

First Africa... then the world!



RC 1303501
CUMBRIANCONSULT
— LIMITED —

....Repositioning companies for transformational performance



WHO WE ARE

We are Cumbrian Consult Limited, a dynamic, multi-disciplinary Management Consulting Firm. We provide unique insights, expert support services and sustainable solutions to our clients in the critical business segments of

- Board Leadership and Governance
- Business Performance Management
- Finance, Investment Planning and Business Advisory
- Project Management
- Business Strategy and Human Capital
- Regulatory Advocacy
- International Business Representation

Our expertise has been developed through extensive hands on experience and over three decades of engagement at the highest corporate levels in the private and public sector. We also draw on our strong alliances with reputable institutions and distinguished professionals to ensure that we are well positioned to serve the discerning needs of our clients and support their high performance aspirations in an increasingly volatile market place



Our Mission

To help our clients optimize their business performance



Our Vision

To become the benchmark for Management Consulting practice in Africa



WHAT WE DO

BUSINESS PERFORMANCE CONSULTING

High performing organizations are driven not just by the visionary compass of their leaders but also by the efficiency and effectiveness of their internal business units. We also offer support in improving planning inputs from business units. The Cumbrian team and partners provide cutting-edge interventions that help our clients to:

Reassess all aspects of their business system and then implement improvement processes to achieve the transformation they seek.

We help to forge a more profitable path through the provision of fresh insights and an early warning system on potential pitfalls to avoid.

Perfect their business models for optimum performance. We understand what makes a company unique and specialize in turning that uniqueness to enduring success.

BOARD LEADERSHIP, SUPPORT AND CORPORATE GOVERNANCE

At the apex of a high performance organization is a high performance Board. Drawing from more than a decade of board membership and corporate governance experience, we work with the highest organs of governance in institutions to establish and maintain the best practices for leadership at the Board levels. We are also certified to provide appropriate training and support in this regard across a range of industries.

STRATEGY AND HUMAN CAPITAL SERVICES

An effective strategy lies at the basic and sophisticated core of every business success. Business. Training. Our Human Capital support and training programmes ensure that we help our clients to fully assess the critical competencies required for their high performance teams; provide guidance to enable their in-house talents achieve their full potentials and maximize human capital productivity

WHAT WE DO



SMALL BUSINESS ADVISORY

"Small Business" employs over 70% of our formal and informal working population. Our collective experience in business management and finance puts us in the best position to help your business surmount a wide range of issues including finance, marketing, human resources and general business management.

Some of our services include:

- Reviewing business ideas to help you assess commercial potential
- Assist in developing a business plan
- Advising on finance, grants and other funding means
- Strategy formulation for the basic and sophisticated business

FINANCIAL AND INVESTMENT PLANNING/ADVISORY SERVICES

We offer in-depth financial, investment planning and advisory services across a wide range of business activities cutting across:

- Travel and Aviation
- Transport and Logistics
- Telecommunication and Technology
- Energy Services
- Financial Services
- Consumer Products and
- Business Services

We would be glad to discuss your business objectives, help you enhance your business proposals and investment plans as well as discuss possible challenges with your prospective clients

REGULATORY ADVOCACY & INTERNATIONAL BUSINESS REPRESENTATION

With decades of experience in the business environment, we are very well placed to support the maintenance of strong standing relationships with financial and non-financial regulators, the objective being to develop mutually beneficial relationships especially for key industry players.

We act as an intermediary, ensuring compliance with the myriads of statutes of regulatory bodies while at the same time ensuring that they are not a threat to your business objectives. Having in mind your mission and vision, we help you to paint and present a clear and concise picture of who you are and what you do.

We can also assist you in creating an appropriate vehicle designed to drive you towards your goals

WHAT WE DO



PROJECT MANAGEMENT CONSULTING

With decades of experience in a wide variety of projects ranging from Oil & Gas, Real Estate and Technology, we are well placed to assist our clients to conceptualize, implement, monitor and manage complex projects from planning to inception and execution.

We live in the world of data and data allows us to make realistic decisions about the future. No financial department or company can claim to have completed its work unless they have financial projections ready. Cumbrian Consult helps clients create dynamic financial projections that take real data and map out realistic outcomes to monitor and manage any complex projects.

Smart organizations know better than to take steps based on gut speculations alone. Projections are a necessity for any company. As the leader of the company you need to know precisely the likely outcome of your investments.

FINANCIAL MANAGEMENT, ACCOUNTING AND TRAINING PROGRAMS

As part of our efforts to help build and strengthen financial management and accounting capacity for individuals and organizations, we offer training programs for Accounting and Non-Accounting personnel. These courses are flexible and tailored to meet your specific needs; whether you are a novice or a professional looking to add skills that will keep you at the top of your game. Some of the courses we offer are:

- Fundamentals of Financial Accounting.
- Financial reporting
- Cost containment and Profit improvement programs
- Assets and liability management training
- Treasury management.
- Budget and financial planning.

Our training programs are delivered by skilled certified trainers with relevant industry experience; infused with interactive exercises and quizzes; scenarios and case studies. We also provide support through mentoring and coaching. All our training are conducted in a serene learning environment and we award course completion certificates.

INTRODUCING OUR EXPORT DIVISION

As part of our contribution to solving the overwhelming challenge of foreign exchange scarcity, we have established an export division.

In accordance with our custom, this decision was preceded by extensive research into the Agricultural industry and export market. Our focus on Agricultural commodities is based on the abundant potential of the sector; we have therefore proceeded to select a range of products for export based on widespread criteria.

This division is in charge of identifying and developing our products from raw stage to finished goods and ensuring their entry and sustained presence in the export market

OUR INITIATIVES

YOUNG MANAGERS PROGRAM

Every company faces complex organizational challenges which require the leadership of strategic thinkers who will plan and implement innovative changes leading to organizational development. These leaders must possess multidisciplinary skills that foster and maximize team productivity.

These leaders are at every level in an organization and they ensure sustained organizational success and are the essence of succession planning.

The Cumbrian Consult's Young Managers Program focuses on young/upcoming managers in every organization. We evaluate their leadership style; assess peer techniques and help them to develop and to utilize skills in their present role in work and life. We also imbue them with practical knowledge of Finance, Strategy, Management, Governance and Ethics thereby developing professionals with an impeccable and well-rounded business acumen and the right performance-oriented culture for the future of the organization.

Why should you enroll your staff in Cumbrian Consult Young Managers Program?

We have a program design that is structured to provoke trainees into approaching problem solving and decision making from various perspectives by rigorous exposure to practical aspects of complicated business and management scenarios using case studies and training simulation.

Our trainers are highly accomplished and intelligent professionals who have been tested and tried in their various fields. They are also skilled in the art of passing on their knowledge and are dedicated and passionate about bringing up young professionals.

The knowledge and skills that will be developed from this program will be relevant and beneficial to the team whether they are working in general management, marketing and research, production, product and brand management, communications, public relations, sales, strategy, advertising Human resources or Finance.

OUR INITIATIVES

ORGANISATIONAL RESTRUCTURING AND REPOSITIONING

The state of affairs of a company, changing nature of the market, and many other factors may result in management taking significant corporate action; such as restructuring; as a means of potentially eliminating financial harm and enhancing organizational effectiveness and performance.

However, for the organization to have a successful restructuring process, there has to be adequate planning and preparation which will require a professional preliminary assessment of where the organization is and where it wants to be. Organizational restructuring is a very delicate phase in an Organization's life as it affects people, processes, systems, technologies, business areas and departments.

Some of our successful Restructuring initiatives:

- **Project STAR (Strategic Transformation and Repositioning)**

This was a specific project for a company during which we assessed and revised their organizational structure, conducted trainings for key c-suite personnel, reviewed organizational policies and itemized steps for seamless implementation of a new strategic vision. The core objective of the project was to make the company more formal and instill better Corporate Governance.

- **Project FADA (Finance and Audit Department Assessment)**

The Finance and Audit departments of a client company was assessed with the appraisals and departmental manuals/policies reviewed. Trainings and workshops were conducted for the departmental staff with the fundamental objective being to address gaps noticed in the department and improve performance while allowing management to have more confidence in the department's capabilities.

OUR INITIATIVES



ASSESSMENT CENTER

The Cumbrian Consult Assessment Center is our highly specialized and holistic recruitment process which comprises of a series of tasks and activities that are designed to test a candidates' suitability for a job by assessing Knowledge, Skills, Ability and Attitude. The main aim of the assessment center is to select a candidate who is the "right fit". The process allows candidates to demonstrate a wide range of skills and competencies by participating in Psychometric analysis, Case studies, written tests, presentations and a traditional face to face interview before a panel which consists of Human Resources experts and seasoned professionals in the relevant fields.

In addition to assessing a candidate's specific knowledge about a job role, we look out for critical skills such as analytical thinking, problem-solving, creativity, communication, decision making, time-management as well as other skills relevant to any particular position. We also assess and match salary expectations as much as possible.

Our assessment center varies in style, length and content depending on the level or position; but typically lasts a little over half a day. Some of our successful recruitments includes:

- Chief Financial Officer
- Chief Legal Officer
- Deputy General Managers
- Chief Human Resources Manager
- Project Management Office Manager
- Business Development Associates
- Treasury Managers

OUR INITIATIVES



TRAININGS

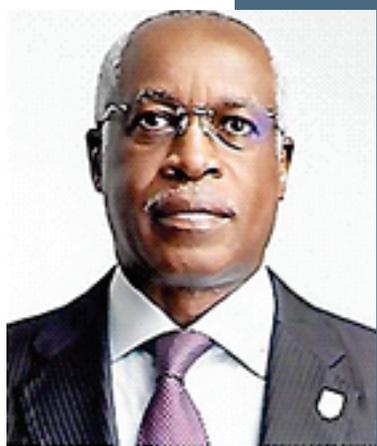
Professional development increases individual performance and consequently strengthens the individual's ability to optimize his/her team's output. Professional trainings are integral to professional development. Whether an organization requires a single course or an entire curriculum to expand professional skillsets and knowledge base, Cumbrian consult offers unique and diverse training opportunities.

Cumbrian consult offers professional training solutions that understand the flexibility that both learners and employees need whilst ensuring that quality is not compromised. Whatever your training objectives are, we ensure measurable human performance improvement in the workplace. Courses are run in our office or onsite in client premises.

Some of our training programs include:

- Budget Development Workshops
- Finance and Audit Management Workshops
- Corporate Governance Master class
- Corporate Governance Training of Trainers Workshops
- Treasury Management Workshops
- Board Leadership and Governance Trainings
- Financial Management in retirement

MEET THE TEAM



IK MBAGWU FOUNDER & CEO

Areas of Expertise
Business Performance, Restructuring and Transformation
Board Leadership and Corporate Governance
Human Resources
Banking
Finance & Investment Strategy

Education
BA, MA, ACA, FCA, HCIB
Chartered Accountant
Several Executive Management Programs at Ivy league Institutions
Lagos Business School
Harvard University, Boston
Kellogg School of Management
Oxford University

Email: ik_mbagwu@cumbrianconsult.com
Phone: +2348038786848

Experience:

With over 30 years career & exposure; IK started his working life as a Tax Senior in the worldwide firm of Arthur Andersen & Co (1984) before moving to Nigeria-American Merchant Bank Limited (then Bank of Boston) in 1989 where he rose in 4 years to Senior Manager Corporate Finance. He joined Fidelity Union Merchant Limited (now Fidelity Bank Plc.) in 1993, rising to the rank of General Manager in 1999 having supervised Treasury and Investment Banking, Corporate and Commercial Banking and short periods covering Risk Management and Human Resources.

In 2001, he moved on to Citizens International Bank Limited as Executive director Operations and Technology before returning to Fidelity Bank Plc. as Executive Director in 2006 where he was variously responsible for Shared Services (Operations and information technology, human Resources and Corporate services) and subsequently from 2012, Treasury Management and commercial banking in Lagos and South West directorate. After two decades in all core functions in banking he retired from Fidelity Bank in December 2015.

Before founding Cumbrian Consult in early 2016, Ik has held a number of Board positions, at Fidelity Bank 2006-2015, Financial Institutions Training Centre 2012-2014, where he chaired the Audit committee and served as a member of the Nominations committee.

He currently serves on the Board of a few private institutions mainly as an independent Non-executive Director, and is an Associate and Fellow of the Institute of Chartered Accountants of Nigeria where he has served twice including the current year as a member of the Strategy, Advocacy and Performance Tracking committee and a Board member of the Institute's Financial Reporting Faculty. He is also an Associate of the Chartered Institute of Taxation, an Honorary Senior member of the Chartered Institute of Bankers Nigeria, member of the Equipment Leasing Association of Nigeria and a member of the Institute of Directors.

He is also a certified (IFC/FITC) Board Leadership and Corporate Governance trainer and attended an IFC training for nominee directors (Paris April 2015) More recently, Ik has been nominated by the IOD (Institute of Directors) and provisionally certified in July 2019 as a trainer for Anti-Corruption and Compliance programs/Workshops under the Center for International Private Enterprise (an affiliate of the American Chamber of Commerce).

At Cumbrian Consult, Ik has run several training programs in the areas of Finance, Financial Management, personal Financial Management, Retirement planning, Budgeting, Corporate Governance, Performance improvement and Strategy amongst others.

MEET THE TEAM



CHINEZE OSAKWE RESOURCE PARTNER

Areas of Expertise

Cash & Balance Management
Investment Banking
Local & Foreign Financing
Correspondent Banking
Derivatives Trading
Foreign Exchange Trade Solutions

Education

MBA (Financial Management)
BL Law
LL.B Law

Email: chineze_osakwe@cumbrianconsult.com
Phone: +2348038786848

Experience:

Chineze Osakwe is the former Treasurer & Head of Financial Institutions of Fidelity Bank Plc. Her career spans over 24 years in banking starting as a Legal Officer and later moving to various roles and responsibilities including trading, funding and treasury management.

The last 10 years have been in senior leadership positions as Treasurer of the bank during which period she oversaw and coordinated many landmark achievements including the post consolidation merger of three bank Treasuries, \$300m EUROBOND, N30billion Local Bond, USD syndications in excess of \$400m as well as USD trade and long term lines in excess of \$1billion.

Chineze is an alumnus of the Lagos Business School Management Programme and has attended several executive management trainings including leadership programmes at Wharton School, University of Pennsylvania.

MEET THE TEAM



NAPOLEON ESEMUDJE RESOURCE PARTNER

Areas of Expertise

Human Capitalist
Human Resources
Quality Control
Total Quality Management
Customer Service Excellence

Email: n_esemudje@cumbrianconsult.com
Phone: +2348038786848

Education

Msc University of Birmingham
MBA University of Lagos
Bsc University of Ibadan
MCIPM
CHRM

Experience:

Napoleon Esemudje is the former Chief Human Resources Officer (CHRO) of Fidelity Bank Plc. His career spans over 18 years in banking cutting across various roles and responsibilities in corporate/commercial banking and human resources.

The last 10 years have been in senior leadership positions in Human Capital during which he oversaw an array of institutional achievements and recognition for the human resources practice in Fidelity Bank Plc. including the 2014 CIPM HR Best Practice Award (Banking & Insurance) and the second best Great Place to Work Award 2013 (Large Corporates) in Nigeria amongst others.

He is an alumnus of the Lagos Business School Senior Management Programme and has attended executive management/leadership programmes at the Wharton School, University of Pennsylvania, Kellogg School of Management, North Western University, as well as the Cranfield University, School of Management UK, amongst several others.

Napoleon is a Member of the Chartered Institute of Personnel Management (MCIPM), a Certified Human Resources Manager (CHRM), an honorary senior member of the Chartered Institute of Bankers (HCIB) of Nigeria and a member of the Society for Human Resources Management (SHRM). At the University of Birmingham, he won the prestigious A. H. Marshall Prize when he completed his MSc program.

MEET THE TEAM



FUNMI ONAJIDE RESOURCE PARTNER

Areas of Expertise

Corporate Reputation Management
Consulting
Communications

Email: funmi_onajide@cumbrianconsult.com
Phone: +2348038786848

Education

LLB. BL
BA. Pol Science, History & Econs

Experience:

Funmi Onajide is an experienced reputation & corporate issues management professional helping corporates to resolve reputational challenges and minimize the impact on their businesses.

She was General Manager, Corporate Affairs, MTN Nigeria, for 10 years up till September 2015 and she continues to work with the company amongst others in a consulting capacity.

Before she joined MTN Nigeria in June 2005, she had garnered fifteen years' experience in the banking industry holding senior management positions in Corporate Banking, Institutional Banking, Personal Banking and Corporate Affairs.

Funmi was educated initially in Nigeria and then the United Kingdom. She attended Farrington's School, Chislehurst, Kent and Roedean School Brighton for her secondary education. She earned degrees in Political Science, History and Economics (University College Aberystwyth) and Law (University of Cardiff). She was called to the Nigerian Bar in 1989.

Funmi is Chairman, Advisory Board, Standard Bearers School, Member Advisory Board The Bridge International Academies, Founder & CEO Regalo Africa Luxury and Director TW Magazine. Funmi also sits on the Central Organizing Committee of the Nigeria Economic Summit Group

MEET THE TEAM



NWANNEKA OKAFOR SENIOR ASSOCIATE, BUSINESS DEVELOPMENT

Areas of Expertise

Consulting
Business development
Advisory
Financial management
Fleet Management
Project Management

Education

B.Sc. (Ed.) Accounting
Project Management Professionals (PMP)

Email: nwanneka_okafor@cumbrianconsult.com
Phone: +2348038786848

Experience:

Nwanneka is an experienced Business Development Consultant with a demonstrated history of working in the Management Consulting industry. Skilled in drafting business Plans/correspondence, proposals and helping clients in detecting and fixing problems hampering growth in sales and revenue in other to provide effective long-term solutions for optimizing processes.

She is a hardworking consulting professional with a Bachelor of Science B.Sc.(Ed.) in Accounting



MS. OBIANUJU AJAEGBU CUSTOMER RELATIONS AND ADMINISTRATION ASSOCIATE

Areas of Expertise

Talent Acquisition
Talent Management
Communication
Client Relationship
Administrative Management
Project Management.

Education

B.Sc. Microbiology
HRM - University of Minnesota
Project Management Professionals (PMP)

Email: obianuju_ajaegbu@cumbrianconsult.com
Phone: +2348038786848

Experience:

Obianuju is skilled in talent acquisition and client relationship she is a professional in communication. She has worked with human resource consulting firm and has expertise in recruitment, hiring and onboarding.

She has a Bachelor of Science degree from the Redeemers University and has certifications in human resources from University of Minnesota in Preparing to manage Human Resource, Performance Management and Recruitment, Hiring and Onboarding Employees. She also has certification from the University of Michigan in Successful Negotiation.

MEET THE TEAM



In addition to the mentioned members, we have other skilled partners who have proven expertise in:

- Business formulation and transformation
- Financial management and advisory services
- Leadership and development positioning
- Macro-economic analysis
- Strategy

These individuals also have experience in corporate development; strategy development and implementation; accounting; and enterprise risk management.

Our team consists of personnel who are authorities in debt and equity raising, including public offer, private placement, Eurobond, Global Depository Receipt (GDR) and buy side mergers and acquisitions.

They are people who have held key positions in various financial institutions and possess amongst them myriads of certification.



CONTACT US

We look forward to getting to know you and helping you take your company to new heights



19A, Abagbon Close, off Ologun Agbaje,
off Adeola Odeku, Victoria Island Lagos, Nigeria



www.cumbrianconsult.com



info@cumbrianconsult.com



+234 803 878 6848, +234 803 276 7199