

Theme

**Disruptive by Design: Powering Africa's Fintech Revolution
through Innovation, Accelerated Growth & Smart Regulation**



WEDNESDAY 29TH OCT, 2025 | 9AM

Conference Brochure

ABOUT FITC

FITC is a professional services firm Limited by Guarantee providing cutting edge, innovative knowledge solutions and capacity building programmes that develop and strengthen individuals and organizations through Learning & Development, Advisory, Research and Policy Advocacy Programmes. Its institutional members are the Nigerian Banker's Committee which includes the Central Bank of Nigeria (CBN), the Nigeria Deposit Insurance Commission (NDIC) and all licensed banks in Nigeria.

FITC delivers world class knowledge solutions to all tiers of the Nigerian Financial Services Sector, and other industries and sectors within the economy. This is driven through its large numbers of multidisciplinary, versatile professionals and high-level strategic partnerships built with remarkable institutions across the world.

As the leading provider of knowledge solutions and curator of thought leadership Programmes ,FITC understands that the success of its programmes impacts the overall growth of individuals, organization and the economy. FITC works for several organizations in the public and private sector, supporting to transform performance and operations across the financial services and allied sectors.

OUR CORPORATE PHILOSOPHY



OUR MISSION

"To go beyond the ordinary, to deliver value by equipping individuals and organizations with innovative knowledge solutions"



OUR VISION

"To be a world-class, innovation-led and technology-driven knowledge organization"



OUR CORE VALUES

Service, Excellence, Agility, Teamwork and Innovation (SEATI)



CONFERENCE OVERVIEW

The financial industry is undergoing a radical transformation driven by emerging technologies such as Artificial Intelligence (AI), Blockchain, and Open Banking. These innovations are revolutionizing traditional financial services, enhancing efficiency, security, and accessibility. AI is enabling smarter risk assessment and fraud detection, blockchain is ensuring transparent and secure transactions, and open banking is fostering a more customer-centric financial ecosystem. However, with these advancements come challenges such as regulatory compliance, cybersecurity threats, and the need for financial inclusion. As the industry adapts to these changes, platforms for thought leadership and knowledge exchange become critical in shaping its future.

This is where FITC's Thought Leadership Conferences play a pivotal role. FOTC serves as a premier platform that brings together industry leaders, regulators, innovators, and stakeholders to discuss trends, share insights, and develop strategic frameworks that drive sustainable growth in fintech. By fostering meaningful conversations and collaborations, FITC helps bridge the gap between innovation and regulation, ensuring that financial institutions and fintech players can navigate the evolving landscape while maintaining stability, trust, and security in the industry. The conference is not just about discussions—it is a catalyst for action, equipping organizations with the knowledge and strategies needed to thrive in the digital financial era.

CONFERENCE OBJECTIVES



Acquire

Acquire up-to-date information on the latest trends, innovations, and best practices in the fintech industry.



Learn

Learn how to manage challenges emerging in the areas of talent, risk management, profitability etc.



Gain

Gain insights into the regulatory and compliance modalities in the industry.



Understand

Understand the evolving needs and expectations of customers in the digital era and learn how to deliver innovative, customer-centric solutions.



Develop

Develop a deeper understanding of the global fintech landscape and gain new perspectives on the opportunities facing the industry.

AGENDA

8:45am–9:00am

Virtual Login & Networking

10:05am–11:05am

1st Plenary Session

9:00am–9:10am

Introduction

11:10am–11:20am

Digital Refresh Break

9:15am–9:25am

Welcome Address

11:25am–12:25pm

2nd Plenary Session

9:30am–9:45am

Keynote Address

12:30pm–1:30pm

3rd Plenary Session

9:50am–10:00am

Product Innovation Session

1:35pm – 1:50pm

Q&A Conference Polls/Vote of Thanks

1:50pm – 2:00pm

Closing Remarks/Virtual Networking

WELCOME ADDRESS

Ladies and Gentlemen, Distinguished Delegates,

It is with immense pleasure that I warmly welcome you all to the **FITC TechNnovation FinTech Conference 5.0**. We are honored by your presence at this gathering themed: *“Disruptive by Design: Powering Africa’s Fintech Revolution Through Innovation, Accelerated Growth, and Smart Regulation”*.

This year’s conference, in its fifth edition is a celebration of progress, resilience, and transformation within the African Fintech ecosystem. More importantly, it is a forward-looking platform that challenges us to rethink, redesign and reimagine the future of financial services across the continent.

Over the past decade, fintech has grown from being an emerging disruptor to a powerful enabler of Africa’s economic growth. Across payments, lending, wealth management, insurance, and cross-border remittances, African fintechs have shown the world what disruption looks like when designed with purpose. From **Flutterwave, Interswitch, and Moniepoint** in Nigeria to **M-Pesa in Kenya** and **Chipper Cash**, these innovations have brought millions into the financial net, driving inclusion and creating opportunities for individuals, communities, and businesses.

Yet, while innovation fuels growth, the real power lies in designing disruption deliberately, through strategies that ensure sustainability, scalability, and above all, trust. That is why this year’s theme emphasizes three critical levers for fintech’s future in Africa: **innovation, accelerated growth, and smart regulation**.

- **Innovation** because Africa’s unique challenges demand creative, technology-driven solutions tailored to local realities.
- **Accelerated growth** because speed and scale are essential to meet the rising demands of our young, dynamic, and digital-first population.
- **Smart regulation** because enabling policies and robust oversight must walk hand-in-hand with innovation to build trust, safeguard consumers, and sustain momentum.

At FITC, we recognize that achieving this balance is not optional, it is essential. For over four decades, FITC has been at the forefront of delivering knowledge, strengthening institutions, and shaping leaders within the financial services sector and beyond.

Through our learning interventions, thought leadership, and industry-shaping dialogues such as this conference, we continue to play our part in empowering the financial ecosystem to thrive in a fast-changing world.

Today, this conference will convene the best minds in fintech, policy, banking, investment, and technology. Together, we will explore pressing issues – from funding and scaling fintech startups, to fostering trust through compliance, to leveraging data, AI, blockchain, and open banking. Our keynotes, fireside chats, panel sessions, and breakout workshops are designed to spark fresh thinking, unlock opportunities, and accelerate collaborations.

I am especially delighted to welcome our distinguished speakers, panelists, and thought leaders, both local and international, whose insights will light the path toward Africa’s fintech future. We are equally honored by the presence of **Mr. Philip Ikeazor, Deputy Governor, Financial System Stability, Central Bank of Nigeria, and Chairman of the Board of Directors, FITC**. Your visionary leadership continues to shape the resilience and dynamism of our financial system.

We appreciate our Technical Partners, the **FinTech Association of Nigeria** for their support in bringing this conference to light.

To our Conference Advisory Board Members, thank you for your guidance in curating this conference. To our sponsors and partners, we deeply appreciate your unwavering support and belief in the power of fintech to transform Africa. And to our participants joining us both physically and virtually from across the globe, welcome! We encourage you to immerse fully in the conversations, networking, and knowledge-sharing opportunities this platform offers.

As we look ahead, let us remember: the future of African fintech is not accidental, it is disruptive by design. By harnessing innovation, driving growth at scale, and embracing smart regulation, we can create a financial ecosystem that is inclusive, resilient, and globally competitive.

On behalf of FITC, I once again welcome you to the **TechNnovation FinTech Conference 5.0**. May today ignite new ideas, build lasting collaborations, and power Africa’s fintech revolution.

Thank you.

Dr. Chizor Malize CIMLon, MCloD
Managing Director/CEO, FITC
Chief Convener, The ThinkNnovation Conference

CONFERENCE CONVENER

Dr. Chizor Malize is a visionary business leader, a transformation expert and an ESG Advocate.

She is the Managing Director/CEO of FITC, a premier innovation-led professional services and consulting firm in Africa. With over 25 years of experience spanning financial services, energy, and consulting, she has driven strategic transformation across multi-institutions across Africa.

Chizor has held senior leadership roles in the financial services and energy sectors, and sustainability space driving marketing, product innovation, business process re-engineering and ESG & sustainability initiatives across the continent. She previously served as Global Head of Marketing and Product Management at Access Bank (now Access Holdings), leading the bank's business expansion across 8 African countries and the UK.

In her consulting role as the Founder and Managing Partner of Brandzone Consulting LLC, she led business transformation projects for global brands like Total, BMW, Range Rover, Qatar Airways, Falcon Energy Corporation, Nestoil Energy Corporation, Eterna Oil Limited, Access Bank and the First Bank Holdings Corporation.

Presently at FITC, a Central Bank of Nigeria (CBN)-owned entity, she leads policy advocacy, thought leadership and capacity development for Nigeria's financial sector at Management, Executive and Board levels.

She served as the Vice Chairman of the Chartered Institute of Directors (CioD) Women Directors Committee, the Bank Directors Association of Nigeria, and as an Executive Council member of Women In Business and Management (WIMBIZ). She has received numerous awards, including the Women Changing The World Award 2024, African Woman in Leadership Award 2024, the Women in Management Award 2023, the Stevie Award for Inspirational Leadership 2022, The CNBC Media African Rising Woman Award 2020.

Chizor is an Executive Education Alumni of Harvard Business School, London Business School, Columbia Business School, Yale School of Management, Wharton Business School and Lagos Business School. She is passionate about advocacy for youth empowerment, gender inclusivity and sustainability. She has built an astonishing project portfolio in business transformation, innovation, financial inclusion, and sustainability across Africa and beyond.

She is a well-sought-after international Keynote Speaker and is passionate about family, enterprise and development.



Dr. Chizor Malize

MD/CEO, FITC

KEYNOTE SPEAKER

Stanley is a Fintech Executive and Business Leader with a strong drive for Platform Orchestration, Nurturing Start-up, Driving Innovation, Partnerships and Financial Inclusion. He is currently the Chief Executive of Zest (formerly Stanbic IBTC Financial Services Limited) – the wholly owned fintech subsidiary of Stanbic IBTC Holdings PLC.

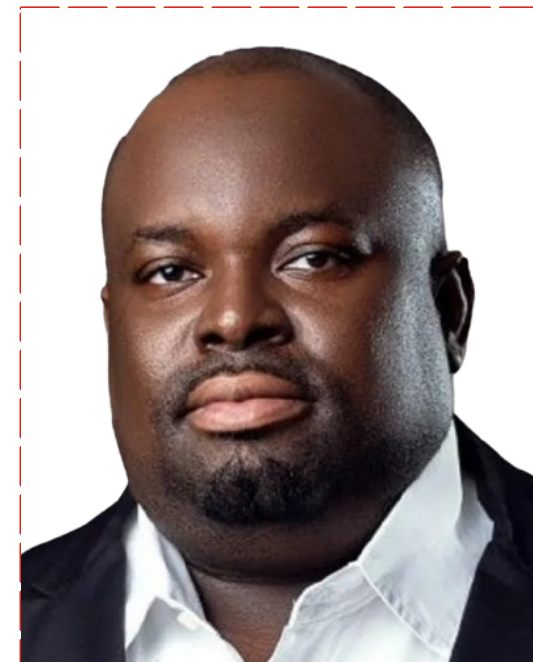
He is the President & Chairman of the Governing Council for Fintech Association of Nigeria (FINTECHNGR), VP (Western Africa) for the Africa Fintech Network (AFN), Past Chairman of the Committee of e-Business Industry Heads of Nigeria (CeBIH) and currently a Member of the Advisory Council of CeBIH. Stanley is also a Member of the Governing Council of the Chartered Institute of Bankers of Nigeria (CIBN) and sits on the Fintech & Innovation, and Capacity Building Committees of the Council.

Prior to joining Stanbic IBTC, Stanley was the Head of Financial Institutions (West Africa), and Country Business Director (Nigeria) at Mastercard International, he served at Ecobank as the Group Head of Consumer Payments supporting 33 countries across Africa, and at Standard Chartered Bank where he was the Head of Digital Bank supporting retail markets across Africa. Stanley was the pioneer Chief Operating Officer (COO) for Fortis Mobile Money (one of the first 16 Licensees of Mobile Money in Nigeria).

Passionate about supporting the global climate and sustainability objectives, Stanley holds a Doctoral Degree with specialization in Green Finance from Universidad Católica San Antonio de Murcia (UCAM) Spain, an MBA in Technology

Management from ADBU India, Post-Graduate Diploma in Digital Business (PGDDB) from Emeritus Singapore, PostGraduate in Public Policy & Administration, and has completed executive management courses on strategy, cybersecurity, digital finance from University of Oxford, Columbia Business School, Massachusetts Institute of Technology (MIT), Fletcher School of Law & Diplomacy (Tufts University), Terry College of Business (University of Georgia), amongst others.

He is a Fellow of the Chartered Institute of Bankers of Nigeria (FCIB), Member of the Institute of Directors (MIoD), Certified Cards & Payments Professional (CCPP), Fellow of the Institute of Credit Administration (FICA) and a licensed Project Management Professional (PMP).



Dr. Stanley Jacobs

CEO, Zest Payments Limited
President, FINTECH Association
of Nigeria

CONFERENCE FACULTY



Philip Ikeazor

Deputy Governor
FSS, CBN
Chairman, FITC



Dr. Chizor Malize

MD/CEO, FITC



Dr. Stanley Jacobs

CEO, Zest Payments Ltd
Chairman, FINTECH
Association of Nigeria



Taiwo Joda

MD/CEO, Accion
Microfinance
Bank



**Samira
Nwaturocha**

Founder /
Programme Director,
OwlNest



Dotun Adeoye

Co-Founder,
AI in Nigeria &
MD, Deodotti



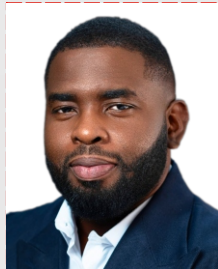
**Adeyinka
Adekoya**

Vice President,
Energy Ecosystem,
Interswitch



Catherine Onelum

Senior Account Officer,
VFD Microfinance Bank



Fego Okiomah

Country Manager,
Newland NPT



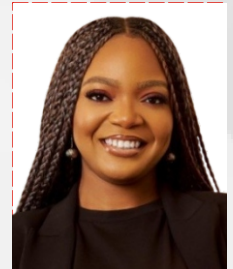
Dr. Yele Okeremi

CEO, Precise
Financial Systems



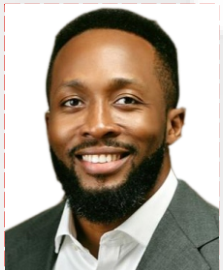
Henry Obiekea

MD, Fairmoney
Nigeria



Opeoluwa Abitoye

Head, Account
Management,
Flutterwave



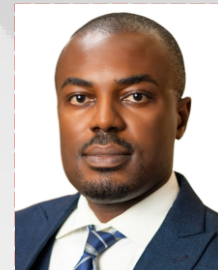
Seun Onayiga

Co-Founder, ACQ Managers &
MD/CEO, ACQ Capital Managers



Sadik Abubakari

Country Sales Manager,
Paix Data Centers,
Ghana



Lazarus Kalu

Senior Associate, AELEX



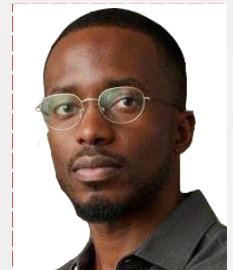
Mujib Ishola

Chief Technology Officer, Remita
Payment Services Ltd.



Tomi Badejo

Vice President Operations,
Graph (Techstars'23)



Babawale John

Chief Technology
Officer, GTBank

CONFERENCE STRUCTURE & RESOURCES



Innovation as a Catalyst: Reshaping Cross-Sector Collaboration

Although there is no universal definition of innovation, most scholars agree that innovation is something that is perceived as new and is implemented in a real-life context. Public innovation is often conceptualized into several categories, including service innovation (i.e., new ways to provide services) and product innovation (i.e., new products/technology). However, public service innovation often entails the development and/or use of new technology such as digital tools, systems, or applications. eHealth, which is the focus of this study, exemplifies this entanglement of service and product innovation, as new digital technology changes how a service is provided to health care users. For instance, introducing a new way to extract and communicate important user information (e.g., patient information) requires the introduction of a new information-sharing system.

Such technologically sophisticated service innovations have become central in the digital transformation of the health care sector, as they can significantly improve outcomes, decrease process complexities, and reduce administrative burdens.

PLENARY RESOURCES

LEAD SPEAKER



Dr. Yele Okeremi

CEO, Precise
Financial Systems

MODERATOR



Catherine Onelum

Senior Account Officer,
VFD Microfinance Bank

PANELIST



**Adeyinka
Adekoya**

Vice President,
Energy Ecosystem,
Interswitch



**Tomi
Badejo**

Vice President
Operations, Graph
(Techstars'23)



**Mujib
Ishola**

Chief Technology
Officer, Remita
Payment Services Ltd.

Dr. Yele Okeremi

CEO, Precise Financial Systems

Yele Okeremi, the founding and incumbent Chief Executive Officer of Precise Financial Systems Ltd. He holds a Doctor of Business Administration degree from the Swiss Business School, Zurich, Switzerland having previously obtained a Master of Applied Business Research from the same institution. He also has a Bachelor of Science degree in Computer Science (With Economics) from the Obafemi Awolowo University. He is an alumnus of Wits Business School, Johannesburg South Africa, where he completed NEPAD African Leadership Program, INSEAD, Fontainebleau, France where he completed the International Directors Program and also Harvard Business School, Boston, Massachusetts, USA where he completed the Owner President Management Program. Prior to PFS, he had a successful professional career at Inlaks Computers before he proceeded to Industrial Bank Limited (Merchant Bankers) as a Programmer/Analyst. He was the Chief Information Officer of Industrial Bank as at the time he left for Ventura Savings and Loans Limited as the Head, Systems and Logistics department. He held this position until 1994 when he founded PFS with Philip Ayeni, a Chartered Accountant.

As a leading icon in software development in Nigeria, Okeremi is also a member of the Presidential Initiative for developing the software industry in Nigeria and has previously served on the board of the Nigeria Information Technology Development Agency (NITDA). He is a Past President of the Institute of Software Practitioners of Nigeria (ISPON). As a technology startup advocate supporting the promotion and funding of indigenous entrepreneurs, twice, he served as the chairman of the Local Organizing Committee [LOC] for Demo Africa in 2014 and 2015. Demo Africa is an initiative of the United States Department of State and Lions@frica to promote innovation in the technology field globally and connecting startup companies with investors.

Dr. Okeremi is an adjunct Professor of Innovation and Entrepreneurship at the NIBS University, Accra, Ghana. He is a Director of Uniswitch Nigeria, as well as Petroprism Limited He is the Vice Chairman of the Board of Colton Group Nigeria. He is the incumbent Chairman of the Board of Arit of Africa Limited having served as a non- executive director of the company for many years. Dr. Okeremi has a passion for the development of intellectual capital of the black race and continues to advocate his position that irrespective of the conditions of the black man, the black man is by no means inferior in intelligence to anyone else in the world.

Catherine Onelum

Senior Account Officer, VFD Microfinance Bank

Catherine Onelum is a result-driven commercial leader with over seven years experience in business development and sales across multiple sectors. She began her career in the Retail industry, where she quickly rose through the ranks before moving into Digital Financial services. Catherine has a proven record of driving revenue growth, building strategic partnerships, and delivering innovative fintech solutions to high-value clients.

Known for her strengths in B2B and B2C sales, digital payments, and client relationship management, she has helped scale several financial technology initiatives that advance inclusion and digital adoption. Catherine combines professionalism and strategic insight with engaging communication, guiding conversations about how fintech is reshaping the financial landscape across Africa.

She is a graduate of Delta State University and is currently pursuing an MBA at Rome Business School. Catherine is passionate about helping SMEs scale on digital platforms and accelerating their revenue growth.

Adeyinka Adekoya

Vice President, Energy Ecosystem, Interswitch

Mr. Adekoya is a payments, banking, fintech, and digital products sales and growth management expert with extensive experience driving digital transformation initiatives across private enterprises, particularly in the banking sector. His expertise covers operational efficiency, business planning, digitalization strategy, product development, product growth, risk management, and enhancing competitiveness in both local and global markets.

As a Digital Transformation Manager, his focus is on aligning transformation projects with overarching strategic and financial objectives while positioning businesses for long-term success. His work includes advancing initiatives such as open banking (API-driven business models), fintech partnerships and alliances, and digital product development and platform management—core pillars of any forward-looking transformation roadmap.

Tomi Badejo

Vice President Operations, Graph (Techstars'23)

Tomi Badejo, currently serving as the Vice President Operations at Graph, epitomizes the blend of strategic leadership and innovative thinking in the digital finance sector. With a stellar career marked by a series of remarkable achievements, Tomi's journey from the role of Head of the Project Management Office to Chief of Staff/Deputy CEO role at NowNow is a testament to his exceptional capabilities and dedication.

Tomi's robust background in finance has been the cornerstone of his illustrious career. His expertise spans across various domains of financial management and digital transformation, honed through his tenure with prominent international companies and leading banks. Notably, his roles at Access Bank and Sterling Bank provided him with invaluable experience and insights into the complexities of the financial industry. These experiences have equipped him with the skills to drive strategic initiatives and manage large-scale projects with unparalleled efficiency.

In his current role as VP Ops, Tomi plays a crucial role in shaping the strategic direction of Graph. His visionary approach and strategic acumen have been instrumental in advancing the company's objectives and ensuring sustainable growth. Tomi's leadership style is characterized by a deep commitment to fostering a collaborative and innovative work environment, where every team member is empowered to contribute to the organization's success."

Mujib Ishola

Chief Technology Officer, Remita Payment Services Ltd.

Mujib Ishola is the Chief Technology Officer at Remita Payment Services Limited, a leading African payments company providing innovative payment rails and solutions for individuals, SMEs, corporates, governments, and fintechs. Before joining Remita, he worked at Javelin Group (a division of Accenture Strategy) in the United Kingdom, where he led technical teams helping global clients adapt to evolving customer behaviors and retail technologies.

At Remita, Mujib drives the company's technological transformation, overseeing the development and implementation of cutting-edge systems and ensuring the company remains at the forefront of payments innovation. He brings extensive expertise across payments technology, infrastructure, and use cases, blending strategic insight with hands-on technical leadership. Mujib holds a bachelor's degree in computing and Multimedia Technology with Computer Communications from Middlesex University, United Kingdom. He is also a prolific mentor, inspiring the next generation of tech leaders.



Unlocking Growth Opportunities: Bridging the Last Mile, Leveraging Infrastructure, Technology & Talent

Digital transformation and e-commerce are reshaping emerging markets, opening new doors for businesses and consumers. Here's what you need to know:

Mobile-first economies: In regions like Africa and Southeast Asia, mobile devices dominate internet use, driving e-commerce growth. Africa alone is expected to have over 500 million e-commerce users by 2025.

Financial inclusion: Digital wallets and mobile money systems, like Kenya's M-Pesa, are providing millions with access to financial services, boosting economic participation.

Infrastructure challenges: While mobile connectivity is growing, gaps in broadband and delivery logistics remain hurdles. Innovations like low-earth orbit satellites and crowdsourced delivery models are helping bridge these gaps.

PLENARY RESOURCES

LEAD SPEAKER



Henry Obiekea
MD, Faimoney Nigeria

MODERATOR



Fego Okiomah
Country Manager, Newland NPT

PANELIST



Opeoluwa Abitoye
Head, Account Management,
Flutterwave



Seun Onayiga
Co-Founder,
ACQ Managers &
MD/CEO, ACQ Capital
Managers



Babawale John
Chief Technology
Officer, GTBank

Henry Obiekea

MD, Faimoney Nigeria

Henry Obiekea is the Managing Director of FairMoney Nigeria, a leading Fintech institution redefining access to financial services and committed to rewriting the Africa Money Story. With over 17 years of professional experience spanning Fintech, Microfinance, Investment Banking, and Capital Markets, Henry has established himself as a transformative leader in Nigeria's financial sector.

Since joining FairMoney in 2021, Henry has pioneered several landmark initiatives that have positioned the company as an industry trailblazer. He successfully established the Capital Markets desk, driving the company's local currency debt strategy and securing two investment-grade credit ratings, the first ever achieved by a Nigerian Fintech. This milestone unlocked institutional funding opportunities and elevated FairMoney's credibility in the financial markets. Under his leadership, FairMoney launched its 10 billion (c. \$20 million) Private Note Programme in 2021, followed by the company's debut Commercial Paper Programme in 2023, further strengthening its capital structure and market presence. Prior to FairMoney, Henry was an Associate Vice President at Quest Advisory Services Limited, a Securities & Exchange Commission-registered boutique Investment Bank. There, he successfully led high-profile transactions in Equity and Debt Capital Raising, Mergers and Acquisitions, and Corporate Restructuring across industries such as Fintech, FMCG, Telecoms, Banking, and Insurance.

Henry's career also includes leadership experience at Procter & Gamble Nigeria, where as Assistant Brand Manager he spearheaded marketing initiatives across Senegal and Francophone West Africa. Earlier in his career, he worked with Oando Plc as a Quality Control Officer, gaining operational experience in Nigeria's energy sector. Henry holds a degree in Industrial Chemistry from Delta State University and an MBA from the prestigious Lagos Business School. He is a Microfinance Certified member of the Chartered Institute of Bankers of Nigeria (CIBN) and a member of the Institute of Directors, Nigeria (IoD).

Fego Okiomah

Country Manager, Newland NPT

Fego Okiomah is a distinguished professional with over 14 years of extensive experience in the financial industry, with focus in banking, payments, and fintech sectors. He holds a first degree from Covenant University and has furthered his education with certifications from the European Business University of Luxembourg and an executive MBA from Rome business School.

Throughout his career, Fego has been instrumental in driving the growth and development of innovative products that have significantly impacted the financial landscape. His expertise and leadership have been pivotal in various roles at prominent organizations, including Sterling Bank, Nownow Digital, and Flutterwave. Currently, Fego serves as the Country Manager, Nigeria for Newland Payment Technology, a globally recognized leader in Point-of-Sale (POS) manufacturing ecosystem. In this role, he leverages his vast experience and deep industry knowledge to steer the company's operations and growth in the region, ensuring the delivery of cutting-edge payment solutions that meet the evolving needs of businesses and consumers alike.

Fego's dedication to excellence and his ability to navigate and adapt to the rapidly changing financial technology environment have established him as a respected leader and innovator in the industry. His contributions continue to shape the future of financial services, making a lasting impact on the organizations he serves and the broader market.

Opeoluwa Abitoye

Head, Account Management, Flutterwave

Opeoluwa Abitoye is Head, Account Management at Flutterwave, with over a decade of experience. She manages the company's high-profile enterprise customers, guiding the existing enterprise merchants' cross-selling and upselling execution strategy. She is also responsible for growing the company's strategy in increasing revenue substantially from time to time and meeting client expectations.

Before joining Flutterwave, Opeoluwa gained extensive experience in the banking and payment industry. She worked in relationship management and electronic payments at Guaranty Trust Bank, and she was one of the pioneering members at PayU, heading the sales and marketing team. Opeoluwa holds a Master's in International Finance from Anglia Ruskin University and has completed numerous executive courses in management and industry best practices. She is known for her ability to build and lead high-performing teams, develop strategic initiatives, and drive growth through effective client management.

Seun Onayiga

Co-Founder, ACQ Managers & MD/CEO, ACQ Capital Managers

Mr Onayiga is a senior finance professional with almost two decades of investment banking, investment research, private equity and VC investing experience. Prior to ACQ, Seun was a Managing Director & Head of the Africa business at BancTrust & Co. – a U.K headquartered, EM-focused, debt specialist investment bank a Managing Director & Head of SSA Debt Capital Markets with BancTrust & Co. (an Emerging Market debt focused investment bank), where he is charged with building the SSA business for the franchise. He spearheads deal origination, structuring and execution of transactions across the debt product spectrum.

Before joining BancTrust, Seun spent 12 years at Renaissance Capital (RenCap) where his last role was as Managing Director & Head of Investment Banking SSA. He was responsible for vision setting and executing the firm's SSA investment banking strategy, making capital allocation decisions and managing the P&L of the region, as well as upholding the values and corporate culture of firm.

Prior to RenCap, Seun had stints with Africapital Management – an energy and infrastructure focused advisory firm; Emerging Capital Partners – the Washington D.C. headquartered, Africa-focused, Private Equity fund; Afrinvest (West Africa) – one of Nigeria's foremost investment banking boutiques, where he started his finance career as an investment research analyst; as well as with Julius Berger Nigeria Plc.

He is a financial market cognoscente, having advised corporates, governments, technology ventures, disruptive start-ups, entrepreneurs and investors across 19 African countries. Over the course of his career, he has advised on transactions with cumulative value of over \$13.0bn. He holds an MBA as well as a Bachelor's degree.

Babawale John

Chief Technology Officer, GTBank

With over a decade of experience in software engineering, Babawale John has established a strong track record of delivering world-class products and solutions that harness cutting-edge technologies to address complex business challenges. His expertise spans designing and implementing a DeFi prediction and staking system on USDT (TRC20) deployed on AWS infrastructure, creating AI- and ML-powered conversational chatbots, and automating business processes into reusable RPA models for bots and large-scale systems.

He has successfully built and led high-performing teams, consistently driving ambitious goals and earning recognition for transforming ideas into innovative solutions that boost revenue and enhance customer satisfaction. Passionate about using technology to empower people and businesses, he continues to embrace new skills and challenges.

As a seasoned leader in technical innovation, he brings both vision and execution to any team or organization seeking transformative growth.



Architects of the Future: Reimagining Regulation to Catalyze Ecosystem-Wide Growth

Reimagining Regulation to Catalyze Ecosystem-Wide Growth" is a concept focused on evolving regulatory frameworks to support, rather than hinder, innovation and growth across a sector. Key aspects include making regulations "smart" and "adaptive" to balance oversight with flexibility, fostering collaboration between regulators and industry, and using mechanisms like regulatory sandboxes to allow controlled testing of new ideas. This approach aims to unlock new opportunities, increase inclusion, and build trust within an ecosystem, such as Africa's fintech landscape.

Smart and adaptive frameworks: Instead of rigid rules, regulators should use flexible approaches that allow for experimentation while ensuring consumer protection and market integrity.

Collaboration: Strong partnerships between regulators and private sector participants are crucial for designing policies that are effective and support innovation.

Controlled environments: Using regulatory sandboxes allows companies to test new products and services in a controlled setting under the supervision of regulators, which helps them manage risks and address market entry barriers.

Focus on inclusion and trust: Regulatory design should aim to balance innovation with inclusion, ensuring that growth benefits a wider population and builds trust among stakeholders.

PLENARY RESOURCES

LEAD SPEAKER



Taiwo Joda

MD/CEO, Accion Microfinance Bank

MODERATOR



Lazarus Kalu

Senior Associate, AELEX

PANELIST



Dotun Adeoye

Co-Founder,
AI in Nigeria &
MD, Deodotti



Samira Nwaturocha

Founder /
Programme Director,
OwlNest



Sadik Abubakari

Country Sales Manager,
Paix Data Centers,
Ghana

Taiwo Joda

MD/CEO, Accion Microfinance Bank

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

Currently serving as the Managing Director/CEO of Accion Microfinance Bank, he holds both B.Sc. and Master's degrees in Finance and Banking from the University of Lagos. He is also an alumnus of the Saïd Business School, Oxford University. With strong expertise in strategic planning and stakeholder engagement, Mr. Joda has successfully steered organizations and teams to achieve performance excellence and industry prominence. He has over 30 years of experience across banking and non-bank financial institutions.

He is a Fellow, Chartered Institute of Bankers of Nigeria (FCIB) ü Fellow, Nigerian Institute of Management (FNIM) ü Fellow, African Board Fellowship on Financial Inclusion ü Fellow, Business Process Management Institute of Nigeria ü Life Member, Institute of Directors (M(IOD)) ü Microfinance Certified Practitioner (MCP) He currently serves on several strategic committees, including the Steering Committee of the National Microfinance Platform, Vice Chairman of the Board and Chairman of the Operations Committee of the Microfinance Learning and Development Center. He is also a member of the NASSBER Working Group of the National Economic Summit Group (NESG) and is the past Chairman of the National Association of Microfinance Banks, Lagos State Chapter

Taiwo has participated in numerous top management programs both locally and internationally. He is well regarded for his leadership skills and regularly mentors young professionals. He has received several prestigious awards including Microfinance Bank CEO of the Year 2022. Under his leadership, Accion MfB has earned multiple recognitions such as the Most Technologically Innovative Microfinance Bank, Microfinance Bank of the Year 2022, and Fastest Growing Digital Microfinance Bank. Fondly called "TJ", he is also an avid golfer and a lover of Jazz music.

Lazarus Kalu

Senior Associate, AELEX

Lazarus is a Senior Associate at AELEX. He is a key member of the firm's Technology, Media & Telecommunications practice group and is recognized for his extensive experience advising on regulatory and compliance issues at the intersection of law and technology.

He focuses on fintech regulation, data protection, cybersecurity, advertising, consumer protection, and emerging technologies. He advises startups, financial institutions, and multinational technology companies on navigating Nigeria's complex regulatory landscape, particularly in relation to payments, digital assets, telecommunications, and data-driven services.

Notably, he recently advised a payments services provider on licensing, regulatory compliance, data protection, and outsourcing issues connected with the launch of its digital payment solution in Nigeria.

Dotun Adeoye

Co-Founder, AI in Nigeria & MD, Deodotti

Dotun Adeoye is a board-level executive, AI strategist, and Pan-African digital innovator with over 30 years of global leadership experience across Africa, the UK, and the Middle East. He is the Co-Founder of AI in Nigeria. Dotun has led AI and product transformation projects for top global brands, including Adidas, Accenture, American Life, Barclays, Elsevier, Various UK Government departments, and AI Yahsat (UAE). He sits on advisory boards globally, advising on business growth, AI Adoption and transformation.

He is a LinkedIn Top Voice in AI, a member of the Harvard Business Review Advisory Council, and a bestselling author of "18 Habits of Highly Effective Global Brands." Educated at MIT, Harvard, Wharton, Cambridge, and OAU Ife, Dotun is committed to building ethical, inclusive, and commercially viable AI ecosystems that power sustainable growth in Africa and beyond.

Samira Nwaturocha

Founder /Programme Director, OwlNest

Samira A. Nwaturuocha is a seasoned executive and risk strategist with over 18+ years of experience across financial services and technology. Her expertise spans governance, risk management, operational resilience, regulatory compliance, cyber and information security, tech operations and service delivery, as well as customer experience management.

She has held senior leadership roles in banking, insurance, pensions, and fintech, including serving as Chief Risk Office, Chief Security Officer and Chief Operating Officer. Driving enterprise-wide risk and security transformation and compliance strategy, guiding the organisation through regulatory alignment, cultural change, and crisis management.

Samira is the Founder and Programme Director of OwlNest, a social impact and mentorship initiative that equips teenagers with cybersecurity skills, hands-on experience, and professional guidance. While open to all, the programme places particular focus on empowering young girls to close the gender gap in technology through early exposure, mentorship, and practical learning.

At the core of Samira's work is a commitment to ethical leadership, inclusive innovation, and building resilient systems that support both people and progress.

Sadik Abubakari

Country Sales Manager, Paix Data Centers, Ghana

Sadik Abubakari is the Country Sales Manager of Paix Data Centers and a seasoned technology solutions enthusiast and digital inclusion expert with over 20 years' experience in tech solutions, digital payments, financial inclusion, digital innovation, data center services, policy management and adding value to individuals and businesses both locally and abroad. He holds MSc Fintech Management, MSc IT Management and Bachelor of Technology Accounting and Computing. Outside work, Sadik is a soccer-loving person, human rights advocate and a movie lover.

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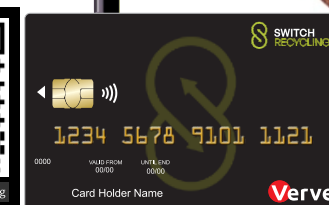
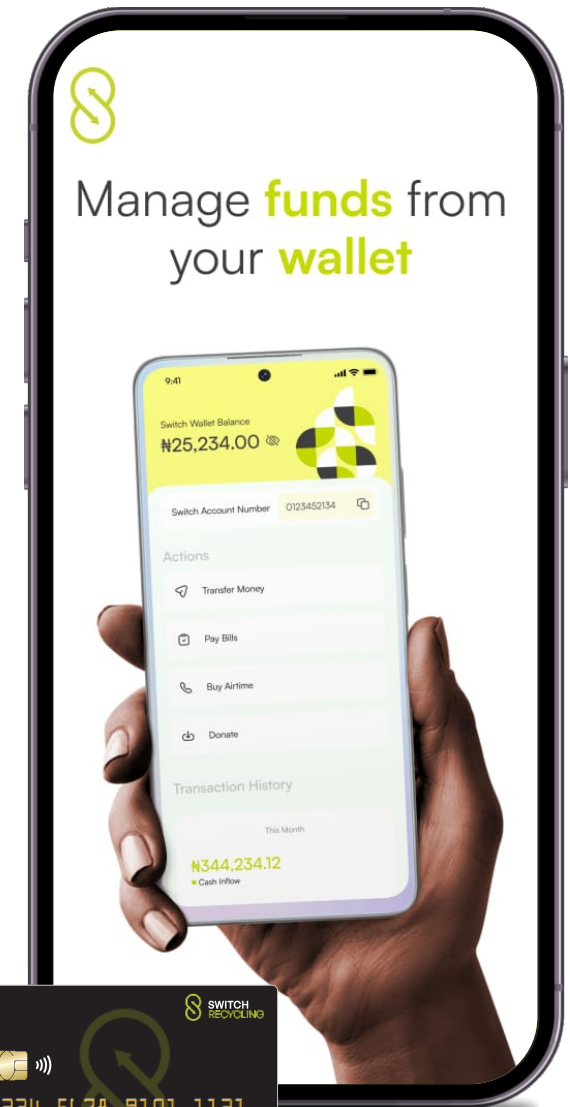
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