## Dr. Akinwande Ademosu



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Akinwande is a business leader with global perspectives and a bias toward African growth prospects.

Akin is an accomplished entrepreneur and intrapreneur in retail and consumer finance. He has over two decades of banking, finance, retail, credit, and consumer finance experience spanning several banks and non-bank financial institutions in Nigeria. He is an exceptional business leader and strategist, especially in extending business boundaries and frontiers.

As a financial service and retail business entrepreneur, he has served and led businesses across strategy, credit analysis, marketing, project management, execution, people management, venture launch, and risk management. He defines and manages the development of highly structured and sustainable businesses in transaction volume, profitability, efficiency, sustainability, and growth.

In 2007, he led the start-up team that developed and birthed the first structured non-bank consumer and retail lending business operations in Nigeria - Credit Direct Limited. Akinwande developed and executed the strategic roadmap that grew the company from an initial share capital investment of N200,000 (\$500) to shareholder funds of approximately N9billion (\$22.5M) and consistently declared dividends since 2009. The company attained a valuation of N25billion (>\$60M) in 2018. The company that started with only himself has since grown to over 1,000 employees serving over 200,000 active customers, amongst over a 1.5miilion unique customers already reached.

Akinwande believes in the vast potential in the non-bank financial services, especially the fintech business model. He has helped onboard several players in the market space and set up the team that developed and launched some of the most sophisticated and effective core lending platforms. He has raised many business leaders in the current non-bank fintech ecosystem. However, the company Akinwande pioneered remains the most profitable, dynamic, consistent, and sustainable non-bank finance company in Nigeria.

Akin's company operates from 45 business offices in Nigeria and has been recognized (through several awards) for his industry development and achievements. In 2018, he received the Harvard Business School Association of Nigeria's Leadership Award for General Management and other awards, including Consumer Finance Company CEO of the year from top business newsprints like BusinessDay for three years in a roll between 2018 and 2020. The company (Credit Direct) was equally awarded the most Innovative Consumer Finance Company in 2018 and 2019. He also featured in the top 50 leaders' list in the 2020 guardian newspaper report and appeared in Forbes Africa.

Akinwande is currently the President of the Finance Houses Association of Nigeria and a Fellow of several professional bodies. Akinwande's desire to see a change in the future generation led him to rebuild his alma mater and other educational projects in Ogun State, Nigeria. He mentors and coaches young leaders through his "IMPACT CIRCLE" on life – faith, family, and career development.

Akinwande obtained his Doctoral degree in Business Administration (DBA) in May 2022 from Georgia State University, Atlanta, Georgia, United States, TRIUM Executive MBA jointly issued by London School of Economics, HEC Paris, and NYU Stern in New York. He has his first degree in Economics from Ogun State University, Nigeria, a Master's in Business Administration from the University of Nigeria, and qualification in General Management Program (GMP) from Harvard Business School, Massachusetts, United States. He has attended several short courses in diverse fields, including financial technology, leadership and management, corporate governance, and board membership and leadership.

Akinwande has business interests in consumer lending, real estate, fintech, retailing, logistics, agriculture, education, entertainment, and hospitality.

He is currently serving as the Managing Director and Chief Executive Officer of Credit Direct Limited (a member of FCMB Group Plc), President of Finance Houses Association of Nigeria, non-executive director in a publicly quoted Oil company, and a serial investor in several start-ups and real estate businesses both in Africa and the United States.

Akinwande is married to his best friend, Toluntola, and they have six children. He likes running, playing tennis, and soccer.

He believes grace, open-mindedness, persistence, and diligence bring success!