

**EBII** GROUP

PREMIER  
SPONSOR



# AFRICA INVESTMENTS RISK & COMPLIANCE SUMMIT 2022

HOSTED BY **EBII** GROUP

## WHAT ARE INVESTORS LOOKING FOR IN AFRICA?

**5th July 2022**

InterContinental London - The O2  
& Virtual (Hybrid)



OXFORD  
AFRICA  
BUSINESS  
ALLIANCE





## **TABLE OF CONTENTS**

<b>PAGE 4</b>	<b>FOREWORD BY EBII GROUP CEO</b>
<b>PAGE 6</b>	<b>AFRICAN INVESTMENT</b>
<b>PAGE 8</b>	<b>THE EVOLUTION OF THE SUMMIT</b>
<b>PAGE 10</b>	<b>THE PROGRAMME</b>
<b>PAGE 12</b>	<b>OUR SPEAKERS</b>
<b>PAGE 14</b>	<b>ABOUT EBII GROUP</b>
<b>PAGE 17</b>	<b>OUR SPONSORS</b>
<b>PAGE 18</b>	<b>CORPORATE PROFILE FOR ZENITH BANK (GHANA) LIMITED</b>



Thinking of banking in Africa...

**Think Zenith Bank**

In Africa, **Zenith Bank** operates in:

- **Nigeria**
- **Ghana**
- **Gambia**
- **Sierra Leone**



**FOR FURTHER ENQUIRIES, CONTACT**

+233 302 680884   info@zenithbank.com.gh  
+233 542 000111   www.zenithbank.com.gh

Zenith Bank Ghana Limited  
ZenithBank\_Gh  
Zenith Bank Ghana Limited  
ZenithBankGhana

Use our electronic banking channels



# FOREWORD BY EBII GROUP CEO



Dear Distinguished Guest,

We welcome you to the 3rd EBII AIRC SUMMIT 2022 dubbed “What are investors looking for in Africa.”

This summit provides a unique platform for current and prospective African leaders and experts, investors, investees, regulators, policymakers and financial institutions to engage on crucial strategies to make investment attractive to Africa and drive business the right way. We set the stage for a coordinated approach in providing solutions to investment risks associated with the African continent and are purposeful about changing the negative narratives around investment risk in Africa. By enhancing relevant policies and increasing African countries’ representation at the appropriate decision tables, we seek to drive the African transformation story from here.

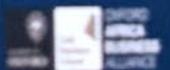
We believe that the calibre of speakers and relevant stakeholders who will be in attendance and the choice of topics in the various panel discussions make this the right place to determine what investors are looking for in Africa and how they can begin to get it the right way.

Listen, connect and enjoy the conference; we are thrilled to have you here. On behalf of our team, our partners and our sponsors, welcome to the EBII AIRC summit 2022 and may God bless you all.

---

**Adjoa Adjei-Twum**  
CEO, EBII Group

COMPLIANCE SUMMIT



**The Africa Oxford Initiative (AfOx)** is a cross-university platform which aims to facilitate equitable research collaborations between researchers based in African institutions and researchers based at the University of Oxford. Our Vision is to make Africa a strategic priority for the University of Oxford. AfOx programmes focus on Research, Education and Innovation. Our four research themes; Healthy People, Integrated Societies, Innovation for Prosperity and Green Futures, reflect our commitment to working across sectors and disciplinary borders

**OUR FOCUS AREAS ARE**

- Developing networks and strengthening collaboration
- Supporting African students
- Supporting innovation
- Networking, events and discussions



**250**

250 new collaborations with 120 African institutions, across 32 countries in Africa.

**57**

Supported 57 Visiting Fellowships for exceptional African researchers from 47 institutions

**34**

In 2022 working with 34 African innovators supported to develop new solutions to Africa's health challenges



**Transforming Africa's Trade**

With an array of services and programmes, Afreximbank is championing Africa's long-term growth and prosperity.

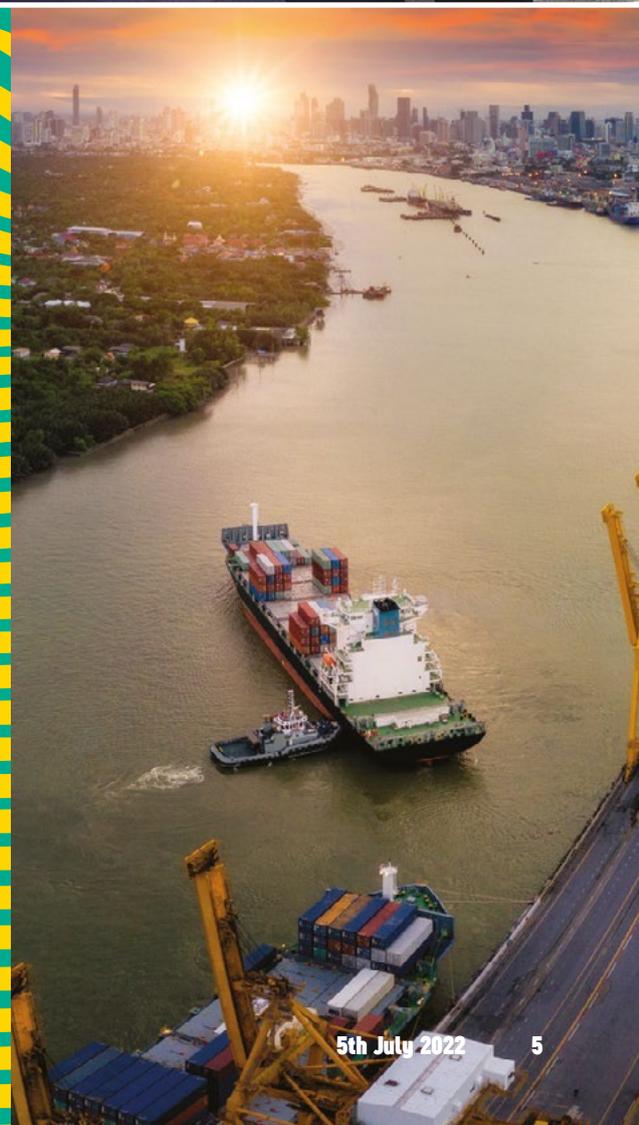
We innovate, we partner, and we intervene to diversify and transform Africa's economies. Our trade finance services and programmes are helping make Africa a player in the global market.

**Our Key Services:**  
 Trade and Project Financing Solutions  
 Guarantee Solutions  
 Trade Information and Advisory

**New Initiatives:**  
 IATF – Intra-African Trade Fair  
 FEDA – Fund for Export Development in Africa  
 MANSA – Africa's Due Diligence Data Platform

Discover more @ [afreximbank.com](https://afreximbank.com)

HQ – Cairo  
 72B El-Maahad El-Eshteraky Street  
 Roxy, Heliopolis, Cairo 11341, Egypt  
[info@afreximbank.com](mailto:info@afreximbank.com)  
 T +(202) 2456 4100/1/2/3/4



## AFRICAN INVESTMENT

# AN AFRICA OF IMMENSE INVESTMENT OPPORTUNITIES

### THE OPPORTUNITY

In 2019, seven of the world's 15 fastest-growing economies by real GDP were African. Africa had a nominal GDP of \$2,542 billion in 2019. The IMF predicts that sub-Saharan Africa's GDP will grow by 3.7% in 2021 and 3.8% in 2022. Trading under the African Continental Free Trade Area started in January 2021 and has created a huge single market containing over 1.3 billion people.

Africa has vast natural resources and a young and rapidly growing population. Intra-African trade currently accounts for only about 16% of the continent's total trade, whereas intra-European trade is close to 70%, so the potential is significant.

### THE CHALLENGE

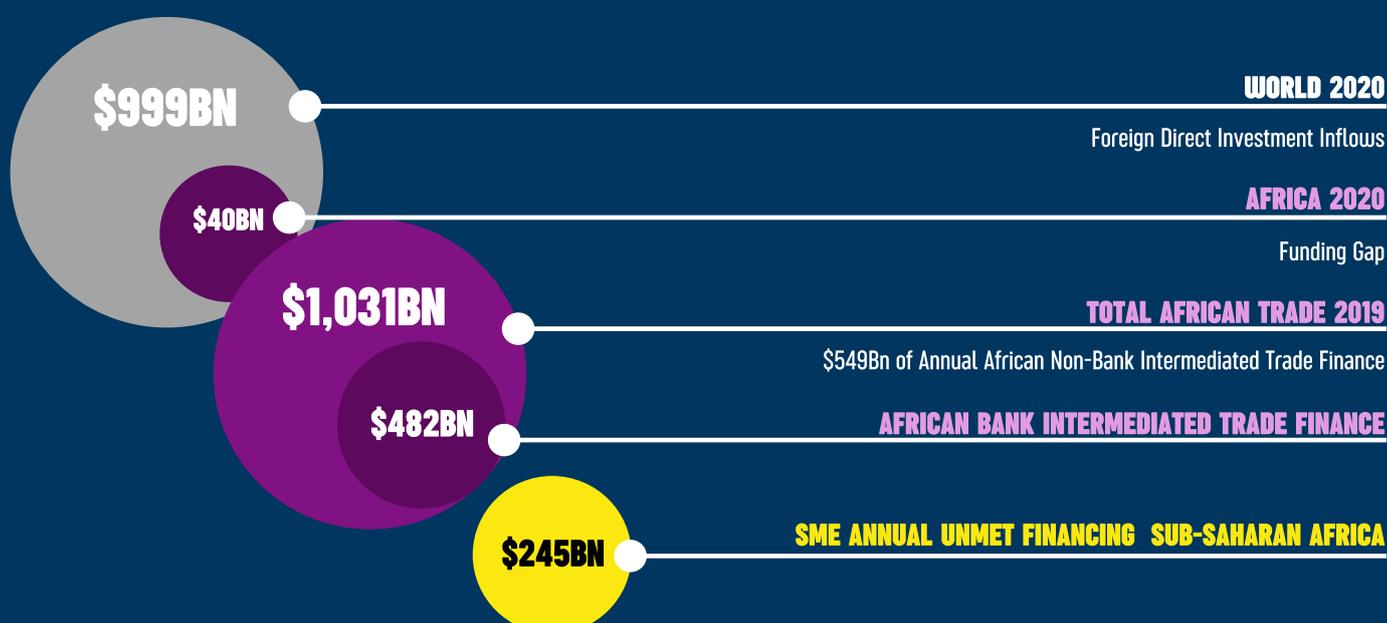
In 2020 Foreign Direct Investment inflows into Africa of \$40 billion were down from \$47 billion in 2019, as a result of COVID. The financing gap for African SMEs is \$245 billion in sub-Saharan Africa.

Many overseas countries - including China, the USA, France, the UK, India, Russia and others - are clamouring to increase their trade and investment links with Africa.

While there is a move to harmonisation, with more than 1,000 languages and numerous currencies across 55 countries and often different laws and standards, it is increasingly vital to address the different types of risks that may be associated with investment management in Africa. In the search for funding, African firms must understand the compliance expectations of both local and international investors. The Africa IRC Summit 2022 will focus on how to unlock the opportunities and mitigate challenges for the continent this year and beyond.



# MARKET OPPORTUNITIES



## THE AFRICAN CONTINENTAL FREE TRADE AREA (AFCFTA)

Trading under the African Continental Free Trade Area started in January 2021 and has created a single market containing over 1.3 billion people. Africa has vast natural resources and a predominantly young and rapidly growing population. Intra-African trade currently accounts for only about 16% of the continent's total trade, whereas intra-European trade is close to 70%, so the potential is significant. In addition, many overseas countries - including China, the USA, France, the UK, India, Russia and others - are seeking to increase their trade and investment links with Africa.

The opportunities encompass multiple sectors with scope for modernisation, industrialisation, diversification and a clear need for intra-African beneficiation of its raw materials. These and other favourable factors herald significant trade and demand growth. While there is a move towards



harmonisation in many areas across the continent, the fact remains that Africa contains 55 countries, over 1,000 languages and numerous currencies, in addition to differing and often conflicting laws, regulations and standards. Having local knowledge and contacts are paramount for successful investments in Africa, and it is increasingly vital to address Africa's investment risk management considerations. African firms also need to understand the compliance expectations of both local and international investors in order to attract the necessary funding.

# THE EVOLUTION OF THE SUMMIT

In 2020, themed Attracting and Sustaining Investments in Africa post-Covid-19 - Staying ahead of the Compliance Curve, there were 5,000 virtual participants and speakers included: H.E. Wamkele Mene, Secretary-General, African Continental Free Trade Area (AfCFTA) Secretariat. In 2021, themed 'Financial Crime Compliance and ESG – The Future of African Investment, speakers included: H.E. Nana Addo Dankwa Akufo-Addo, President of the Republic of Ghana; Mr. Ebenezer Onyeagwu, Group MD & CEO, Zenith Bank PLC; H.E. Dr. Amani Abou-Zeid, African Union Commissioner, Infrastructure and Energy; Rt. Hon. Lord Paul Boateng, Chair Water and Sanitation for the Urban Poor formerly U.K. Cabinet Minister and High Commissioner to South Africa; Mrs. Elsie Addo Awadzi, Deputy Governor, Bank of Ghana.

EBII Group's Annual Africa Investment Risk And Compliance Summit provides a unique platform for prospective African leaders and experts, investors, investees, regulators, policymakers and banks to have a coordinated approach in providing solutions to investment risks associated with the African continent and In so doing Purposefully change the negative narratives around investment risk in Africa through enhancements of relevant policies as well as increasing the representation of African Countries at the relevant decision tables.

**THIS YEAR'S SUMMIT IS STRUCTURED TO SHINE A LIGHT ON THE POTENTIAL HIGH RETURNS AFRICA OFFERS FOR INVESTORS AND DELIVERS THE LATEST THINKING ON OVERCOMING THE OBSTACLES STANDING IN THE WAY OF UNLOCKING THE CONTINENT'S VAST OPPORTUNITIES.**



## WHERE AFRICA AND INVESTMENT MEET AND THE FUTURE OF INVESTMENT IN AFRICA STARTS



### OUR 2022 SUMMIT WILL FEATURE...



#### EXPERT PANELLISTS & SPEAKERS

Keynotes and panel discussions featuring heads of state, captains of industries and high-level government officials.



#### HIGH PROFILE GUESTS & INVESTORS

Attended by heads of state, policymakers, banks, firms looking for investments, the most active private equity, venture capital and other investors seeking African investment opportunities.



**President of the Republic of Ghana - His Excellency Nana Addo Dankwa Akufo-Addo speaking at the 2021 Summit.**



## Driving economic growth in Africa using technology

Microsoft Africa Transformation Office focuses on four essential development areas in Africa—digital infrastructure, skilling, SMEs and startups, supported by strategic partnerships with industry alliances and coalitions, to fuel investment in Africa and further establish the continent’s export of digital services.



Visit our website:  
[microsoft.com/africa/ATO](https://microsoft.com/africa/ATO)



### TIME (GMT+1)

---

**8:30 AM**                    **REGISTRATION & NETWORKING**

---

**9:00 AM**                    **HEALTH & SAFETY BRIEFING + OTHER ANNOUNCEMENTS**

---

**9:05 AM**                    **WELCOME SPEECHES**

Setting the scene for the Africa Investments Risk & Compliance Summit 2022

- **Adjoa Adjei-Twum** - CEO, EBII Group
  - **Louise Richardson AAAS AcSS FRSE RHA**, Vice-Chancellor of the University of Oxford
  - **Her Excellency Vicky Ford** - Minister for Africa at the Foreign, Commonwealth & Development Office
- 

**9:40 AM**                    **OPENING KEYNOTE AND Q&A**

The natural resources the various African Countries have that have yet to reach their export potential?  
What return on investment gives a fair division to investors and the various African countries?

- **His Excellency Wamkele Mene** - Secretary-General, African Continental Free Trade Area (AfCFTA) Secretariat
- **His Excellency President Dr. Julius Maada Wonie Bio**, President of Sierra Leone

*Q&A Session moderated by Adjoa Adjei-Twum, CEO of EBII Group*

---

**10:05 AM**                    **SHORT BREAK**

---

**10:15 AM**                    **FIRESIDE CHAT WITH DR. MO IBRAHIM**

- **Dr. Mo Ibrahim**, Founder & Chair, Mo Ibrahim Foundation

*Interview by Adjoa Adjei-Twum, CEO of EBII Group*

---

**10:45 AM**                    **PANEL 1 - ENVIRONMENTAL SOCIAL AND GOVERNANCE (ESG)**

This panel will look at: Beyond ESG box-ticking – the practical risks and rewards of sustainable investment in Africa.

#### KEYNOTE

- **Ade Ayeyemi**, Group Chief Executive Officer, Ecobank
- **Hon. Minister Seedy Keita**, Minister of Finance and Economic Affairs, The Gambia
- **Cherie Blair CBE, Q.C.**, Founder and Chair, Omnia Strategy LLP

*Moderated by Chiyo Robertson, Senior Business Journalist (Ex BBC)*

---

**11:35 AM**                    **MIDDAY KEYNOTE**

What are the current investment opportunities on the African continent? Based on these opportunities, what does Africa need to do to increase its Foreign Direct Investment (FDI) from 4% of the global FDI to 10% of global FDI?

- **Ebenezer Onyeagwu**, Group Managing Director and CEO of Zenith Bank Plc
- **Oscar N. Onyema OON**, Group CEO Nigerian Exchange Group PLC

*Q&A by Vera Kwakofi, Senior Commissioning Editor, Africa TV, BBC World Service*

---

**12:10 PM**                    **LUNCH BREAK**

---

---

**1:00 PM**      **AFTERNOON KEYNOTE**  
Shining a light on how the African continent can increase its foreign direct investment (FDI) from 4% of the global FDI to 10% of global FDI. What do African leaders and organisations need to focus on in the next 24 months to achieve this?

- **Her Excellency Dr. Amani Abou Zeid**, African Union Commissioner for Infrastructure & Energy  
*Q&A by **Asie Arkhurst**, Capital Management Manager, Ecobank Transnational Incorporated*

---

**1:25 PM**      **PANEL 2 - ENTERPRISING AFRICA - 'TECHNOLOGY ADVANCEMENTS'**  
This panel will look at who the key technology shapers are on the African continent, the role of different organisations in shaping Africa's transformation, the sort of strategic partnerships that are required to ensure acceleration of the adaption of these technologies on the continent.

- **Wael El Kabbany**, Managing Director, Head of Africa Transformation Office, Microsoft
  - **Mike Ogbalu III**, Chief Executive Officer, Pan-African Payment & Settlement System (PAPSS)
  - **Henry Onwuzurigbo**, Managing Director and CEO, Zenith Bank (Ghana) Limited
- Moderated by **Peter Akwaboah**, COO of Technology and Global Head of Innovation, Morgan Stanley*

---

**2:25 PM**      **PANEL 3 - GOVERNANCE & RISK MANAGEMENT**  
This panel will look at why demonstrating Good Governance makes your company investible and how to demonstrate trust when attracting investments.

- **Dr. Jackie Chimhanzi**, CEO, African Leadership Institute & Various Companies' Board Director
  - **Anthony Akindele Ogunranti**, Executive Director, Zenith Bank Plc
  - **Idrissa Diop**, Director Compliance, African Export-Import Bank (Afreximbank)
- Moderated by **Iltaph Khalig**, Risk and Compliance Consulting and Training, EBII Group*

---

**3:20 PM**      **SHORT BREAK**

---

**3:30 PM**      **PANEL 4 - THE BUSINESS CASE FOR INVESTING IN FEMALE ENTREPRENEURS IN AFRICA**  
This panel will look at the gender lens investing opportunities in Africa and the risk mitigations.

- **Mansa Nettey**, CEO, Standard Chartered Bank Ghana PLC & President of Ghana Association of Banks
- **Mizinga Melu**, CEO, ABSA Bank Zambia and Chair of The Bankers Association of Zambia (BAZ)
- **Angela Kyerematen-Jimoh**, Strategic Partnership Lead for Africa, Microsoft

*Moderated by **Rachel Dumba**, CEO/Partner - Strategy and Human Capital Management, Steadman Global Consulting Limited*

---

**4:20 PM**      **PANEL 5 - AFRICAN DIASPORAN TALENT POOL AND INVESTMENT OPPORTUNITIES**  
This panel will look at the potential available to the African diaspora as the African economy accelerates.

- **Stephen Kauma**, Director Human Resources, African Export-Import Bank (Afreximbank)
- **Dr. Sheila Ochugboju**, Executive Director, Alliance for Science

*Moderated by **Kamil Olufowobi**, Founder/CEO - Most Influential People of African Descent (MIPAD)*

---

**5:10 PM**      **EVENING KEYNOTE**  
● **Rep. Ilhan Abdullahi Omar**, Member of the Minnesota House of Representatives  
*Q&A Session moderated by **Adjoa Adjei-Twum**, CEO of EBII Group*

---

**5:30 PM**      **VOTE OF THANKS AND CLOSING REMARKS**  
● **Adjoa Adjei-Twum** - CEO, EBII Group

---

**5:45 PM**      **NETWORKING DRINKS**

**FOLLOW THE EVENT  
ON YOUR DEVICE**

Access the AIRC 2022 Summit on SwapCard to join the discussion, talk to other attendees, meet with our exhibitors and more...

Scan the QR Code with your device.



# OUR SPEAKERS



SUMMIT HOST  
**ADJOA  
ADJEI-TWUM**  
CEO & FOUNDER, EBII GROUP

## HONORARY KEYNOTE SPEAKER



KEYNOTE SPEAKER  
**H.E. PRESIDENT DR.  
JULIUS MAADA WONIE BIO**  
PRESIDENT OF SIERRA LEONE

## WELCOME SPEAKERS



WELCOME SPEAKER  
**PROFESSOR DAME  
LOUISE MARY  
RICHARDSON** DBE FRSE  
VICE-CHANCELLOR OF THE  
UNIVERSITY OF OXFORD



WELCOME SPEAKER  
**H.E. VICKY  
FORD MP**  
MINISTER FOR AFRICA  
AT THE FOREIGN,  
COMMONWEALTH &  
DEVELOPMENT OFFICE,  
UNITED KINGDOM



WELCOME SPEAKER  
**H.E. WAMKELE  
MENE**  
SECRETARY-GENERAL,  
AFRICAN CONTINENTAL  
FREE TRADE AREA (AFCTA)  
SECRETARIAT

## KEYNOTE SPEAKERS



KEYNOTE SPEAKER  
**H.E. DR. AMANI ABOU ZEID**  
AFRICAN UNION COMMISSIONER FOR INFRASTRUCTURE  
& ENERGY



KEYNOTE SPEAKER  
**MR. EBENEZER ONYEAGWU**  
GROUP MANAGING DIRECTOR AND CEO OF ZENITH  
BANK PLC



KEYNOTE SPEAKER  
**DR MO IBRAHIM**  
FOUNDER AND CHAIR, MO IBRAHIM FOUNDATION



KEYNOTE SPEAKER  
**OSCAR N. ONYEMA, OON**  
GROUP MANAGING DIRECTOR AND CEO, NIGERIAN  
EXCHANGE GROUP PLC



KEYNOTE SPEAKER  
**MR. ADE AYEYEMI**  
GROUP CHIEF EXECUTIVE OFFICER, ECOBANK



KEYNOTE SPEAKER  
**REP. ILHAN ABDULLAHI OMAR**  
MEMBER OF THE MINNESOTA HOUSE OF  
REPRESENTATIVES

## PANEL SPEAKERS



**PANEL SPEAKER**  
**HON. MINISTER SEEDY KEITA**  
 MINISTER FOR TRADE, INVESTMENT, REGIONAL INTEGRATION, EMPLOYMENT AT THE GAMBIA



**PANEL SPEAKER**  
**HENRY CHINEDU ONWUZURIGBO**  
 MANAGING DIRECTOR AND CEO, ZENITH BANK (GHANA) LIMITED



**PANEL SPEAKER**  
**IDRISSA DIOP**  
 DIRECTOR COMPLIANCE, AFRICAN EXPORT-IMPORT BANK (AFREXIMBANK)



**PANEL SPEAKER**  
**MIKE OGBALU III**  
 CEO, PAN-AFRICAN PAYMENT & SETTLEMENT SYSTEM (PAPSS)



**PANEL SPEAKER**  
**MIZINGA MELU**  
 CHIEF EXECUTIVE OFFICER, ABSA BANK ZAMBIA PLC AND CHAIR OF THE BANKERS ASSOCIATION OF ZAMBIA



**PANEL SPEAKER**  
**ANGELA KYEREMATEN-JIMOH**  
 STRATEGIC PARTNERSHIP LEAD FOR AFRICA, MICROSOFT



**PANEL SPEAKER**  
**WAEEL EL KABBANY**  
 MANAGING DIRECTOR, HEAD OF AFRICA TRANSFORMATION OFFICE, MICROSOFT



**PANEL SPEAKER**  
**MANSA NETTEY**  
 CHIEF EXECUTIVE OFFICER, STANDARD CHARTERED BANK GHANA PLC & PRESIDENT OF GHANA ASSOCIATION OF BANKS



**PANEL SPEAKER**  
**DR. JACKIE CHIMHANZI**  
 CEO, AFRICAN LEADERSHIP INSTITUTE & VARIOUS COMPANIES' BOARD DIRECTOR



**PANEL SPEAKER**  
**CHERIE BLAIR CBE, QC**  
 FOUNDER AND CHAIR OMNIA STRATEGY LLP



**PANEL SPEAKER**  
**STEPHEN KAUMA**  
 DIRECTOR HUMAN RESOURCES, AFRICAN EXPORT-IMPORT BANK (AFREXIMBANK)



**PANEL SPEAKER**  
**ANTHONY AKINDELE OGUNRANTI**  
 EXECUTIVE DIRECTOR, ZENITH BANK PLC



**PANEL SPEAKER**  
**DR. SHEILA OCHUGBOJU**  
 EXECUTIVE DIRECTOR, ALLIANCE FOR SCIENCE

## MODERATORS



**MODERATOR/MC**  
**PAPA ARKHURST**  
 HEAD OF COMMUNICATIONS, EBII GROUP



**MODERATOR**  
**PETER AKWABOAH**  
 CHIEF OPERATING OFFICER OF TECHNOLOGY & GLOBAL HEAD OF INNOVATION, MORGAN STANLEY



**MODERATOR**  
**CHIYO ROBERTSON**  
 SENIOR BUSINESS JOURNALIST (EX BBC)



**MODERATOR**  
**RACHEL B. DUMBA**  
 CEO/ PARTNER - STRATEGY AND HUMAN CAPITAL MANAGEMENT, STEADMAN GLOBAL CONSULTING LIMITED



**MODERATOR**  
**VERA KWAKOFI**  
 SENIOR COMMISSIONING EDITOR, AFRICA TV, BBC WORLD SERVICE



**MODERATOR**  
**ASIE ARKHURST**  
 CAPITAL MANAGEMENT MANAGER, ECOBANK TRANSNATIONAL INCORPORATED



**MODERATOR**  
**ILTAPH KHALIQ**  
 RISK AND COMPLIANCE CONSULTING AND TRAINING, EBII GROUP



**MODERATOR**  
**KAMIL OLUFOWOBI**  
 CEO, MOST INFLUENTIAL 100 (MIPAD)

## ABOUT EBII GROUP



# EBII believes in a Future Africa as a magnet for global investment

We are Africa-focused, independent and specialise in compliance and risk management.

EBII comprises professionals with extensive international industry and regulatory experience with insights from Europe, USA, Asia and Africa. We provide a variety of services aimed at helping businesses work within emerging markets, particularly in Africa where complex and unique compliance challenges are presented.

Services we provide include Training and Education, Consulting and Advisory Services, and a platform to exchange ideas called the Africa Compliance Hub.



### Training and Education

- Bespoke training for Government ministries and agencies
- Bespoke training for banks and other financial service institutions
- Annual training seminars



### Africa Compliance Hub

- Key investment insights, compliance news, expert content and Lessons learned and a standard setting Advisory Council.
- The annual EBII Africa IRC Summit



### Consulting and Advisory

- World-class guidance on regulatory problem-solving
- A comprehensive and relevant assessment of risks to meet compliance requirements

## Let us help you stay compliant in future Africa.

Learn more about EBII at [www.ebiigroup.com](http://www.ebiigroup.com)

# **ADJOA ADJEI-TWUM**

## **CEO & FOUNDER, EBII GROUP**



Adjoa Adjei-Twum is the Founder & CEO of Emerging Business Intelligence and Innovation (EBII) Compliance and an astute intellect in African Economic Development. She is a Financial Crime Compliance Expert with over 15 years of international experience with cross-cutting knowledge in emerging and developed markets, especially in Anti-money laundering(AML) and Economic Sanctions. She has been re-hired severally in different capacities due to her outstanding knowledge and expertise in financial crime compliance, including sanctions and anti-bribery and corruption. She has won awards for her valuable contribution.

Adjoa holds a postgraduate degree in Financial Strategy from the University of Oxford, Said Business School, and an ICA Diploma in Financial Crime Prevention. In addition, she holds an undergraduate degree in Economics from Oxford Brookes University. Adjoa has worked in various banks' financial crime compliance departments, from Barclays and HSBC to UBS and Citi.

Adjoa is a recognised thought leader on issues concerning business and investments on the African continent. She has been interviewed by leading media platforms, most recently by Sky Business News, regarding July 2022's EBII Africa Investment Risk and Compliance Summit and what delegates should expect and why the summit is very timely for Africa's transformation. Adjoa has also been interviewed by BBC World Newsday, BBC News Africa, BBC World Business, BBC radio, Citi TV, Metro TV, Joy TV and GHI TV, to name a few. In addition, Adjoa was celebrated as one of the leading African women in finance on BBC World as part of their 2021 international women's day celebrations. In December 2020, she was recognised by Enterprising Oxford of the Oxford University in their 'Wonder Woman' series, highlighting inspiring women leaders. Most recently, Adjoa hosted the Republic of Ghana's President at the EBII Annual Investment Risk and Compliance Summit in Oxford in July 2021.





OXFORD  
AFRICA  
BUSINESS  
ALLIANCE

# Oxford MBA

Leading the way in supporting students from Africa, with dedicated scholarships and embedded Africa-focused content.



Find out more:  
[sbs.oxford.edu/africa](https://sbs.oxford.edu/africa)



## HOME AWAY FROM HOME

The Africa Centre is a non-profit organisation that celebrates the diversity of Africa and its diaspora. Located in the cultural heart of London in Southwark, the Charity promotes social cohesion, education, thought leadership, and innovation in art, culture, and entrepreneurship.

66-68 Great Suffolk St  
London SE1 0BL  
United Kingdom

[www.africacentre.org.uk](http://www.africacentre.org.uk)

**Educating, Connecting,  
& Advocating for Africa  
and its Diaspora  
since 1964**



# OUR SPONSORS

## PREMIER SPONSOR

---



## STRATEGIC PARTNERS

---



## EXECUTIVE SPONSORS

---



## EVENT SPONSORS

---



## SPONSORS

---



## MEDIA SPONSORS

---



# CORPORATE PROFILE FOR ZENITH BANK (GHANA) LIMITED

Zenith Bank (Ghana) Limited, a subsidiary of Zenith Bank Plc was incorporated in April 2005 under the Companies Code, 1963 (Act 179) as a private limited liability company and licensed by the Bank of Ghana in September 2005 under the Banking Act, 2004 (Act 673) as amended by the Banking (Amendment) Act, 2007 (Act 738) to provide financial services under a Universal Banking License.

The Bank's parent, Zenith Bank Plc, has built a reputation as one of Nigeria's strongest banking brands and one of the country's largest banks by market capitalization, profitability and total assets.

Zenith Bank Ghana has followed sturdily in the footsteps of its parent and is currently one of the strongest and most profitable banks in Ghana. Zenith is also one of the largest banks by asset size in the country. The Bank's branding has been anchored on continuous investment in people, technology, and excellent customer service.

The Bank currently has forty (40) business locations (branches and agencies) in Ghana. Other service delivery channels include the numerous ATMs and Point of Sales terminals strategically located in various cities and towns countrywide. The bank also offers mobile and internet banking services which enable customers to access banking services on-the-go. Zenith's main objective for deploying these state-of-the-art delivery channels is to bring banking services closer to its customers while ensuring the service is faster, easier and better than anything customers have ever experienced.

Over the last sixteen years, Zenith has improved its capacity, size, market share, and industry rankings in all parameters. The Bank has built financial, structural and technological muscle and has established its presence across the country. Today, Zenith Bank (Ghana) Limited is an epitome of a stable and strong organization with a brand and customer service which is the envy of its peers.

The Bank's performance has received local and international recognition in the areas of exceptional financial performance, banking excellence, excellence in customer service, superior

technology solutions, responsible corporate citizenship, etc. In addition to many others, the Bank has been adjudged:

- Best Banking Group Ghana 2021 – World Finance Magazine
- Outstanding Bank of the Year 2021 Ghana West Africa Business Excellence Awards
- Best Trade Finance Provider 2021 - Global Finance Magazine
- Best Foreign Exchange Provider Award 2021 – Global Finance Magazine
- Best Corporate Bank Ghana 2021 – International Business Awards.
- Best Internet Banking Service Provider 2021 – Ghana – Acquisition International Magazine
- Best Bank in Promoting Cashless Society – Instinct Business Finance Innovation Awards 2021
- Platinum Economic Pillar – Pillar of Modern Ghana Awards 2021
- Excellence in Customer Service Award -4th Ghana Business Awards 2021
- Innovative Card Product of the Year (Eazypay Gh Dual Card) – 11th GITTA Awards 2021
- Best Bank for Financial Inclusion – 11th GITTA Awards 2021
- Outstanding Customer Service Award – Banking – Ghana Accountancy and Finance Awards
- Most Corporate Governance Compliant – Universal Banks Category – 4th IoD-Gh Corporate Governance Excellence Awards 2021
- 5 – Stars in Service Quality CIMG-CSI, 2021 – Chartered Institute of Marketing Ghana (CIMG) Awards
- 5 – Stars in Customer Satisfaction CIMG-CSI, 2021

## Vision and Strategic Objectives

The vision of the Bank is “to be a reference point in the provision of prompt, flawless and innovative banking services in the Ghanaian banking industry”. In pursuance of this vision, the Bank has been set out to distinguish itself in the banking industry through its service quality and drive for the provision of unique customer experience. As a result, the Bank is easily associated with the following attributes:

- Innovation
- A stable and dedicated management team
- Highly skilled personnel
- Leadership in the use of ICT
- Strategic distribution channels
- Good asset quality
- Excellent financial performance

The strategic objective of the Bank includes the continuous improvement of its capacity to meet the customers' increasing and dynamic banking needs as well as sustain high quality growth in a volatile business environment through:

- Investment and deployment of state of the art technology and ICT platform.
- Recruitment, motivation and retention of the best human resource.
- Investment in training and re-training of our personnel.
- Investment in branch network expansion and thus bringing quality banking services to our teaming existing and potential customer base.
- Investment in new product development with the aim of addressing customers' changing lifestyles, the need for convenience and improving customer banking experience.

### **Customer Service**

Zenith is a customer focused bank which basks in the delight of its customers. Recognizing that the Bank is in business because of the invaluable support and patronage of customers, Zenith continues to ensure that customer satisfaction remains at the center of its service provision.

### **Customer Base**

Zenith Bank has re-defined banking on many other fronts. Through immense investments, we have acquired the ability to stay in the forefront of such fast-growing services such as internet banking, mobile banking, electronic payments, Visa payment systems, MasterCard, China Union Payments as well as many other key programs that provide customers with greater speed, accuracy and options. The result has been a nationwide, well-connected bank developed to the specifications of its customers and other stakeholders and thus giving them great value. The bank's service offerings cover most aspects of banking and are tailored to the banking needs of our customers with emphasis on the following major market segments and lines of business:

- |                          |                       |
|--------------------------|-----------------------|
| · Corporate Banking      | · Estate              |
| · Multilaterals          | · Retail Banking      |
| · Public Sector          | · Transaction Banking |
| · Financial Institutions | · Mining & Exports    |
| · Telecoms & Fintechs    | · Energy              |
| · Aviation & Hospitality |                       |
| · Construction & Real    |                       |

### **Growth Areas and New Product Lines**

Zenith Bank believes that strategic development and deployment of e-Business products and platforms are key competitive factors in the banking industry. The Bank's target therefore is to dominate the market by continuously introducing innovative banking products for specific industries/customers. Zenith will continue to focus on the following markets and products:

- Corporate Customers
- Retail Customers/SMEs and the Unbanked population
- Card Services
- Online, mobile and in-shop payment solutions
- Third party collaborations
- Agency Banking

The Bank's growth and marketing plans will seek to optimize our strengths to maximize available opportunities, minimize identified threats while taking steps to mitigate the effects of observed weaknesses.

Given the Bank's commitment to service excellence, a robust IT platform, the resourcefulness of its work force as well as its huge balance sheet size and sound financial ratios, Zenith Bank is in a good position to sustain and consolidate its growth trajectory and market share as well as take advantage of the emerging opportunities in the economy.

Zenith Bank is confident that it's overall strategic objectives and envisaged financial growth would be achieved and that the Bank would remain in the forefront amongst banks in the country in terms of profitability, size, assets quality and all other performance parameters.

Zenith Bank Ghana is a subsidiary of Zenith Bank Plc with its Head Quarters in Lagos, Nigeria. It has presence in Sierra Leone, The Gambia, United Kingdom, Dubai as well as a representative office in China.



**Summit Enquiries**

[summit@ebiigroup.com](mailto:summit@ebiigroup.com)

**EBII Group Enquiries**

[enquiry@ebiigroup.com](mailto:enquiry@ebiigroup.com)

[communications@ebiigroup.com](mailto:communications@ebiigroup.com)

+44 (0)20 7101 0772

**EBII Group**

Buxton Court, 3 West Way,

Oxford. OX2 0JB.

United Kingdom

[www.ebiigroup.com](http://www.ebiigroup.com)

**EBII GROUP**

EBII Group is supported by



Startup Incubator