



LIBERTYASSURED

COMPANY **PROFILE**

bringing financial freedom and Inclusion

2021

Outstanding Digital Lending
Company of the year






**“Liberties are
not given, they
are taken...”**

bringing financial freedom and Inclusion

TABLE OF CONTENTS

01	content
02	Introduction
03	We are Liberty
04	Our Board Members
05	Our Services
06	Our Team
07	Recent Development
08	Future Plans
09	Our Clients and Technical Partners



THINK
OUTSIDE
THE
BOX

Intro duction

As the financial world around us evolves, it is clear that the definite way to ensure consistent growth in the Nigerian economy is to include every of its members on all levels, and financially empower them accordingly, if we are to generate value by tapping from the wealth they are able to produce. Hitherto, the financial excluded and unbanked in Nigeria have lacked the financial capacity to explore what intrinsic value of capital they possess. This is one area the Western world have benefitted greatly. By making funding readily available to the lowest strata of their economy, such nations have been able to seamlessly integrate different genres and classes of people who have worked jointly in producing a stronger and richer economy that is a force to reckon with all over the world. At Liberty, we truly believe that "Liberties are not given but taken" hence we are positioned to enable our customers to achieve their desired dreams and allow them to take their Liberty. Our number one goal is to unleash the potentials of our clients by offering financial solutions which are straightforward and effortless to access.

WE ARE

Liberty Assured, a Licensed Financial Institution that is led by experienced Individuals with a passion to bridge the divide in every economic sphere. We seek to bring Financial Liberty and Freedom by filling the void within the business sector ranging from Nano-Micro businesses to MSME and personal finances. Our focus

is to bridge financial gaps and inclusion. Customer growth and Satisfaction is our Success Story. We are positioned to offer a wide range of financial solutions reaching out through direct physical lending and digital solutions both in the private sector, public sector and to the small & micro enterprise sector.



VISION

To extend credit reach to the horizons of the nation



MISSION

Our mission is to enhance the economy of the Nation by harnessing the potentials of the financially excluded and unbanked, by bridging the gap through the provision of financial Liberty.

OUR CORE VALUES

Our operations revolve around customers, hence our customers come first as we know that "without them, there is no us".



Professionalism



Customer Satisfaction



Integrity



Time Value



Teamwork

Our BOARD MEMBERS

At Liberty, we believe being a great leader is all about having a genuine willingness and a true commitment to lead others to achieve a common vision and goals through positive influence.

**"The pessimist complains about the wind.
The optimist expects it to change.
The leader adjusts the sails."**

-John Maxwell



**Dr. Adetimehin
GBENGA** (MBBS, MBA, CFA)
Chairman

Dr. Adetimehin, G. Gbenga CFA Charter, MBA, MBBS Board Chairman Adetimehin Gbenga is a Finance professional and CFA Charter holder with significant experience in financial and operational data analytics, reporting and business planning. He holds a Bachelor's Degree in Medicine and Surgery (MBBS) from the prestigious University of Lagos and practiced in the medical profession with Lagos State Hospital Management Board, Otunba Tunwase National paediatric Centre, Ijebu Ode, Ogun State before switching into finance and management after four (4) years practice in medicine. With over a decade in Finance and Management discipline, he held various key managerial roles which later culminated to being appointed General Manager, Corporate Finance and Pricing Strategy with Abuja Electricity Distribution Company where he Spear-headed three price modeling efforts and uncovered \$100 million owed to AEDC by the Nigerian Government through its subsidy on electricity tariffs. As part of his experience and achievements, he pitched, negotiated, and managed a \$50 million bond program aimed at financing investment in a hybrid renewable generation system and also led a team of 6 analysts in creating a predictive data analytics system for evaluating energy consumption behavior of 17 million consumers; and constructed recommendations to reduce revenue losses by 15%. He holds MBA from the prestigious Simon Business school and a member of the association of Chartered Financial Accountants. He

possesses advanced Microsoft Excel skills with competencies in training, in addition to expertise in Strategic financial planning, Financial forecasting, modelling and business valuation. He is also well versed in Data analytics, Python computer language and self-service business intelligence. He was appointed into Liberty Assured Board in 2019.



**TIMEYIN
IGBENE** M.Sc
MD/CEO

Otimeyin, a trained and practicing Architect who has won, executed and implemented numerous outstanding architectural designs, has a formidable drive & passion for entrepreneurship innovation and excellence which led him to establishing successful business outfits. which include Liberty Assured Limited, Liberty Technologies Limited, VizualPlus Studio among many other coming business outfits. He has displayed at various levels in his 14years of post graduation, dynamic leadership and unphantom vision. He has shown unparalleled approach which beats all odds to solutions in various engagements. He possesses sound knowledge in Project & Product Management, Business analytics, Financial Forecasting, Data Science, Software Development and as well, Business Development. Poised to make a socio-economic Impact in the society and immediate environment, with a record of personal outreach programmes, he has keen interest in grassroot economic inclusion. He holds M.Sc in Architecture, various certifications and currently studying for his doctorate degree.



**OYEWOBI
OLANREWAJU** MBA CFA
Non Executive Director

Oyewobi Olanrewaju holds a degree in Accounting and also MBA in international business. He is well vast in Business Development, Financial Planning, Management Consulting, Brand Development, Corporate Strategy and Business Analytics. He had working experience with First City Monument Bank (FCMB) & Heritage Bank (HB). He is a passionate entrepreneur and he has explored business development in various fields from engineering to sales.



**YETUNDE
'SABA**
Executive Director

Yetunde Moriliat 'Saba, a Real Estate Manager by discipline has an unyielding passion for the Socio-economic impacts as well as Inputs programmes and always aim to achieve high standards in everything that she does. She is assertive and confident in pursuing the set goals of the organization and her ability to be critical in thinking makes her an asset to the organization. Her experience cuts across diverse industries which include Printing, Publishing and Microfinance with over 11years of developmental and Managerial skills in Business Developments, Financial Modeling, Software Development and Entrepreneurship. She holds MBA from the prestigious University of Lagos, Akoka with couple of professional certifications.



**WASIU
ADEOJE** (PMP, m.Arch)
Non-Executive Director

Wasiu Adeoje (arc) has a proven background business management as well project management. Being a Lead project Architect for 13 years and a Project Manager (construction) for 2 years. He has also managed other businesses in the line of fleet management and agricultural exports. He has accumulated skills that evolved from creatively designing to effectively managing projects from the initiating process to the closing process achieving great successes in timely delivery, quality, excellence, and cost savings for clients. This he has been able to easily transition into the financial sector, where he continues to demonstrate great business acumen.



**OMOMEJE
ADEJUMO
NTADI** (LLB, BL)
Company Secretary

Omomeje Ntadi has over 10 years' experience in the practice of law in Nigeria. Currently a managing Partner at Adejumo Ntadi, she is passionate about Financial Inclusion of the unbanked sector and possesses a great knowledge of administrative, public, financial and corporate law.



OUR PRODUCT



Payday Loan



Quick Cash



Rebirth



Liberty Ease



Investment

LOAN
DISBURSED
₦ **551,605,098+**

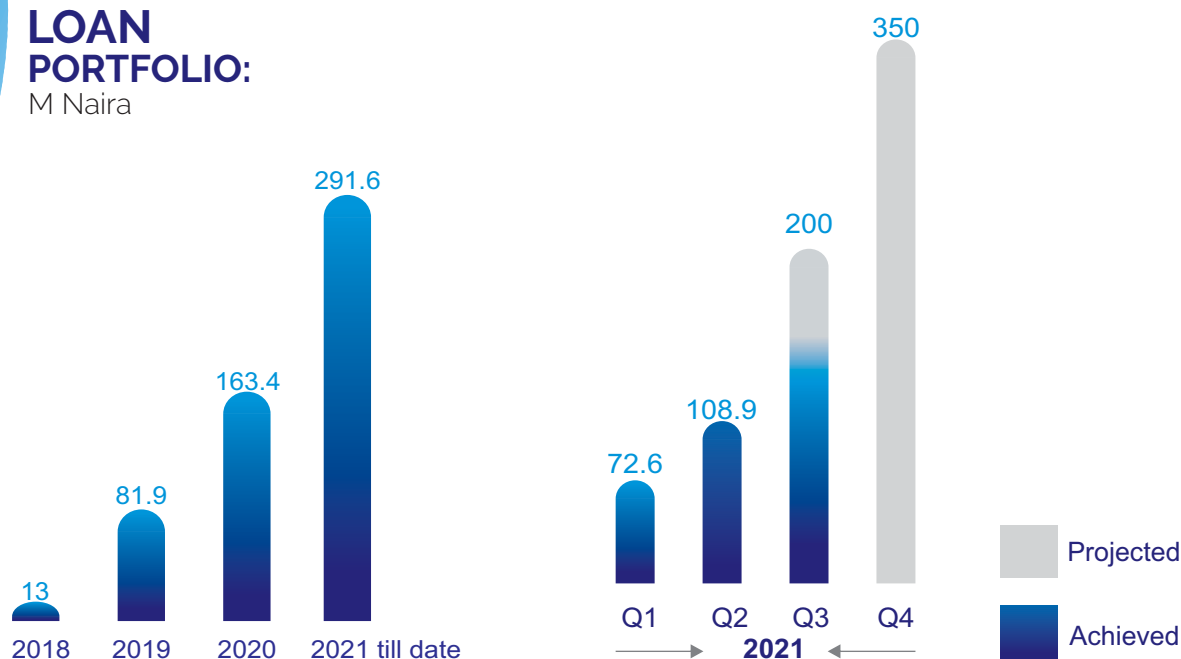


OUR CLIENTS
48000+
Happy Customers

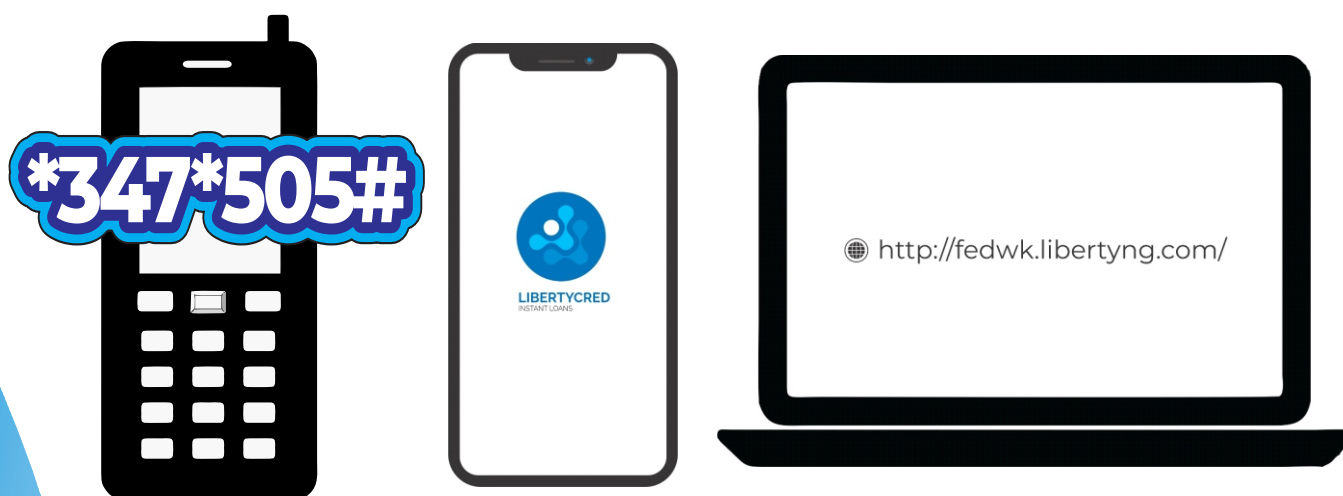
EMPLOYEES
20

KEY FIGURES

LOAN PORTFOLIO: M Naira



OUR TECHNOLOGIES





OUR SERVICES

At Liberty, our services cover a wide array of sectors to ensure that we serve our customers at every point. Because we see our customers as our partners, we have designed our operations to guarantee they are covered at every step of the way by advising, proffering business solutions and enhancement procedures which helps drive business growth.

Our newly launched digital lending service will provide quick and instant solutions to the financially excluded. The current phase of the service covers Federal workers and Salary earners and we are continuing to develop products that will enable us reach the grassroots through digital means.

With our continuous customer advisory Service, we follow through from understanding the client's needs and walk with them through their dreams and desires. Eventually, we give best solutions to suit the specific requirement, all these in a timely manner.



Loan

Our loans are designed to Kick off that Business. Move it from ideation stage to reality with our Liberty Products.



Digital Lending

With our digital lending Platform, we unlock financial potentials and goals; allowing our customers get instant loans wherever their location is.



Investment

We foster investment cultures of our customers who are interested in investing with their own terms, guaranteeing high returns on investment.



Advisory

We follow through from understanding the clients and walk with them, recognizing their hopes and aspirations. Eventually, one of our biggest goal is to proffer the best solutions that suits.



Social Impact & Solutions

The aim of our financial solution is to create developmental impacts and lasting social footprints through our outreach programs directed at giving Interest free Loans to selected Individuals and Small ticket grants for Nano businesses.



Value-Add

We are currently evaluating products (both digitally and through the physical mediums) that aim at improving socio-economic lifestyles ranging from Healthcare, school fees to Insurance and agent banking.

Our TEAM

We understand Teamwork and we believe in the ability to work together toward a common vision....

“It is the fuel that allows common people to attain uncommon results.”

-Andrew Carnegie



OPE OLUSEYI ACA, MBA, M.Sc, PMP, Cert
Head, Finance & Accounts

Oluseyi, an alumnus of Olabisi Onabanjo University also holds an MBA from Ladoké Akintola University of Technology and also holds M.Sc Finance from the prestigious University of Lagos. He holds a number of professional affiliations which include Member, Chartered Financial Analyst Institute, Chartered Institute of Management Accountants from United Kingdom, American Institute of Certified Public Accountant from USA and Global Project Management College in the United Kingdom besides a decade of professional work experience in Finance, Management accounts, Shipping, Logistics and Oil & Gas fields. During this time, he has worked variously with Fortune Global Shipping & Logistics Ltd, Serengeti Communication, Troyka Holdings Investment Limited, Optimum Exposures Limited, Cititrust Holdings Plc, Germaine Group of Companies and Elizade Autoland Jac Limited. Oluseyi joined Liberty Assured in 2021 as Head of Finance and Account and has helped to digitalized our finance processes.



TAIWO OMOLOLU M.PA
Strategy & Business Solution

Taiwo Omololu, a graduate of Public Administration, Masters degree holder from Ladoké Akintola University of Technology, holds a certificate in Purchasing & Supply and a Member of the Chartered Institute of Local Government and Public Administration of Nigeria. He has over a decade of managerial experience in Retail Banking & Micro Financing which spans across Business Development, Portfolio Management, Business to Client Management, Team Management and Investments. His professional work experience started in 2008 with First City Monument Bank and later with Credit Direct Ltd, Primera Africa Finance Group where he initiated and implemented a successful refund process as part of the growth and success strides for its' Payroll Lending arm as Ag. Unit Head. He once again re-joined Credit Direct Ltd in 2018 as Head of it's Lagos Island Division. He is well grounded in Business Development, Strategy, Data Analysis, Data Science and Software Development. He joined Liberty as Head Strategy & Business Solutions.



**CHUKWUDIEBERE
EKO**
Credit Risk Manager

Chukwudiebere Eko is an experienced Financial Management, business development and customer fulfilment Specialist with over 15 years' worth of experience across major sub-fields within the banking and hospitality industry. She's a graduate of Accounting from Rufus Giwa Polytechnic and holds MBA from Ladoke Akintola University of Technology, graduating with distinction. In her role, she oversees credit underwriting, credit analysis, assets management and loan portfolio as well as putting together risk management reports. Her strength is in credit underwriting, credit analysis, risk management, strategy development, business development, loan monitoring and remedial, process flow development, investment banking and client management. Eko is currently the Credit Risk Manager at Liberty Assured Limited.



**AWOYEMI OLUSEYE
ABIODUN**
Head Sales & Operations

Awoyemi Oluseye AbiodunA graduate of Banking and Finance from Lagos State Polytechnic with an MBA (Finance) from Ladoke Akintola University of Technology, Ogbomoso. He started out as both Account and Investment Officer at the then UBA Registrars Ltd (now Africa Prudential Registrars Plc) about 15 years ago before he was redeployed to join the Bank's (UBA Plc) Sales Team in April 2009.Over the years , he actively participated in the sale of the Bank's retail , remittance , commercial and other products through very good relationships were brought into the bank's coffers.Oluseye is a thorough bred banker who also managed branches at various times. He is a member of Nigerian Institute of Management , Chartered Institute of Bankers of Nigeria and Chartered Insurance Institute of Nigeria. He joins Liberty Assured Limited as Head, Business Development.



**MOBOLAJI
JOHNSON** M.Sc
Head, Control & Compliance

Johnson has an M.Sc (Accounting) from Atlantic International University, USA, a post-graduate degree in Education from National Open University of Nigeria. He is a highly experienced

professional with strengths in accounting and finance, product development, risk analytics and collections, within the consumer lending space. He is a Member, International Project Management Professional.Johnson began his outstanding career in 2019 at Cititrust Financial Services Limited and since then has held various key roles up to becoming Group Financial Controller with Cititrust Financial Services Limited. Since he Joined Liberty Assured Limited, he has impacted greatly on improving the quality of our portfolio, boosting our service delivery and positioning the Company to better deliver on our service promise in his capacity as Head, Control and Compliance.

“If your action inspire others to dream more, learn more, do more and become more, you are a leader.

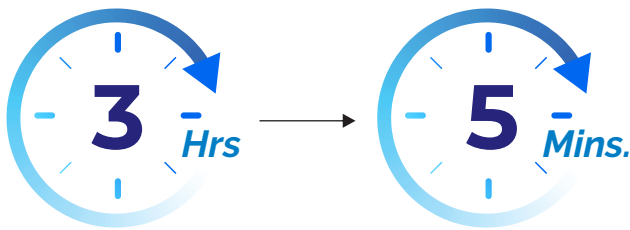
JOHN QUINCY ADAMS



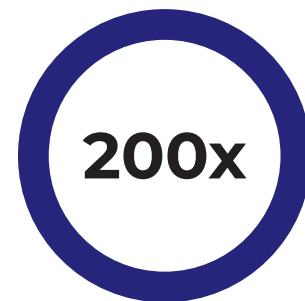
Future Projects

In our bid to continue to give Liberties to our customers, our product team is continuously exploring innovations and outreach programmes that foster the aim and goals of the organization therefore making more options and opportunities available to our customers.

Future projects developments will enable our clients to process Loans 30x faster as our 3-hour Instant Loans can be processed in Less than 5mins.

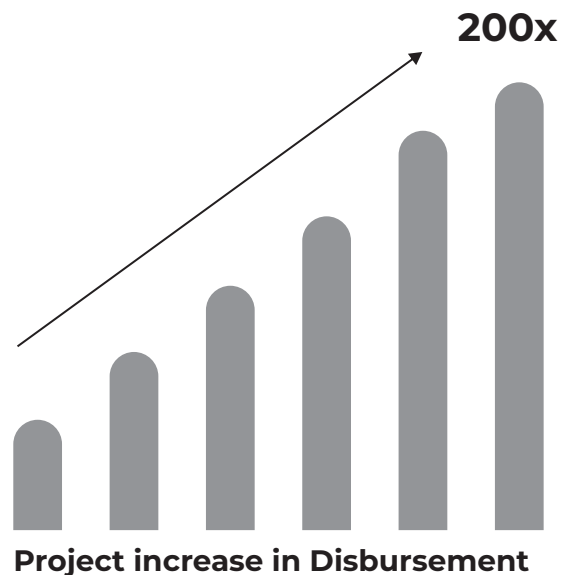


This will also allow us to reach out to more customers as we project a



increase in disbursement volumes.

With our integration of digital processes and Machine learning, we will also improve even more our already efficient credit underwriting processing and additionally improve on Fraud detection. Our integrations with payment systems makes our collections seamless and will enable us to adequately scale therefore meeting more needs and providing more Financial Liberty(Now that's awesome).





LibertyMe

We are currently developing our in house and patent Mobile loan application which brings us even closer to our clients. With this, Customers can access up to N150,000 instantly. This product will also allow our customers to save on their own terms.



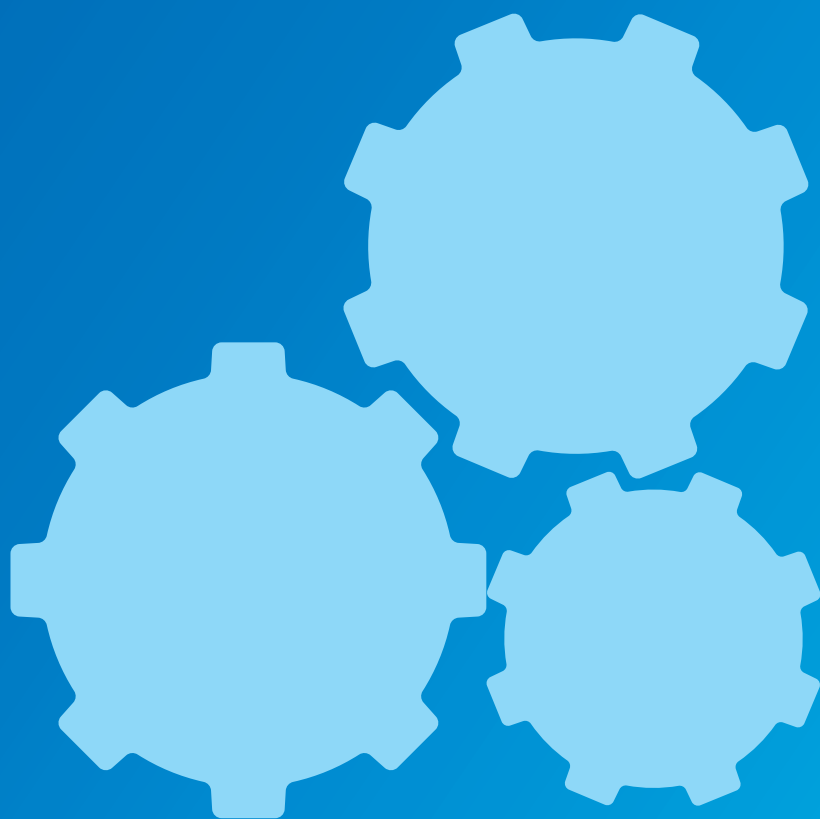
LibertyExec

Upon conclusion of this product (Loan Management System / Client Management System) startup lending companies and corporative societies would be able to manage their loan portfolio effectively and efficiently.



LibertyGo

This product provide soft landing to parent/guadian with school fees payment, securing the future of a child/ward. Similarly, it help schools resolve immediate liquidity issues, making it a win-win for both parties.



Our
**TECHNICAL
PARTNERS**

Our TECHNICAL PARTNERS

Because we believe in the saying “if you want to go fast go alone, and If you want to go far Go Together”, we have partnered with Technologies that will further enable us to achieve our desired goals and intent. The partnership has cut across payments, credit assessment, digital app development and Platform Aggregations. With this progress we are even more positioned to give better service.



Loandisk



lendsqr



creditclan



remita
...because payments should be easy.



credolab

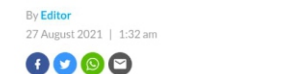
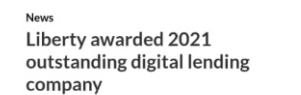
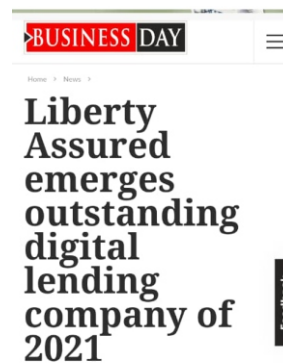
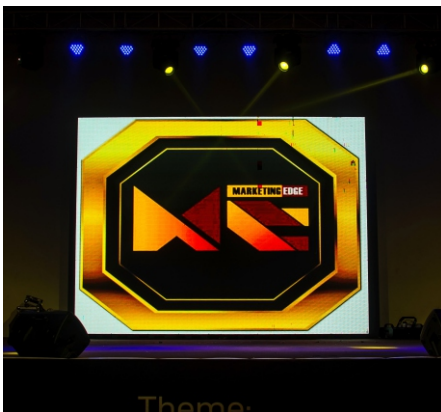


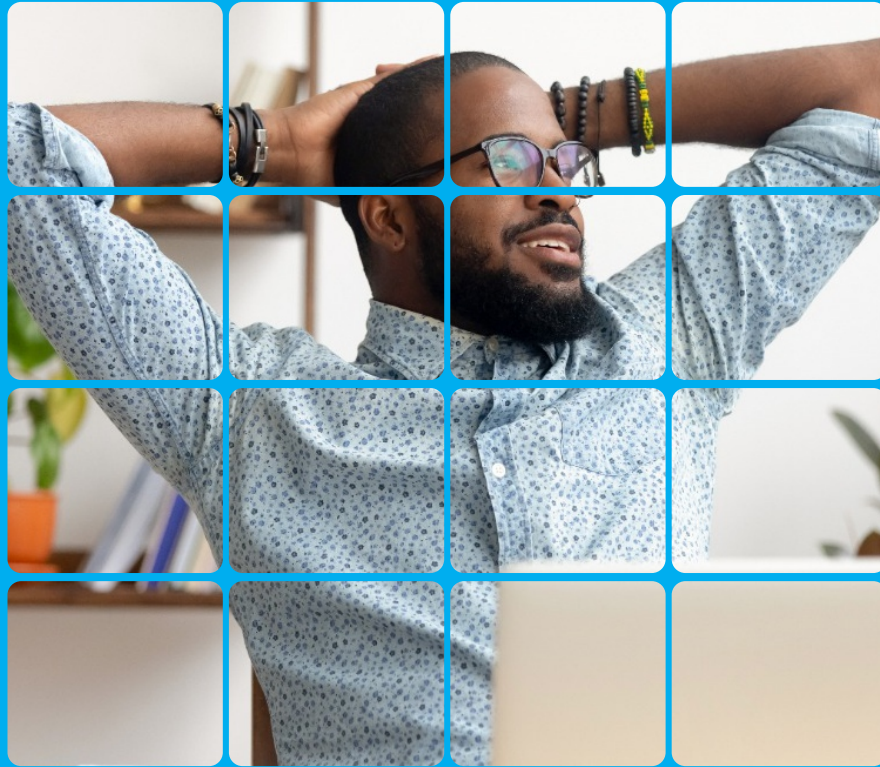
i-XL[®]
Technologies



GIRO

Photo Splash





**“Financial Freedom
is available to those who learn
about it and **work** for it ”**





CONTACT US

27, Alara Street, Off Commercial Avenue,
Off Herbert Macaulay Road, Yaba Lagos.

EMAIL: hello@libertyng.com

TEL: 01227 5065 - 101

WEB: www.libertyng.com

