

THE LEAP

STAY INFORMED, STAY CONNECTED!

Volume 2 Issue 5
May Edition



Africa Day at Cfg Africa: A Celebration of Culture

Every hallway, every corner, every smile told a story

Pg.5

How Generative AI is transforming Mutual Funds and ETFs

AI capabilities remain largely confined to institutional investors

Pg. 7

Coffee with Akindele Ogundepo

what really floats my boat is being a perpetual learner

Pg. 21

Launching the CFG AM Naira Fixed Income Fund

What makes this fund special is its focus on stability and growth

Pg. 12



A Publication Powered by CFG Africa

Editor's Note	03
Editorial Team & Writers	04
The Power of Intellectual Curiosity: Driving Innovation and Growth	05
Africa Day at Cfg Africa: A Celebration of Culture	07
How Generative AI is transforming Mutual Funds and ETFs in Financial Services.	9
Managing Wealth While Saving Lives	12
Meet Ade, the Accidental Investor	14
Flash Fiction: Quiet Power	18
Coffee with Akindele Ogundepo	21

In this Issue, explore a variety of engaging activities like...

Pause & Play
Corporate Humour
Restaurants & Café Recommendations
Music to Enjoy
Puzzles
Movies to Watch

EDITOR'S NOTE

By Joy Ahaiwe (Social Media & Community Manager)



Dear Readers,

Hello May

Welcome to a brand-new edition of The Loop, where insight meets inspiration, and every scroll is worth your time.

May often feels like a quiet kind of power. Not quite the rush of January, not yet the mid-year sprint—but a sweet spot for reflection, courage, and clarity. It's a month that whispers, "You've got this—keep going."

And this edition is all about people doing just that—navigating their own versions of boldness, balance, and breakthroughs.

We begin with "The Accidental Investor"—a relatable story of someone who stumbled into investing, stayed curious, and found a new identity in the process. It's a nudge for anyone who's felt unsure about taking that first step toward financial independence. Spoiler alert: You don't need it all figured out. You just need to start.

Then we step into the world of purpose and pressure with "Managing Wealth While Saving Lives"—a

compelling feature on professionals balancing high-stakes careers with financial clarity. It's real, reflective, and timely—especially in a world where burnout is loud, but intentional living is louder.

And for our forward-thinkers and tech enthusiasts, we explore "How Generative AI is Transforming Mutual Funds & ETFs." From personalized portfolios to predictive insights, AI isn't just a buzzword—it's shaping how we invest, plan, and think. If the future of finance excites (or confuses) you, this piece simplifies the big stuff without dumbing it down.

As always, we round things out with joyful moments: creative sparks, thought-starters, and things that simply make life feel a little fuller.

May this month bring you the courage to explore, the clarity to commit, and the calm to stay grounded—even when the world moves fast.

Thanks for looping in.

With warmth,

Joy Ahaiwe
Editor, The Loop



MISSION

Connecting markets,
creating value, promoting
sustainability.



VISION

To be the most respected
multi-asset investment
and capital management
business in Nigeria.



VALUES

Productivity, Proactivity,
Integrity, Adaptability,
Leadership, Intellectual
Curiosity, Entrepreneurial
Mindset, Service Oriented.

EDITORIAL TEAM



Joy Ahaiwe
Editor



Abimbola Adigun
*Executive Creative
Director/Designer*



Henry Onyekachi
Creative Director



Adedoyin Samo
*Editorial
Board Member*



Babajide Lawani
*Editorial
Board Member*



Akindele Ogundepo
*Editorial
Board Member*

Writers



Adedoyin Samo
(Head, Corporate Services)

Joy Ahaiwe
**(Social media and community
manager)**

By Sunday Uloko
(IT Manager)

Yewande Moronwiyan
(Head, Operations)

Ameerat Awonuga
(Treasury Intern)

The Power of Intellectual Curiosity: Driving Innovation and Growth

By Adedoyin Samo (Head, Corporate Services)

At CFG, we pride ourselves on fostering a culture of intellectual curiosity. This core value drives us to explore new ideas, challenge assumptions, and push the boundaries of what's possible. In this article, we will discuss the importance of intellectual curiosity and how it benefits our organization.

What is Intellectual Curiosity?

Intellectual curiosity is the desire to learn, explore, and understand the world around us. It is the spark that ignites innovation, creativity, and progress. When we embody intellectual curiosity, we ask questions, seek answers, and strive to improve our knowledge and skills.

Why is Intellectual Curiosity Important?

Drives Innovation: Intellectual curiosity encourages us to think outside the box, challenge conventional wisdom, and explore new possibilities. This leads to innovative solutions, products, and services that drive business growth.

Fosters Continuous Learning: When we are curious, we seek out new knowledge and experiences. This helps us stay up-to-date with industry trends, best practices, and emerging technologies.

Enhances Problem-Solving: Intellectual curiosity helps us approach problems

from different angles, identify patterns, and find creative solutions.

Promotes Collaboration: Curious individuals ask questions, listen actively, and engage with others. This fosters a culture of collaboration, knowledge-sharing, and teamwork.

Supports Personal Growth: Intellectual curiosity helps us develop new skills, build confidence, and achieve personal growth.





How Do We Encourage Intellectual Curiosity at CFG?

● Training and Development: We offer regular training sessions, KSS, and on the job learning to help employees develop new skills and stay updated with industry trends.

● Cross-Functional Teams: We encourage collaboration across departments, allowing employees to learn from each other and gain new perspectives.

● Recognition and Rewards: We recognize and reward employees who demonstrate intellectual curiosity, innovation, and creativity.

● Mentorship: Our mentorship program pairs experienced employees with newer team members, encouraging knowledge-sharing and guidance.

● Innovation Time: We encourage employees to explore new ideas, experiment with new technologies, and work on side projects.

Conclusion

Intellectual curiosity is a powerful driver of innovation, growth, and personal development. At CFG, we are committed to fostering a culture of curiosity, creativity, and continuous learning. By embracing intellectual curiosity, we can stay ahead of the curve, drive business success, and achieve our goals.

At CFG, we pride ourselves on fostering a culture of intellectual curiosity. This core value drives us to explore new ideas, challenge assumptions, and push the boundaries of what's possible

Africa Day at Cfg Africa: A Celebration of Culture

By Joy Ahaibe (Social media and community manager)



Africa Day at Cfg Africa was everything — vibrant, nostalgic, heartwarming, and just plain fun. From the moment the first person stepped in dressed to the nines in rich African attire, we knew it was going to be a day to remember.

Every hallway, every corner, every smile told a story — stories of tradition, pride, unity, and

heritage. We saw outfits from North to South, East to West Africa — bold Ankara prints, elegant kaftans, majestic agbadas, gele headwraps defying gravity, isiagu tops, kente, shuka... each one representing a piece of home, of history, and of identity. It wasn't just fashion — it was culture on full display.

And oh, the snacks! If you grew up in any

African household, chances are you had a moment of “Wait! I haven’t had this in years!” We had donkwa that crumbled just right, kuli kuli with that perfect crunch, baba dudu unwrapping sweet memories, and many more making a rare but triumphant appearance, kunu and zobo flowing like good vibes. The excitement around that snack table? Top-tier. For a few hours, we were all kids again, sharing stories of how we used to sneak snacks into class or trade them during lunch breaks.

It wasn’t just about eating and dressing up though — it was about reconnecting. The energy in the room was contagious. Music filled the air — Afrobeat, highlife, amapiano, traditional drums — and before long, feet were moving and hips were swaying. We danced, we laughed, we took selfies, we hyped each other’s outfits like it was a red carpet moment (because honestly, it was!).

What made it truly special wasn’t just the aesthetics — it was the spirit. Africa Day reminded us of the power in our roots and the beauty of our diversity. In a world that sometimes tries to box us in, it felt good to just be fully African, proudly, joyfully, and together.

At Cfg Africa, we don’t just celebrate culture — we live it, we wear it, we taste it, we dance it, and most importantly, we honor it.

Here’s to Africa — bold, brilliant, beautiful.

Here’s to us.

At Cfg Africa, we don’t just celebrate culture — we live it, we wear it, we taste it, we dance it, and most importantly, we honor it.



How Generative AI is transforming Mutual Funds and ETFs in Financial Services.

By Sunday Uloko (IT Manager)

Artificial intelligence (AI) has emerged as a transformative force in investment management. Modern investors now have access to sophisticated AI-powered tools that can analyze vast amounts of both financial and alternative data, identify patterns, and help make more informed investment decisions.

Investment managers facing increased pressure to quickly deliver accurate and compelling reports on mutual funds and ETFs are running up against manual processes, compliance bottlenecks, and technical challenges that can be solved with generative artificial intelligence.

If you're a product marketer, digital marketer, or part of a sales team in financial services, you've likely experienced this firsthand: challenges that can lead to reporting errors causing reputational risk and even regulatory fines.





Ways AI Can Be Applied to Investing

While no system can predict market movements with certainty, AI models can help investors better understand probability distributions of various possible outcomes and adjust their strategies accordingly. Advanced risk management systems use AI to evaluate multiple risk factors simultaneously, including market volatility, correlation risks, and company-specific risks identified through news and regulatory filings.

Traditional risk models often struggle to capture how problems in one market sector might cascade into others, particularly during crisis periods when historical correlations break down.

Generate Backtesting Insights: Unlike conventional backtesting which essentially replays historical market scenarios to see how particular models or strategies would have performed in hindsight, AI-powered backtesting can understand how market conditions and relationships evolve.

This means it can intelligently weight historical periods based on their relevance to current market conditions.

There are other ways AI can be applied which are: Assisting with Portfolio Management and Asset Allocation, Offer Personalized Investment Advice.

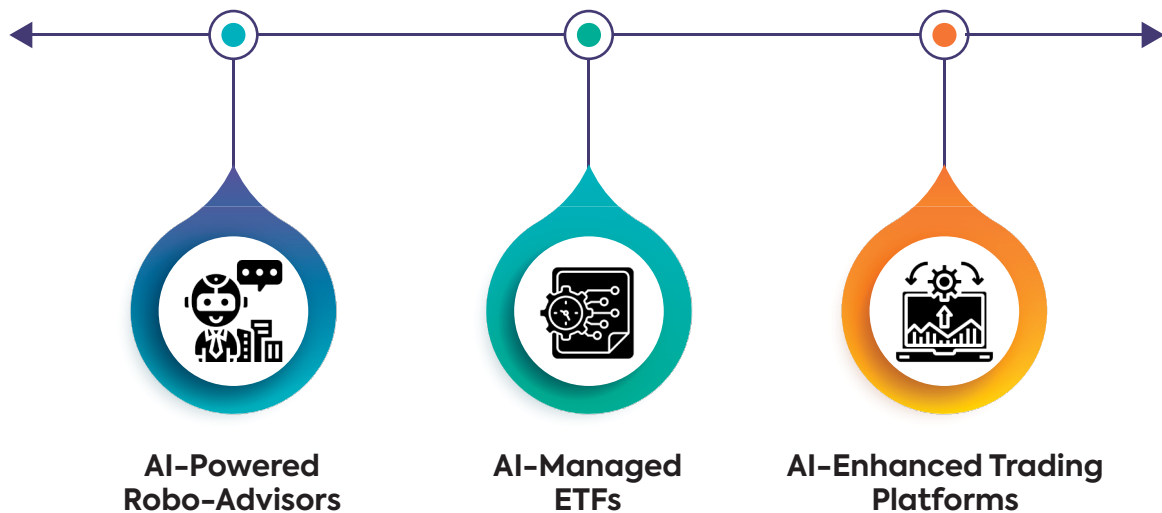
How to Start Using AI For Your Investment Strategy

While artificial intelligence has become a buzzword in investing, the reality is that the most sophisticated and powerful AI capabilities remain largely confined to institutional investors. This divide exists not just because of cost barriers, but due to fundamental structural advantages that large institutions possess in data access, computing infrastructure, and specialized talent.

Still, there are some AI tools available to individual investors, but these operate with significant constraints. They typically rely on publicly available market data, have limited processing capabilities, and use more standardized analytical approaches.

Retail investors now have access to several categories of AI-powered investment tools, though these typically offer more constrained functionality compared to institutional solutions:

Some of the tools you can venture into are listed below:



Managing Wealth While Saving Lives

By Yewande Moronwiyon (Head, Operations)

For healthcare professionals, managing personal wealth is as vital as managing a practice or startup. Wealth management isn't just for the ultra-rich. It's about making smart choices to secure your future.



Healthcare professionals are driven by a mission to improve lives, but financial uncertainty can distract from that purpose. Doctors, for instance, work long hours and may lack time to research investments. A practitioner might seek guidance on managing clinic cash flow while investing personal savings. A startup founder might need help navigating investor negotiations to retain control of their vision.

Africa's financial markets offer both opportunities and challenges. Currency fluctuations, regulatory shifts, and economic volatility can affect healthcare businesses. Yet, the continent's growth—driven by a young population and rising demand for healthcare—creates fertile ground for investment. Professionals can benefit from working with advisors who understand these dynamics and tailor solutions to their needs.

Wealth management offers a way to secure personal and business finances, ensuring stability for the future. Fund-raising strategies, meanwhile, can turn

ambitious ideas into reality, whether it's a new clinic wing or a health tech breakthrough. By exploring these options, doctors, clinic owners, and innovators can focus on what they do

best—transforming healthcare across Africa.

A well-structured financial plan can provide peace of mind, allowing them to focus on their patients.

One approach is diversifying investments across asset classes, another avenue is corporate finance advisory, where experts help structure deals to attract investors. This might involve crafting a compelling business case for a clinic's expansion or preparing a startup to pitch to venture capitalists. For instance, a digital health company might work with advisors to secure \$2 million from a private equity fund, using the capital to hire developers and reach more patients. Advisors can also connect businesses to funding sources, such as development finance institutions or impact investors who prioritize healthcare's social benefits.

The journey starts with a single step. Consider reaching out to financial advisors who specialize in healthcare to explore tailored solutions. Whether through a diversified portfolio, a strategic funding plan, or simply a conversation about your goals, these tools can empower you to build a financially secure future. Your work as a professional save lives—let professionals save your finances too.

“Healthcare professionals are driven by a mission to improve lives, but financial uncertainty can distract from that purpose.”

“Your work as a professional save lives—let professionals save your finances too.”



Meet Ade, the Accidental Investor

By Ameerat Awonuga (Treasury Intern)

Ade didn't set out to invest.

He just wanted sneakers.

It was the middle of a hot Tuesday afternoon, and there they were: the sneakers. White, red accents, looked like they belonged in a music video. ₦100,000. That was the price.

He blinked twice. ₦100,000? For what? He tried to justify it: "Maybe I'll run faster in them." "Maybe they'll carry me to financial freedom."

Spoiler: They would not.

So, he did what any slightly financially-conscious gen z would do. He opened Google and typed:

"What to do with ₦100,000 instead of buying shoes."

The internet responded with something magical.

"Buy shares."

Now, Ade wasn't new to money talk. He'd heard his uncle once say something about "buying Dangote" at a family function. But he assumed that meant cement, not the stock.

Still, curiosity won. He opened an investment app. Created an account. Linked his bank. Took a deep breath. Then sat there for 30 minutes trying to understand what "market cap" meant.

Eventually, he bought shares in a bank.

Why the bank? Because that's where the money is. Duh.

The moment he hit "Buy," something shifted. He felt powerful.

Days passed. Ade couldn't stop checking the app.

Morning, afternoon, night. He set alerts. He joined a Telegram group full of strangers arguing about oil stocks. He started referring to Elon Musk as "Elon, my guy."

He bought more shares. In a telecoms company. Then in a consumer-goods giant because he figured, **"people will always brush their teeth, abi?"**

That ₦100k? Long gone. Replaced by ₦20k here, ₦15k there. Small but mighty. Like puff-puff.

Eventually, it started to get to his head. He'd say things



like:

"I don't just buy toothpaste. I own toothpaste."

"My portfolio is looking spicy this week."

"I'm in the market... long term, bro."

His friends grew concerned.

"Are you okay, Ade?"

"Why are you reading an annual report at a party?"

"Why did you just say 'Q2 earnings were underwhelming' while we're trying to order shawarma?"

He didn't care. He was hooked.

Then one day, the market dipped.

Not a crash, just a casual Tuesday slump. But to Ade, it felt personal. He refreshed the app 27 times in an hour. He texted the group chat: "Guys... should I be worried or is this just normal market wahala?"

No one responded.

He panicked anyway. Sold some shares. Regretted it immediately. Then bought them back. Lesson learned: the market humbles everyone.

But here's the thing, he stuck with it.

He read a book (okay, an article... okay, a twitter thread). He discovered the magic of compounding. He learned not every dip is a disaster. He even found out what a "dividend" was — basically free money for existing. Incredible.

He diversified. Not with ETFs — he still didn't know what those were — but he found safer stocks. Companies he understood. Like ones that sold rice. Or power. Or data. Things people fight over in December.

Now, Ade still doesn't have those sneakers. But he has shares in three companies, a newfound addiction to economic headlines, and the quiet confidence of someone who can explain the difference between revenue and profit (most days).

He still says funny things like:

"I'm not rich yet, but my money is employed."

"Shoes depreciate. Shares appreciate."

"I invest like I date — steady and no fast returns."

So, if you see a guy nodding solemnly at CNBC Africa while brushing his teeth, that's probably Ade.

He didn't mean to become an investor. But here we are.

And honestly? The sneakers weren't even that fine.



Pause & Play!



Did You Know?



ABOUT MAY

Did you know? May is the only month that's also a **verb** in English: "may" as in possibility or permission—giving it a linguistic double life.



MENTAL HEALTH AWARENESS MONTH

Did you know? May is **Mental Health Awareness Month** in the U.S., promoting education and advocacy since 1949.



ROMAN GODDESS OF GROWTH

Did you know? May is named after Maia, the Roman goddess of growth, warmth, and fertility—making it symbolically tied to abundance and blossoming.



BEEES ARE MOST ACTIVE

Did you know? In the Northern Hemisphere, May is when bees are most active due to the abundance of blooming flowers—making it crucial for pollination.



MOTHER'S DAY

Did you know? In the U.S., **Mother's Day** is celebrated on the **second Sunday of May**, first recognized in 1914.



Pop Quiz!

- 1 In the U.S., Mother's Day is celebrated on which Sunday in May?
 - a. First Sunday
 - b. Second Sunday
 - c. Third Sunday
- 2 May the Fourth be with you" is a pun celebrating what pop culture franchise?
 - a. Star Trek
 - b. Harry Potter
 - c. Star Wars
- 3 What flower is traditionally associated with May?
 - a. Rose
 - b. Tulip
 - c. Lily of the Valley
- 4 Which of the following international observances occurs in May?
 - a. World Health Day
 - b. International Workers' Day
 - c. Earth Day

Corporate Humour

You remind me of a software update

**Whenever I see you I usually
think "Not Now"**



Flash Fiction: **QUIET POWER**

By Joy Ahaïwe (Social media and community manager)

When Simi Adewale entered the courtroom for the first time as a practicing attorney, she didn't walk in with fanfare. No silk suit. No legacy surname. Just a navy-blue blazer a size too big and a stack of color-coded files tucked under one arm.

The judge glanced at her credentials longer than usual. "First appearance?"

"Yes, Your Honor."

A pause. Then a nod. "Let's see what you've got."

She was up against men who called her "sweetheart" and offered to help her "practice her arguments" after hours. She smiled, declined, and dismantled their cases with surgical calm. Her voice didn't shake. Not because she wasn't nervous—because she'd practiced every word a hundred times into a mirror.

In her first month, she won a small landlord-tenant case. The tenant hugged her so tight, Simi nearly dropped her bag. "They never listen to girls like me," the woman whispered. "But you made them."

In her second month, she argued a pro bono immigration appeal and found a long-forgotten clause that even the senior partner hadn't spotted. The firm partner raised an eyebrow. "Who found this?"

Simi looked up from her notes. "I did, sir."

He blinked. "Good work, Adewale."

By her third month, her name was on three internal memos—not footnotes, not acknowledgments—headers.

She didn't dominate meetings with charisma. She showed up early. She read everything. She learned the nuances of every judge's temperament like she was studying a musical instrument. She knew when to push, when to pause, when to smile, and when to slice.

Clients started requesting her by name.

"I don't want some hotshot," one client said. "I want the one who actually reads my



file. The one who listens.”

Her growth was a quiet climb. No dramatic makeover, no “rising from the ashes.” Just brick by brick, day by day.

By the time she hit her sixth month, she wasn’t just seen—she was trusted. Respected.

And that morning, while reviewing a case in the elevator, a junior associate asked, “What’s your secret?”

Simi thought for a second, then smiled. “Consistency. Patience. And knowing I don’t

have to be loud to be powerful.”

When the elevator doors opened, she walked out not like a newcomer, but like someone who belonged. Because she did.

“What’s your secret?”

Simi thought for a second, then smiled. “Consistency. Patience. And knowing I don’t have to be loud to be powerful.”



Restaurant & Café Recommendations

Black Pepper Steakhouse

LAGOS

📍 Eko Pearl Towers B, Victoria Island, Lagos

🍴 Meal: Tomahawk Steak

🍷 Drink to Order: Cabernet Sauvignon

💰 ₦30,000 – ₦60,000 per person

La Veranda

LAGOS

📍 The Blowfish Hotel, 17 Oju Olobun Street, Victoria Island, Lagos

🍴 Best Meal: Lobster Ravioli

🍷 Drink to Order: Prosecco

💰 Price Range: ₦20,000–₦35,000

Carneval Restaurant

ABUJA

📍 Mall 55, Kumasi Crescent, Wuse 2, Abuja

🍴 Best Meal: Grilled Lobster Tail

🍷 Drink to Order: Chardonnay

💰 ₦10,000 – ₦25,000 per person

Tar Tar

ABUJA

📍 5 Sorotona Close, Abuja

🍴 Best Meal: Duck Confit

🍷 Drink to Order: Red Wine Blend

💰 ₦20,000 – ₦40,000 per person

The Smiths

LAGOS

📍 Akin Adesola Street, Victoria Island, Lagos

🍴 Best Meal: Dry-Aged Ribeye Steak

🍷 Drink to Order: Craft Cocktails

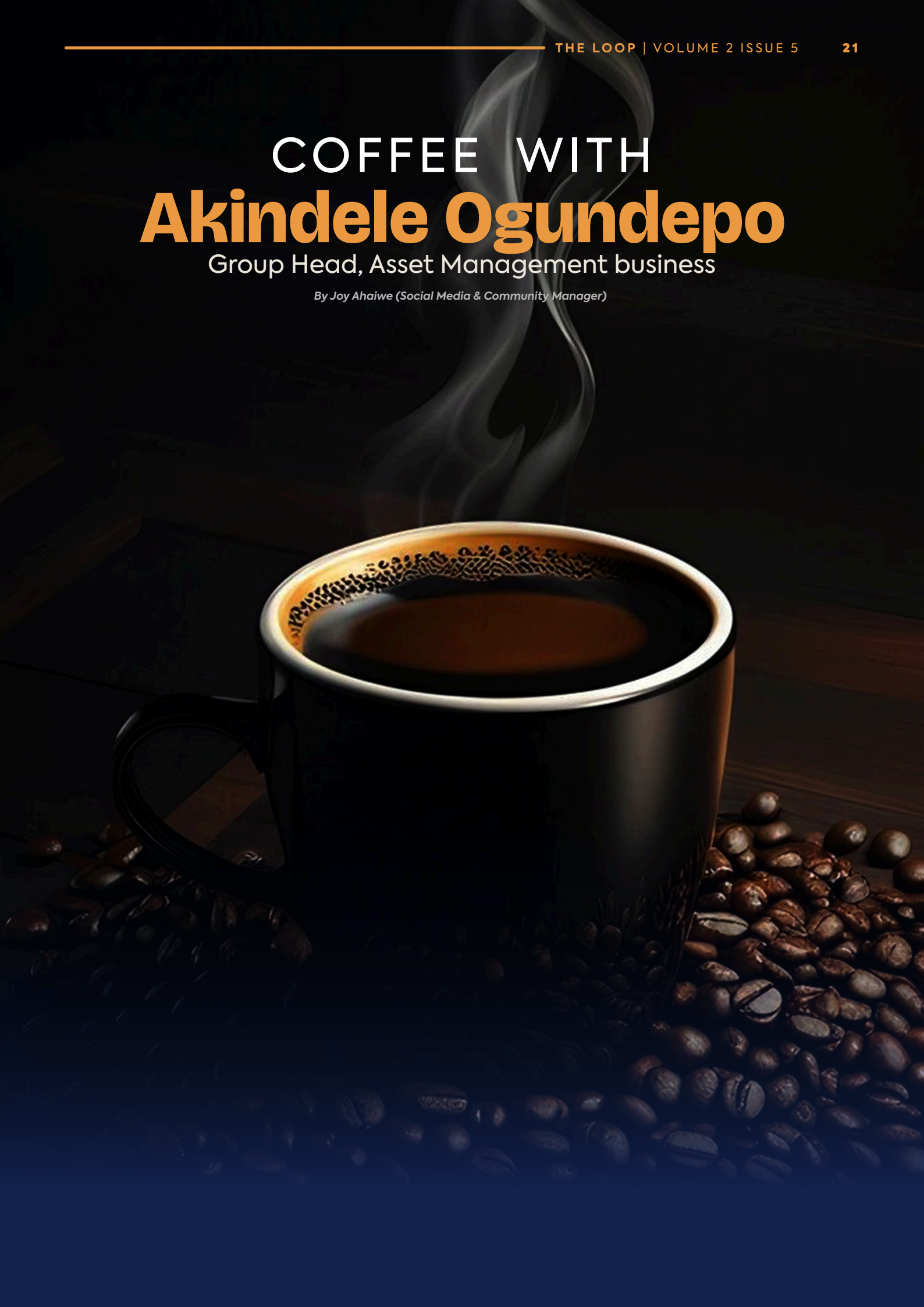
💰 ₦50,000 – ₦100,000 per person



COFFEE WITH **Akindele Ogundepo**


Group Head, Asset Management business

By Joy Ahaiwe (Social Media & Community Manager)



-Please introduce yourself.

If you had told me 20 years ago when I was about rounding up on my first degree at the University of Lagos, that I would be an integral part of one of Nigeria's leading investment banking institutions, with tentacles across a plethora of financial verticals, I would've probably laughed, while struggling to navigate self discovery, an unrepentant love for Arsenal (before sense found me), social life and too many dreams. But here we are. I'm Akindele Ogundepo by name, currently the Group Head of the Asset Management business and a few other hats, at CFG Africa Limited, a company in the business of building futures, providing financial and investment solutions, and creating impact.



I have been involved in a few rodeos in my time, Insurance, Equities market, Strategy, sales, — but what really floats my boat is being a perpetual learner in a world that refuses to slow down. I know I do not have all the answers, but one must be bold enough to ask the right questions, remain curious, and create room at the table for bold thinkers.

You can however call me Mr. A.

-How would you describe the current investment climate, and how is it shaping your asset management strategy?

The investment climate in Nigeria right now? You know what Lagos traffic is like on a rainy Monday morning? It's challenging, intense, unpredictable, but full of hidden shortcuts if you know where to look.

In Nigeria today, we're contending with inflation, currency volatility, and a shifting policy terrain. But in every economic headwind, we see opportunity — especially for those with patience, foresight, and a good pair of boots on the ground.

At CFG Africa, our strategy has evolved from passive watching to active positioning. We have developed multi-asset and multi currency investment options, created competencies around alternative markets, commodities and other sectors that serve everyday Nigerians because resilience lives where real needs are met. We're also prioritizing liquidity, ESG alignment, wealth sustainability and transfer, as well as smart risk hedging because it's not just about growing capital anymore; it's about protecting it wisely and deploying it purposefully.

Quite frankly, Nigeria's market is not for the faint-hearted, but if you have courage and clarity, there's no better time to be in the game. Some sub-standard football club, thriving on past glory in the old Trafford region of Manchester, would say "Fortune favours the brave"; while I wouldn't fault that school of thought, I also believe that volatility reveals vision, and guys, I am here for both.

-With market volatility becoming the norm, how do you strike the balance between risk management and chasing returns?

This one is more like riding an okada through a storm. For those who know what they are doing and are focused on the destination, it could be a thrilling experience, for those who do not, it is dangerous. The terrain is very dynamic, one cannot be too rigid, you would also have to be dynamic as well.

What we do here at CFG Africa, is to rely heavily on our robust Enterprise Risk Management framework, which also allows for safe ways to navigate out of potential calamities. In cases where we see a red light, it is not an automatic “No” but a beacon to tweak our thinking caps, a signal to slow down, scan the horizon, identify alternatives, re-visit selection criterion, identify the best option through technical means and then accelerate strategically. We’ve built a framework where risk isn’t just managed, it’s respected. That means stress-testing every investment, planning liquidity like it’s oxygen, and having backup plans for our backup plans.

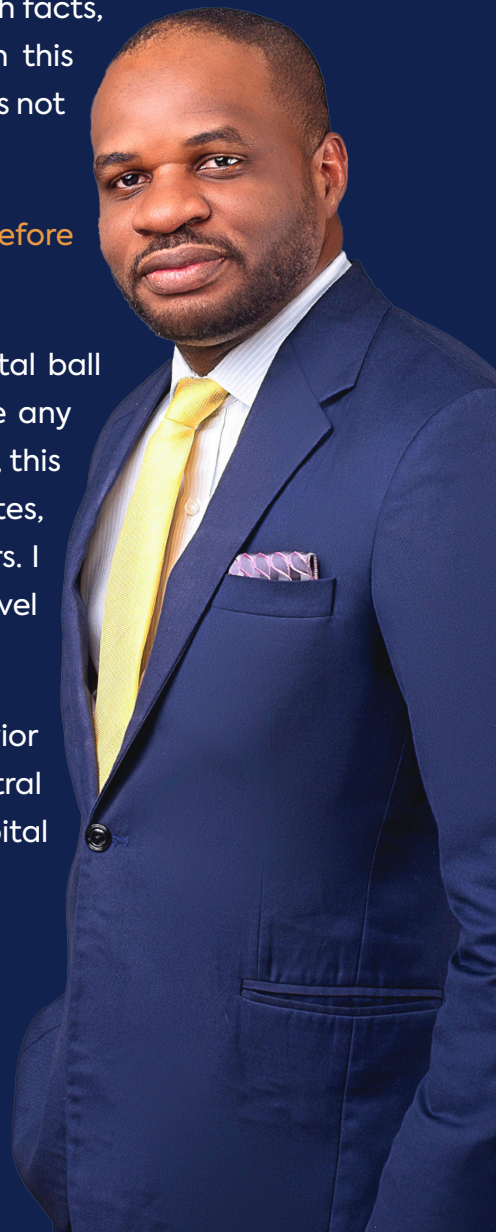
Let me also say this. I believe Nigeria’s volatility is often misunderstood because beneath most of the headlines are emerging sectors, resilient businesses, and unmet needs waiting to be solved. So yes, we chase returns, but we do it with facts, with data, discipline, and a healthy dose of humility. Because in this market, the winners aren’t the loudest — they’re the ones who last. It’s not a sprint, it’s a marathon and we are here for the long haul.

-What metrics or signals do you personally pay close attention to before making key allocation decisions?

First of all, I am not a soothsayer, neither do I have a magic crystal ball hidden in my office. Let’s be clear on that first, but before I make any major allocation decision, I tend to listen to the pulse of the market, this is taking into cognizance the usual suspects - inflation, interest rates, FPI inflows and FX trends, crude oil markets, and a few other factors. I also pay close attention to those conversations at the street level asking how SMEs behave, what the informal markets are saying.

One should also take note of policy signals, and population behavior shifts. When you see more youth leaning into fintech, or the Central Bank fine-tuning liquidity tools, you know where the smart capital needs to go.

Ultimately, I believe data tells you what has happened but instincts, sharpened by local understanding and experience, would tell you what might happen. And in this market, knowing when to take position in an asset and when to hold back is 80% art, 20%



science... and 100% experience.”

-Asset management is as much about people as it is about portfolios. How do you build trust with clients, especially during market downturns?

In asset management, we always say we manage funds but do we really? What we're really managing is confidence. Portfolios may fluctuate, but trust? That's the real long-term asset.

When markets tank, or things do not go as well as estimated, that's when our job gets personal. This is not the time to hide behind one excel spreadsheet or email explaining why the cow jumped over the moon. Pick up your phone, call the client and let them hear your voice. Meet them face to face and explain in very plain English without any technical jargon or sugar coating. I pick up the phone. I meet clients face-to-face. I explain what's happening in plain English — no jargon, no sugar-coating. Nigerians are smart and investment savvy, more often than not, they already know the situation and likely causes of whatever setback has occurred. What

these clients want is honesty and a clear plan of action. At no point should the client feel abandoned.

Trust isn't built when the market is up; it's built when it's down and you still show up. With clarity. With courage. And with your sleeves rolled up, ready to ride the wave together.

-Tech is changing the game—AI, data analytics, robo-advisory tools. How do you see technology transforming asset management in the next few years?

If you have noticed, most of the newer, younger investors do not like brick and mortar. They want to have access to their investments and opportunities as conveniently as possible and as quickly as possible. They do not want to come to your offices, well, unless there is a thorny issue or significant transaction. Technology is the engine of modern relationship management. Technology and automation have rewritten the book.

In the next few years, we'll see tech doing three big things: democratizing access, sharpening decision-

making, and deepening trust. Already, these tools are helping us analyze market trends a lot faster than before. We can stress-test portfolios, forecast scenarios, and manage risks with more precision than ever before, it in real time.

Tech is providing everyday Nigerians a seat at the investment table through digital platforms, micro-investing, and robo-advisory tools. That's not just tech, that's transformation.

The firms that would win eventually would be the ones that combine smart technology with human empathy. Because no matter how advanced our algorithms get, people still invest with their hearts. And our job is to make sure the tech we incorporate, serves the trust they give.

“

In the next few years, we'll see tech doing three big things:

democratizing access,

sharpening decision-making,

and deepening trust.

-What's one career lesson you learned the hard way—but now find invaluable in your leadership style today?

My first job Post NYSC (national youth service) was with the leading non-bank investment firm of the 2000 era, located in Lagos Island. I used to believe that I was the smartest guy in the room, always answering questions first and wanted my opinion to be the only opinion. Note: I wasn't one of those extra sheet guys during exams. I basically thought being book smart was the goal.

When I was moved to sales, this was equity sales now, particularly during the downturn in the equity markets, books and data did not provide any answer for me o. Sometimes, its not about knowing everything, sometimes its about listening and learning from the experience of others, trusting your team, being humble and acknowledging that you may not have all the answers. I had to be bailed out on a few occasions by friends in the industry, colleagues, and importantly, my team

Since then, on the job, i have worked with my ears wide open and ego tucked firmly away. Wisdom doesn't wear a title, be humble. As a business leader, you have to understand that leadership isn't built in bull markets, but forged in the fire of failures, recoveries and comeback.

Today, I still love data, numbers and analysing but i have learned to love dialogue even more, because in business, particularly this asset management space, your biggest asset isn't the AUM but the people who help you grow it, manage it and protect it. I think it's also equally important that we have to make these people know that they matter. I

have not been the best at this, but I am working on it.

-What's one thing your team would be surprised to learn about you?

Well, my colleagues see me in suits making presentations and taking meetings, they also see me during our TGIF events, and I believe that have an idea that I can effortlessly balance work and play, with decorum. However, what might surprise most people is that I actually had serious aspirations of forming a rock band. Even bought a guitar as well.

So, writing songs basically, because I was heavily influenced by 90's rock music, courtesy 96.9 Cool Fm back in the day. I was captivated by bands such as Coldplay, Aerosmith, Bonjovi, Evanescence, Life-house, Oasis and Keane, to name a few. Although I have been blessed with the singing voice suitable for a silent production, I still see myself as part of music somehow. I still have a variety of rock playlists which i listen to for nostalgia, when we had less things to worry about. As Andy Bernard said in an episode of the office "I wish there was a way to know you're in the good old days before you've actually left them."

Businesses like rock bands have energy, and a great working environment is like great music. The timing, synchronization, bringing it all together, collaborations, knowing when to lead, and knowing when to let others shine.

-If managing assets were a sport, which sport would it be—and why?

If managing assets were a sport, it would definitely be chess with a touch of long-

distance running, so it's the mind of Nigeria's Chess legend, Tunde Onakoya in the body of World record holder over the 5,000meters, Uganda's Joshua Cheptegei.

Why chess? Because every move counts. You're constantly thinking 3 steps ahead, reading the market, your clients, the regulators and your competitors. One wrong allocation, and you're scrambling to protect your king, which in this case is the client's capital. It's strategic, it's patient, and it rewards those who can see beyond the short game.

Now, add in long-distance running because results don't show up in one sprint. It takes endurance, discipline, and the mental grit to stick to your strategy even when the terrain gets rocky, especially in a market as dynamic as ours.

I would really love to stay and chat some more, but today is Friday, it's been a long week, and I need to spend time with the people that matter the most, the lovely wife, Uwa and my beautiful and brilliant son, Temi. They make it all worth in the end.

*Sometimes, its not about knowing everything,
sometimes its about listening and learning from the
experience of others, trusting your team, being
humble and acknowledging that you may not have
all the answers. I had to be bailed out on a few
occasions by friends in the industry, colleagues, and
importantly, my team*



A Major Milestone: Launching the CFG AM Naira Fixed Income Fund



RC: 1786933

Invest in Your Future with

CFG AM NAIRA FIXED INCOME FUND

Authorised and Registered by the Securities and Exchange
Commission (SEC) as a Unit Trust Scheme

Offer for Subscription of

1,000,000 units

of ₦1000 each Payable in Full on Acceptance

Minimum Subscription: Initial subscription of 10 units and multiples
of 5 units thereafter

Application List Opens: May 7, 2025

Application Forms are available at CFG Asset Management
Limited and can be downloaded from www.cfgafrica.com

Objective of the Fund: Income generation through a
diversified portfolio of fixed income instruments

Fund Manager



Please read the prospectus and where in doubt, consult your Stockbroker,
Accountant, Banker, Solicitor or any other professional for guidance

4th Floor, KPMG Tower,
Bishop Aboyade Cole Street, Victoria Island, Lagos



Scan to visit our website

In May, we reached an exciting new chapter in our journey at CFG Africa—we proudly launched the CFG AM Naira Fixed Income Fund. This wasn't just another product launch for us; it was a moment that marked a major milestone in the history of our business.

For years, we have been passionate about creating meaningful opportunities that help individuals and institutions build wealth, protect their assets, and participate confidently in Nigeria's financial markets. With the CFG AM Naira Fixed Income Fund, we took a big step forward in making fixed income investments more accessible, reliable, and transparent for everyone.

What makes this fund special is its focus on stability and growth. In an ever-changing economic

landscape, it provides investors with a diversified portfolio of high-quality, Naira-denominated fixed income securities designed to deliver steady returns with reduced volatility. It's a product built with care, insight, and a deep understanding of what investors truly need—peace of mind alongside opportunity.

But more than that, this launch reflects who we are as a team. We believe in the power of consistency and building trust over time. Every detail of this fund—from the partnerships we've formed with reputable custodians and trustees to the active management approach—embodies our commitment to transparency and investor protection.

We're proud because this

fund isn't just ours; it belongs to the community we serve. It's for the everyday Nigerian looking to grow their savings, the businesses aiming to optimize their capital, and the future-minded investors who want to be part of Nigeria's financial story.

As we look ahead, this milestone fuels our excitement to keep innovating, expanding our offerings, and supporting financial inclusion across Africa. It's a reminder that progress is built one meaningful step at a time—and we're just getting started.

We invite you to join us in this journey, to explore the possibilities the CFG AM Naira Fixed Income Fund offers, and to grow with us as we shape a brighter financial future together.



How to Invest

**1**

Complete Subscription Form



Click to the fill the subscription form

Or Scan to fill

**2**

Pay into Designated Account

BANK NAME: RAND MAERCHANT BANK

ACCOUNT NAME: AVA TRUSTEES LIMITED/
CFG AM NAIRA

ACCOUNT NUMBER: 1000196839

**3**

Submit KYC Documents

Valid ID – National Identification Number Slip/Card

Utility Bill

Send form, payment evidence and KYC documents to:
mutualfunds@cfgafrica.com

**4**

Receive Statement of Unit holding

Please read the prospectus and where in doubt, consult your Stocbroker, Accountant, Banker, Solicitor or any other professional for guidance

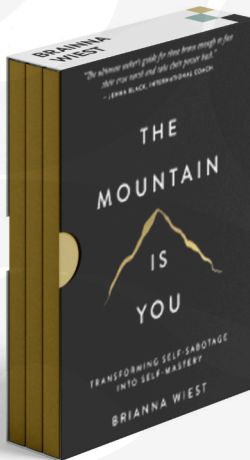
Recommended Books

By Joy Ahaive (Social media and community manager)

Eleanor Oliphant

BY GAIL HONEYMAN

The book talks about a quirky, socially awkward woman slowly opens up to the world and confronts her past.



The Mountain is You

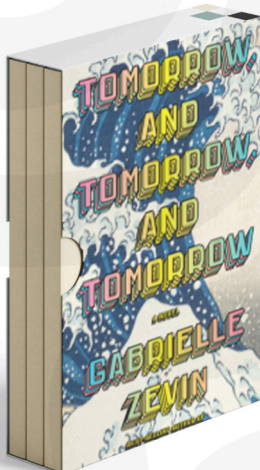
BY BRIANNA WIEST

This book explores self-sabotage and offers tools to harness personal growth and emotional intelligence.

Fish!

BY STEPHEN C. LUNDIN, PH.D.,

This book teaches how a positive attitude and team culture can transform the workplace..



Tomorrow and Tomorrow

BY GABRIELLE ZEVIN

This book explores friendship, creativity, and loss through the lives of two video game designers.



Check out the Answers to
the POP QUIZ!



ANSWERS

- 1** In the U.S., Mother's Day is celebrated on which Sunday in May?
b) Second Sunday
- 2** "May the Fourth be with you" is a pun celebrating what pop culture franchise?
c) Star Wars
- 3** What flower is traditionally associated with May?
c) Lily of the Valley
- 4** Which of the following international observances occurs in May?
b) International Workers' Day

Puzzles

T	F	U	A	Y	A	R	R	G	A	B	O	O	D
A	O	M	A	Y	F	L	O	W	E	R	L	A	S
B	G	N	I	R	P	S	G	U	D	S	A	R	D
A	E	A	R	L	A	E	Y	Y	D	T	M	L	Y
N	O	M	P	T	M	A	F	T	A	A	A	H	L
K	Y	W	Y	I	R	L	A	W	Y	R	M	M	I
H	E	K	N	A	F	U	H	D	E	W	Y	E	L
O	Y	I	Y	R	R	F	A	M	E	A	A	F	W
L	N	D	I	U	W	Y	E	E	R	R	B	M	W
I	G	E	S	Y	Y	O	M	L	R	S	M	A	L
D	M	M	N	A	R	Y	A	O	H	D	R	I	E
A	A	F	A	R	F	I	L	A	N	A	O	A	A
Y	D	A	G	L	W	E	A	R	T	Y	U	O	I
S	K	A	Y	F	L	O	W	E	R	M	O	O	N

BANKHOLIDAY**FLOWERMOON****EMERALD****SPRING****MAIA****MAYDAY****LILY****GEMINI****TAURUS****MAYFLOWER****STARSWARSDAY**

Movies to Watch

By Joy Ahaibe (Social Media & Community Manager)



A Widow's Game

Rating: ★★★★★

When a man is found dead, the investigation shatters his widow's perfect facade and exposes a hidden double life.

Where to watch: [NETFLIX](#)

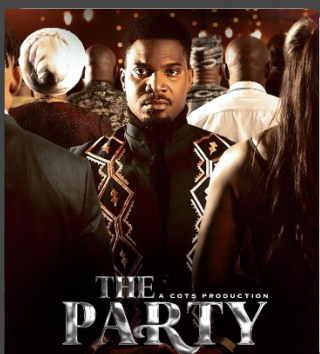


Mad Unicorn

Rating: ★★★★★

A master thief accepts a mission to steal the legendary African Red Sun diamond. What begins as a meticulously planned heist spirals into a dangerous game.

Where to watch: [NETFLIX](#)



The Party

Rating: ★★★★★

When a young man drops dead at his birthday party, police place the guests on lockdown to hunt for the killer hiding among them.

Where to watch: [NETFLIX](#)



Orion and the Dark

Rating: ★★★★★

A boy with an active imagination faces his fears on an unforgettable journey through the night with his new friend: a giant, smiling creature named Dark.

Where to watch: [NETFLIX](#)



She the People

Rating: ★★★★★

As she tries to shine in politics, Mississippi's first Black lieutenant governor must manage her zany family and overcome a boss who's stuck in the

Where to watch: [NETFLIX](#)

JUNE CELEBRANTS!!



HAPPY Birthday



www.cfgafrica.com



info@cfgafrica.com



4th Floor, KPMG Tower, Bishop
Aboyade Cole Street, Victoria
Island, Lagos



02018870020



cfg_africa



cfgafrica



cfg africa

Important Notice:

This publication is issued by CFG Africa. It is for informational purposes only and does not constitute an offer, recommendation, or solicitation to engage in any transaction or adopt any investment strategy. Moreover, it does not predict future market movements, and any figures provided are for illustrative purposes. Readers are urged to exercise their own judgment and seek professional advice where necessary.

© 2025. This newsletter is for internal circulation only. Any unauthorized use or distribution without prior express consent from CFG Africa is strictly prohibited.

