenced his banking career out of Nigeria working for some of the top line Commercial and Merchant Banks in Nigeria. He rose to the position of an Area Manager before relocating to the United States.

Dr. Bello continued his professional banking and finance career in the United States working for several top US Banks at managerial level including Santander Bank, PNC Bank and with Citi Bank, NA, in New York/New Jersey as a top Business and Corporate Banker and with the CITI Bank as Vice President in the Global Consumer Group. At Citibank, he served with CITI Smith Barney the global Investment Outfit, Citi Insurance, Citi Credit Cards and Citi Mortgage at various times. Dr. Bello also worked as top Director of Sales & Product marketing for large and Major US Insurance Conglomerates such as MetLife Insurance, Nationwide Insurance, Allstate Insurance Company, Liberty Mutual Insurance Company and Travelers.

He has at various times served in the Community Banking relationship assisting to deepen banking inclusiveness within the community in the Tri-States Area-Northeast United States. He was Community Director under the (CRA) for CITI Bank in the State of New Jersey. He also served under CRA program with the Federal Reserve Bank of USA, the New York

Regional Office under the Bank at Newark Program to promote grassroots and community inclusive Banking. With this cognate experience and long term banking professional career, he was appointed as the Chairman Steering Committee of the Nigerian Federal Credit Union (proposed) to establish and create a Community based banking, and finance institution for the Nigerian Diaspora in the USA.

Dr. Bello co-founder and currently the CEO of a Private Equity, Investments, wealth and project Management Firm based in Wall Street circle in New York (Afrique Capital and Equity Funds Limited, NY, USA), The company is operating in Emerging and frontier economies including its activities in the North America. He also served Associate Executive Director with Capstone Financials (a US based global Financial Engineering Firm). He currently serviced on the Board of Directors of several corporate businesses in Nigeria, United Arab Emirates (Executive Director -Smart Trade Finance, Dubai); Amity Asian, African and American Chamber of Commerce, Beijing, China as Financial Director and Financial Advisor to the International Police and Veteran Foundation, United States. Dr Bello is also the Chief Executive Officer of Africa Capital and Investment Advisors, Limited, Nigeria.

Dr. Bello holds B.Sc. Economics, MSc. Economics (Finance & Project Management) ; and Doctor of Business Administration -DBA Global Business Leadership and Management. At various times, he was educated with Post graduate certification and at the CITI UNIVERSITY, New York, USA ; Post Graduate Diploma, New York Institute of Investment Banking; Manage-Mentor Certification, Harvard University, USA; Licensed Associate -Member Financial Industry Regulatory Agency; He also holds other Professional Licenses as an Insurance Specialist, Risk Management Specialist, Bank Inspectorate Specialist, and Project Manager, Security& Investment Dealership, Private Equity, Mortgage & Real Estate Finance and ACAMS-Anti money Laundering Associate/practitioner.





## BARBIE ADEWOLE

**M**aximizing Your Real Estate Investment: 'Consider It done,' says leading architect and real estate sales professional, Barbie Adewole

Babatunde Adewole, fondly known as Babbie, is a trained Architect with over 30 years of diverse experiences in real estate brokering, construction, planning and management. Babbie is a Principal Broker and CEO at Tower Executives Realty, Laurel, Maryland where he has had a successful track record of delivery in sales and construction.

Within moments of meeting him, his passion for all things real estate is unmistakable. His innovative ideas and his commitment to the exacting demands and needs of clients, is what drives his business model. He says, "one of our core corporate values, is to ensure we always exceed the expectations of clients. And we continue to do so consistently."

It's a trade mark corporate principle that transcends business activities in the United States. For several years, he has played key roles facilitating construction and real estate sales for Diaspora Nigerians and for Nigerians interested in investing in lucrative U.S based real estate opportunities.

Born and raised in South-Western Nigeria, he attended the prestigious C.M.S. Grammar School, Lagos and later Ondo Boys High School, Ondo.

According to Babbie, "At a young age, I had heard a lot about Howard University's School of Architecture in Washington D.C. It was only natural for me to set my sights on enrolling there, which I finally did.

Babbie obtained his professional Bachelor of Architecture degree (B.Arch.) in 1986, and later acquired certifications in Construction Management and Facility Management.

As an innovative and highly resourceful industry professional with diverse experiences in architecture, construction, real estate sales and services, and facilities management, Babbie's goal is always to help clients achieve their real estate dreams and to maximize their investments.

Babbie's real estate practice – Tower Executives Realty - has won numerous county awards in the tristate the DMV corridor of the District of Columbia, Maryland and Virginia, by creatively and effectively combining residential and commercial acquisitions, developments and renovations.

With a commitment to giving back and paying forward, and mentoring others, he periodically conducts workshop in real estate purchases, acquisitions, maintenance and architectural alterations. He also actively heads his church's multi-million-dollar campus development project.

Babbie is married with children. He is an avid Tennis player and is an intrepid travel adventurer.





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