



UCEE is a digital-first microfinance bank emerging from the strength of Africa's leading investment bank and financial services group, United Capital Plc. At UCEE, we redefine banking to be more than just transactions; we serve as a partner in supporting and enhancing the quality of lives of our customers.



OUR PURPOSE



To democratize access to credit and innovative banking solutions.

At the heart of our mission is financial inclusion; we believe that everyone, regardless of their background or financial standing, deserves equal access to financial empowerment. By breaking down barriers and bridging gaps, we provide inclusive, innovative, convenient and accessible banking services.



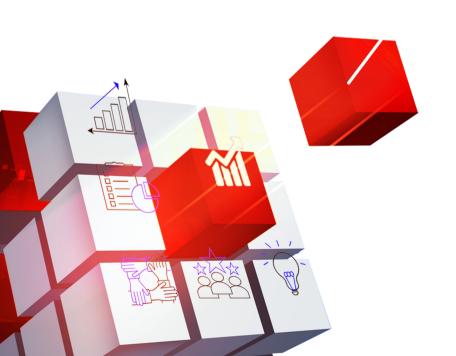
OUR APPROACH

UCEE adopts a cutting-edge hybrid banking model integrating the state-of-the-art technology, seamlessness, and flexibility of a neo bank with the time-tested, and durable operational infrastructure of a traditional bank. This fusion enables us to provide unparalleled financial solutions, giving customers the freedom to bank on their own terms – wherever, however, and whenever they want – through our physical branch located in the heart of Lagos Island and our digital channels (website and mobile app).





OUR SERVICES



Under this flexible model, **UCEE** customers enjoy access to a wide range of services including loans, savings, deposits, cardless withdrawals, bill payments and more. Whether at our physical location, the comfort of their home or holiday destination, accessing these services takes just minutes with minimal documentation required. In line with our commitment to financial inclusivity, we offer a USSD feature, ensuring account holders without smartphones can conveniently avail these services.

Beyond transactions, we recognize that financial well-being is crucial for realizing life goals and aspirations hence, we provide personalized financial solutions, from target savings plans to budgeting tools, to help our customers not only manage their money but to empower them to live the life they envision.



OUR LEADERSHIP

BOARD & EXECUTIVE MANAGEMENT





STEPHEN NWADIUKO
CHAIRMAN

Sir Stephen Esochala Nwadiuko currently serves as the Chairman of UCEE MFB. He is a seasoned banking professional with extensive experience in banking supervision and anti-money laundering, as well as counter-financing of terrorism (AML/CFT). His expertise includes supervising credit bureaux and the Asset Management Corporation of Nigeria (AMCON), and he is also a certified Bank Examiner.

Sir Stephen holds a Bachelor of Science (B.Sc.) degree in Banking and Finance from Ogun State University, now Olabisi Onabanjo University, and an Msc in Banking and Finance from the University of Ibadan. His distinguished career spans 35 years at the Central Bank of Nigeria, where he retired as a Deputy Director in the Banking Supervision Department. Following his tenure at the Central Bank, he served on the Board of Directors of United Capital Plc until his retirement in 2023.

He is a Fellow of the Chartered Institute of Bankers of Nigeria, the Institute of Chartered Accountants of Nigeria, and the Compliance Institute of Nigeria (FCIN). Additionally, he is an Associate of the Certified Pension Institute of Nigeria (ACPIN). Sir Nwadiuko is also the founder of Esongaham Consult Limited, further contributing to the banking and finance sector with his extensive knowledge and experience.





PETER ASHADE
NON-EXECUTIVE DIRECTOR

Peter Ashade is the Group CEO of United Capital Plc, a premier African investment banking group that offers comprehensive capital and financing solutions to African governments, companies, and individuals. The group operates through several divisions, including Investment Banking, Asset Management, Securities Trading, and Trustee Services.

With over 30 years of extensive experience in Nigeria's financial market, Peter is an accomplished investment banker and business leader. He has held the position of Chief Executive for 14 of those years, during which he has played a pivotal role in numerous landmark capital market transactions across various segments. His contributions to the financial sector include active participation in policy-formulating capital market committees, where his transformational leadership and exceptional execution capabilities are well-recognized.

Peter Ashade's academic and professional credentials are extensive and diverse. He holds a Bachelor of Science (B.Sc.) degree in Banking and Finance, a Master of Business Administration (MBA) in Marketing, and a Master of Science (MSc) in Finance. He is a Fellow of the Institute of Chartered Accountants of Nigeria, the Chartered Institute of Bankers, and the Institute of Capital Market Registrars. Additionally, he is an Associate of the Chartered Institute of Taxation of Nigeria and the Institute of Directors.





AYODEJI ADIGUN
NON-EXECUTIVE DIRECTOR

Ayodeji Adigun is the Chief Operating Officer at United Capital Plc. He is a graduate of the University of Lagos, where he obtained a Bachelor of Science degree in Accounting with First Class Honors.

In addition to being a fellow of the Institute of Chartered Accountants of Nigeria (ICAN), he is also an associate member of the Chartered Institute of Management Accountants (CIMA), UK and the Chartered Institute of Taxation of Nigeria (CITN).

Before this, he held various senior positions at the UBA Group, including General Manager and Chief of Staff to the GMD/CEO, Chief Operating Officer, Head, Strategy & Business Transformation, and Chief Finance Officer (Northern Region).





DUPE OLUSOLA
NON-EXECUTIVE DIRECTOR

Dupe Olusola currently serves as the Managing Director and CEO of Transcorp Hotels Plc, Africa's leading hospitality brand. She is a strategic marketing expert with a deep understanding of corporate and retail market economies, private equity, investment management, and SME development.

Dupe holds a bachelor's degree in economics from the University of Leicester and a master's degree in development economics from the University of Kent. She is certified in Prince 2, PMP, and Investor Management, all from the UK.

Her career includes significant roles such as Group Head of Marketing at United Bank for Africa (UBA), where she developed and implemented integrated strategies for UBA's subsidiaries. She also served as Group Head for Embassies, Multilaterals, and Development Organizations (EMDOs) and Global Investors Services (GIS) at UBA, leading the bank's expansion in these sectors across Africa and beyond.

Her professional journey also spans various roles in private equity, investment, and SME sectors at organizations such as Teragro Commodities Limited, African Capital Alliance, Growing Business Foundation, Bloomberg Financial Markets UK, SecTrust (now Afrinvest), Transcorp Corporation, and Northern Trust Corporation of Chicago.

Dupe's contributions to the industry have been recognized globally, including being listed among Ventures Africa's 10 Most Influential Nigerian CEOs of 2015.





RICHARD AKINDELE
NON-EXECUTIVE DIRECTOR

Richard Akindele is a qualified accountant (FCA) and chartered banker (CIBN) with a master'sdegree in economics from the University of Aberdeen, UK, and a Bachelor of Science degree from Obafemi Awolowo University, Nigeria. He also completed Mastering Design Thinking from MIT and holds certifications in product ownership. With over 20 years of experience in banking, accounting, and consulting, Richard has garnered substantial leadership expertise in financial management, enterprise digital strategy, and design thinking.

In his early career, Richard worked at Access Bank, and then served as the Managing Director of Ucee Microfinance Bank Limited, a digital bank subsidiary of United Capital Plc Group. There, he liaised with regulators to secure a Microfinance Bank License and developed the retail strategy and operating framework for the bank. He played a pivotal role in expanding United Capital Group's digital lending footprint across Nigeria through strategic partnerships and technology. Richard also worked at First City Monument Bank as the Senior Product Owner for Retail Risk Assets.

As a Chartered Accountant, Richard served as a Tax Auditor and Relationship Manager at Lagos State Internal Revenue Service and as the Chief Financial Controller at Agora Capital Limited in Lagos. His international experience includes working at Lighthall Consults in London as an Assistant Manager, where he served as a strategic advisor on clients' digital transformation, coordinating process improvements for three clients and achieving a 75% improvement in efficiency and a 45% cost saving.





FEYI OGOJI
NON-EXECUTIVE DIRECTOR

Feyi Ogoji is a seasoned banking professional, brings over four decades of experience to the table. Holding a bachelor's degree in accounting and an MBA from the University of Lagos, he is a Chartered Accountant and a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN). Throughout his career, Feyi has navigated various senior management roles at United Bank for Africa (UBA) Plc, including Group Chief Operating Officer and Regional Bank CEO. His expertise spans core banking, treasury management, operations, audit, and risk management.

Feyi's contributions to the industry are significant, particularly in navigating complex mergers and turnarounds. Notably, he chaired the Operations and Process Integration Committee during the historic UBA/STB merger, demonstrating his adeptness at managing large-scale transitions. His leadership played a pivotal role in the successful integration of operations and processes. Prior to his tenure at UBA, Feyi played a key role in the turnaround of Standard Trust Bank Plc, showcasing his ability to drive organizational transformation.

A lifelong learner, Feyi continually seeks to enhance his skills and knowledge through professional development opportunities. He has actively participated in numerous local and international courses to stay abreast of industry trends and best practices. With a solid foundation in accounting, coupled with extensive banking experience, Feyi remains a respected figure in the industry, valued for his strategic insights and leadership acumen.





CHUKWUMA NWEKE
NON-EXECUTIVE DIRECTOR

Chukwuma Nweke is a professional in the fianance industry with a robust educational background, holding a Bachelor of Science degree in Accountancy from the University of Nigeria, Nsukka, as well as an MBA from the same institution.

Throughout his illustrious career spanning over 33 years, Chukwuma has accumulated extensive expertise in finance and banking, having held various leadership roles in technology and operations at esteemed institutions such as United Bank for Africa, Mainstreet Bank, and Broad Bank Nigeria Limited.

His distinguished achievements comprise of professional affiliations, including Associate membership with the Institute of Chartered Accountants of Nigeria and Honorary membership with the Chartered Institute of Bankers of Nigeria.





ESTHER ADEOLA BALOGUN
MANAGING DIRECTOR/CEO

Esther Adeola-Balogun is an accomplished professional serving as the Chief Executive Officer of UCEE Microfinance Bank Limited. With a remarkable career spanning over 17 years in the financial services industry, Esther has established herself as a leading expert in Microfinance Banking, Financial Inclusion, Digital Financial Services, Credit Risk Management, and Micro & SME Portfolio Management. She holds a degree from Ladoke Akintola University of Technology

Prior to her current role, she was the Regional Bank head at Accion Microfinance bank where she oversaw 24 branches of the bank and increased its year-on-year revenue. Esther successfully managed a microfinance bank for 5 years, further solidifying her expertise in the microfinance sector. Her extensive experience as a senior executive in the industry has contributed to her comprehensive understanding of the intricacies and dynamics of the microfinance landscape.

Her commitment to professional development is evident through her certification as a Microfinance professional. She is also a member of esteemed organizations such as the Chartered Institute of Bankers and the Nigerian Institute of Management. With her exceptional track record and diverse skill set, Esther Adeola Balogun is a highly respected professional in the financial services industry.



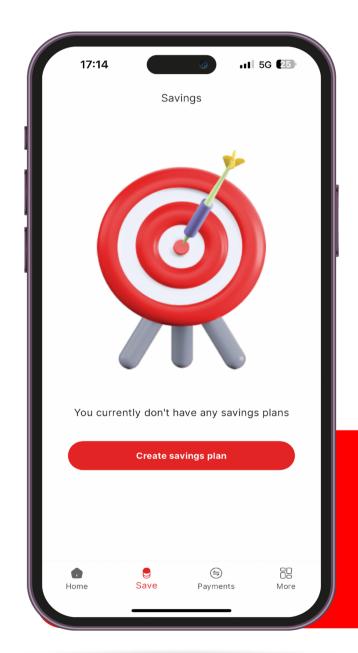
FEATURES AND PRODUCTS



Maximize Your Savings with Ucee!

Enjoy competitive interest rates, and watch your savings grow over time. The more you save, the more you earn.

- Flexible Saving Options
- Competitive Interest Rate
- Daily Interest Earnings

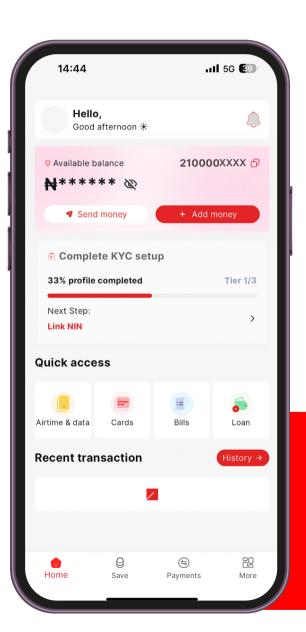




Simplify Your Transactions

Make all your payments effortlessly with UCEE send money, buy airtime and data, renew cable subscriptions, and pay utilities, all without any extra fees.

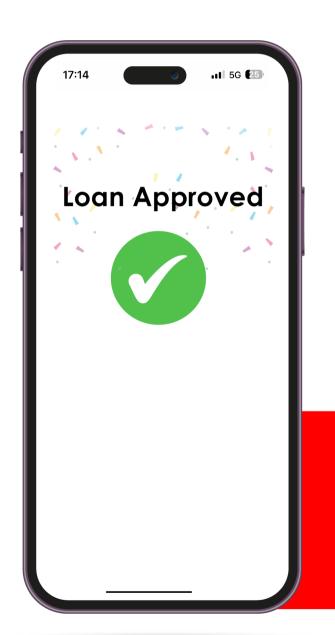
- Fast
- Convenient
- Secure
- **24/7 Support**





Instant loans at your fingertips!

Whether it's an urgent need, a personal goal, or a business opportunity, our loan products are tailored to support you. With quick approvals and easy access, you can get the funds you need, right when you need them. Explore our flexible loan options today and take the next step toward achieving your goals.





Smash your financial goals with UCEE Marcus

UCEE Marcus is a savings product that helps you save a specific amount regularly towards a specific goal. This way you can achieve your goals with ease and precision.

Features and Benefits

■ 30 days Min.

■ Interest rate: 10%

Duration: 30 days

Start saving now with as little as **N5,000**.





Explore a galaxy of savings option with UCEE Galaxy

UCEE Galaxy offers a unique savings solution where you can opt to lock in your funds for a higher return or keep them easily accessible, giving you the freedom to balance flexibility and growth.

- 12% interest on locked funds
- 10% interest on unlocked funds
- Duration: 30 days
- Liquidate unlocked funds anytime

Start saving now with as little as **N5,000**.



