

CORPORATE PROFILE



**Standard Alliance Life
Assurance Limited
RC: 356258**

**Plot 285
Ajose Adeogun Street
Victoria Island
Lagos, Nigeria**

**P. O. Box 73659
Victoria Island
Lagos, Nigeria**

**Tel: 4617678-9
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STANDARD ALLIANCE LIFE ASSURANCE LIMITED

WHO WE ARE

SA Life was incorporated as Foundation Insurance Company to transact Life Assurance Business in 1989. On May 20th 1999, after acquisition and restructuring in ownership and management, the name was changed to Standard Alliance Life Assurance Limited. It continued full operation in January 2000.

SA Life has successfully complied with the National Insurance Commission's insurance consolidation/recapitalization policies as at February 28, 2007.

Being a specialist company in life insurance products, it focuses its businesses on savings and investment-linked life assurance as well as group life and annuity policies. Its core values and qualities centre on product innovation and excellent customer service.

SA Life is a member company of Standard Alliance Group, a high profile and technology driven Financial Services Group in Nigeria having interest in **Banking, Pension Fund Management, Stock Brokering, Manufacturing** and **Information Technology**. The company is a subsidiary of Standard Alliance Insurance Plc whose shareholding structures is varied and diverse with few corporate bodies including First Inland Bank holding above 20% of the issued share capital of the company.

OUR MISSION

To become the best within a record time, through innovation backed by excellent customer service delivery and the employment of first class human capital and latest technology:

To the Insuring Public

The choice company, providing top of the range life, Annuity and other similar financial products and protection at reasonable cost backed with a strong financial security, excellent performance and an unparalleled service delivery.

To Employees

A highly motivating environment, a place to own and merit-driven outfit.

To Shareholders

A valued and profitable investment

And

To the Community

A responsible outfit impacting positively on the community.

OWNERSHIP AND CAPITAL BASE

OWNERSHIP AND CAPITAL BASE

SA Life is a subsidiary of Standard Alliance Insurance Plc. The company's Board of Directors is headed by Olorogun O'tega Emerhor, OON, an accomplished corporate executive, who was the chairman of the then First Atlantic Bank Plc and later the Vice Chairman of FinBank Group. He is currently the Group Chief Executive Officer of Standard Alliance Group.

The company has assembled formidable and tested professionals with excellent track records in the industry. The company has undergone transformation processes which have positive effect on every area of its culture, operations & financial performance and has propelled it into a leading life assurance specialist.

ASSETS & SHAREHOLDERS FUND

SA Life with an authorized and Paid up Share Capital of **=N=3 Billion** has an **asset base** of **=N=2.7 Billion** as well as a **shareholders fund** of **=N=4.12 Billion** as at 31st December, 2008.

OUR PRODUCTS

The Company is licensed to transact all classes of life and annuity business. These include:

A. LIFE ASSURANCE

- Term Assurances
- Education Guarantee Scheme
- Children Education Endowment
- Mortgage Protection / Credit Life
- Key Man Assurance
- Group Life Assurance

B. SAVINGS AND INVESTMENTS

- Deposit Linked Assurance
- Capital And Income Plan
- Standard Flexible Plan
- Standard Life Investment Plan
- Specialized Funds
- Income Protection Plan
- Group Life Annuity plan for clubs and associations.
- Gratuity Schemes

HOW WE DO IT

Our capacity

SA Life operation is backed by the financial security of its member companies leveraging on the Group goodwill which cut across all sector of the economy. The combined asset base of the group of companies is in excess of **=N=26 Billion**.

We have equally put in place adequate reinsurance treaty arrangements with first class Reinsurance companies. The capacity of our treaties is among the best available in the Nigerian market.

Claims Payment Policy

Our claims payment policy shall be to process and settle claims expeditiously without employing cumbersome procedures and documentation. This is in line with our commitment to ensure excellent customer service in all ramifications. We are able to disburse various claims through our associated banks with branch-network strategically located throughout the country.

A Balanced Team of Professionals

We have put in place a balanced team of professionals with varied experience in our core areas of operation. We have equally employed the use of latest information technology to drive our operations thereby guaranteeing an efficient and effective service delivery.

Reduction of your Cost of Insurance

Our Research and New Products unit has been structured and manned by experienced personnel to see that your life insurance portfolio are managed to achieve maximum benefit at a minimum cost.

STRUCTURED FOR EXCELLENCE

SA Life is structured to guarantee excellent service delivery to clients. We run a lean organizational structure devoid of long chains of command. This eliminates lag time in information processing and feedback. Operational decisions are thus facilitated in the most effective and efficient manner.

Accordingly, the company is structured into the following service groups:

1. **The Customer Care Group**

This group include our front desk officers. The primary objective is to make things work efficiently for all our clients. They are adequately empowered to attend to client's enquiries.

2. **The Business Development Group / Corporate Marketing Group**

This group has the responsibility to develop and market our various Group Life products to clients at the most minimal cost. They owe a duty to educate and explain the various products features. We offer customized products to meet the needs of specific clients. Their guiding principle is **excellent customer service**.

3. **The Business Development Group / Retail & Consumer Marketing Group**

This group is responsible for individual products tailored to meet the specific needs of individual and families. They provide adequate cover for investments and individual life.

4. **Finance & Investment Group**

This group provides professional accounting and investment backup in line with regulations. It has Finance, Accounting, Investment and Internal Audit units.

5. **Corporate Services/IT Group**

This group provides operational back-up for adequate business process. It has Human Capital Management, Corporate Services and Information Technology units.

6. **The Technical Operation Group**

They operate under various units viz Group Business, Individual Business, Reinsurance and Claims, Customer Care and Rating/Actuarial services.

This group provides the operational service backup to the company. They are charged with the responsibility of delivering the final product to the insured and implement the commitments secured by the Business development group. Their primary focus is to ensure that the company delivers to time on each promise made to clients and in particular ensure that claims are processed and settled expeditiously.

DIRECTORS' PROFILE

OLOROGUN O'TEGA EMERHOR, OON



Olorogun Emerhor is the **Chairman** of the company. He holds a first class Bachelor of Science degree in Accountancy from the University of Nigeria. A Fellow of the Institute of Chartered Accountants of Nigeria, he trained and worked with the renowned international firm of Accountants, **Price Waterhouse**, and now Price Waterhouse Cooper.

Olorogun Emerhor has held various executive positions in a number of banks and later rose to the position of Managing Director of Crystal Bank which changed its name to Standard Trust Bank now UBA Plc.

Olorogun Emerhor is also the Chairman of Vitalmalt Plc, Vice Chairman First Inland Bank Plc, Chairman, Heroes Group of Companies and Chairman, Standard Life Pension Managers Ltd. He also has interest in number of other companies both in the manufacturing and general enterprises sectors.

Olorogun has attended various courses both locally and internationally, and is an alumnus of the Institute for Management Development, IMD, Lausanne, Switzerland.

Olorogun Emerhor is married with children.

MR. AUSTIN ENAJEMO-ISIRE



Mr. Isire is the **Managing Director/CEO** of Standard Alliance Life Assurance Company. He holds Masters Degree of Business Administration (MBA) in General Management from Delta State University and is a Fellow of Institute of Chartered Accountants of Nigeria (FCA), Associate Member, Chartered Institute of Taxation of Nigeria (ACTI) and Member, Chartered Insurance Institute of Nigeria (CIIN).

He started his Insurance career with Globe Reinsurance Plc as a Pioneer member of staff in 1987. Consolidating on the industry experience, he moved to Standard Trust Assurance Plc as a Pioneer Senior Manager/Head of Finance and was later promoted to the position of Assistant General Manager before joining BAICO Insurance Plc where he actively participated in restructuring the organization. He was a Deputy General Manager at BAICO Insurance Plc from where he was appointed as Managing Director of SA Life.

A member of the Institute of Directors of Nigeria, Mr. Enajemo-Isire is married with children

DR. RAMSEY OUBROMORO MOWOE, CON



Dr. Mowoe, a **Director** of the company, attended Government College, Warri, Urhobo College Effurun, Delta State in the year 1947 to 1960. He went to University of London, England where he bagged a Bachelor of Science degree and a master degree in Economics and University of Surrey, England where he bagged a doctorate degree in International Relations in 1967. He had various work experience and training spanning over 38 years in many countries of the world.

Dr. Mowoe was at various times members of the Board of Directors of many Federal Government establishments which include but not limited to the following, Peugeot Automobile of Nigeria, Standard Organization of Nigeria, Securities and Exchange Commission, Nigeria Investment Promotion Council and Central Bank of Nigeria to mention a few.

He had 40 years work experience in the Federal Civil Service where he joined in 1961 as a third class clerk at the bottom of the ladder and retired in 2001 as a Permanent Secretary at the apex of the ladder.

Upon his retirement from the Federal Civil Service, Dr. Mowoe was and still at various times Chairman of Sages Consult Limited, Golden Astoria Hotels, Abuja, International Law Institutes and Bifex Consultants Ltd. He is also a member of International Panel of Expert Group of Twenty Four countries.

Dr. Mowoe is married with three children.

ALHAJI MOHAMMED AGWAI HASSAN (CIROMAN KEFFI)



Alhaji Hassan is a seasoned administrator with vast experience in both public and private sectors. At different times, he was Interpreter and Translator with the Northern Nigeria House of Assembly, Kaduna; Broadcaster with the BBC African Service in London and Information Officer in the Benue Plateau State Government between 1968 and 1975. He was also Public Relations Officer of the Nigeria Air Force

in Lagos, Vice-Consul, Nigeria Consulate New York and Private Secretary to the former Head of State, Late General Murtala Muhammed.

He was Deputy Commissioner, Nigeria High Commission in Hong Kong; Chairman, Associated Ores mining Company, Itakpe; Chairman, Lower Benue River Basin Development Authority; Minister of State, Foreign Affairs Office and Chairman, National Agricultural Land Development Authority, Abuja.

Alhaji Hassan was also Chairman, Pipeline and Products Marketing Company (PPMC) 2001 – 2004. He has attended several courses both locally and internationally.

MR. BODE ADEDIJI



Mr. Adediji is the Group Executive Chairman of Bode Adediji Partnership, (encompassing Kontinental Developers Ltd and House of Estate International Ltd) – the first estate-based Multi-Disciplinary Professional Firm in Nigeria.

Mr. Adediji has put in over 28 years of professional practice in the field of Estate Management, Construction and Property Development in Nigeria. He has over the past years served the Nigerian Institution of Estate Surveyors and Valuers in several capacities as erstwhile National Publicity Secretary, National Treasurer and National Secretary.

His professional and business interest span many sectors of the economy and is a Director in many notable companies including UTC Nigeria Plc, Financial Derivatives Company Limited, Euroscan Computers Ltd, Bapestate Limited, MicCom Hotel and Golf Resort, etc.

A sportsman and keen golfer, voracious reader, traveler and an amiable and highly connected fellow. Mr. Adediji is married with children.

MRS. OMOLOLA OSHIAFI



Mrs. Oshiafi, a ***non-executive Director*** of the company, holds a BSc (Hons) in Accounting from Ahmadu Bello University, Zaria and also an Associate of the Institute of Chartered Accountants of Nigeria (ACA).

She is an experienced Banker with over 15 years cognate experience in the financial industry. She started her banking career with the former Nigerian American Merchant Bank (now First City Monument Bank) in 1989 for the one year mandatory National Youth Service Corp (NYSC). She then joined the former Citizens International Bank Limited (now Spring Bank Plc) where she rose to the position of Deputy Manager before moving to FSB International Bank Plc (now Fidelity Bank Plc) and resigned as Senior Manager and Head of Corporate Banking.

She was appointed Executive Director (Operations & Emerging Markets) of TrueBond Investments and Capital Limited a non-banking financial institution with strong presence in the Capital Market activities and significant equity investments in Oil and Gas, Insurance, Publishing and Engineering since January 2002.

Mrs. Oshiafi is a member of various institutes and has attended several courses on corporate finance, risk management and investment banking locally and overseas. She is married with children.

CHIEF EDE OSAYANDE



Chief Osayande, a **Director** of the company. He holds Bachelor of Science degree in Accountancy from the University of Benin. A Fellow of the Institute of Chartered Accountants of Nigeria, (ICAN). He began his career with the prestigious audit firm Price Waterhouse & co in 1980 as an auditor.

He is an experienced Accountant with over 27 year's cognate experience. He was the Managing Director/CEO, Ejiutorial Trust Bank, responsible for board policies implementation and the overall management and performance of the bank among other important duties. After a significant period of meritorious service marked with enviable achievements, he was appointed as the Chief Executive of Cooperative Development Bank plc which is a proof of his excellent performance in his previous appointment.

He is married with children.

TOP MANAGEMENT PROFILE/RESUME

AUSTIN ENAJEMO-ISIRE

Mr. Isire is the **Managing Director** of Standard Alliance Life Assurance Company (SA Life). He holds Masters Degree of Business Administration (**MBA**) in Management from Delta State University and is a Fellow of Institute of Chartered Accountants of Nigeria (**FCA**), Associate Member, Chartered Institute of Taxation of Nigeria (**ACTI**) and Senior Member, Chartered Insurance Institute of Nigeria (**CIIN**).



He started his **Insurance career** with Globe Reinsurance Plc as a Pioneer member of staff in **1987**. Consolidating on the industry experience, he moved to Standard Trust Assurance Plc as a Pioneer Senior Manager/Head of Finance in **September 1994** and left to join BAICO Insurance Plc in **October 2000** as a Deputy General Manager, Financial Institution and Strategy. He was appointed as Managing Director/CEO of SA Life since **March 2002**.

A member of the Institute of Directors of Nigeria, an alumnus of Lagos Business School and Robert Morrison University, Moon Town, Pennsylvania, USA.

He attended number of training and conferences both locally and abroad on Insurance, Reinsurance, Leadership and Strategy courses among others.

Mr. Isire, a member of Ikoyi Club 1938 is married and blessed with children.

BOLAJI OLADIPO



Mr. Oladipo is the **General Manager, Business Development**. He holds a B.Sc. degree in Economics (1990) and a Master of Business Administration (MBA) in Marketing from Lagos State University. He became an Associate member of Chartered Insurance Institute of Nigeria (ACIIN) in 1998.

He started his insurance career with Equity Indemnity Insurance Company Limited in 1993. He left to join **SA Life in March 2000** where he is currently serving as a General Manager, Business Development.

Mr. Oladipo has attended various training in Insurance underwriting, marketing, Products Design, Leadership Training in General Administration as well as conferences amongst others; both in Nigeria and overseas.

He is happily married with children.

ANDREW OGHENEOVO AGBAGA



Mr. Agbaga is the **General Manager, Operations**. He holds Advance Diploma in Management, University of Lagos and studied Financial Management in Masters Degree in Business Administration (MBA) Lagos State University. An associate of the Institute of Chartered Accountants of Nigeria (ACA), Fellow, Institute of Financial Management of Nigeria (FInstFM).

He has diverse working experience as an Accountant, Auditor, Financial Adviser and Insurance Operations at management level with over fifteen (15) years working experience in the Insurance industry.

Mr. Agbaga began his working career in 1985 with AICO insurance Plc, International Standard Insurer Limited 1992, Ola Tijani & Co (Chartered Accountants) in 1996, Global Assurance Company Ltd (now International Energy Insurance Plc) in 1998, until he moved to Standard Alliance Insurance Plc in 2000 as the Financial Controller for over seven years before he was made the pioneer Managing Director of Standard Alliance Properties Ltd, from where he moved to Microfinance Banking Sector briefly for two (2) years and now back to SA Life as a General Manager, Operations, responsible for operational issues.

He has attended various courses, such as Strategic Planning and Management, Financial Reporting and Controls, Senior Financial Analyst programme of Lagos Business School and other insurance operations.

He is happily married with children.

TONY SOMADINA EBUBEDIKE



Mr. Ebubedike is the **Deputy General Manager, Business Development**. He holds a Bachelor of Science degree (B.Sc) in Political Science from Anambra State University in **1990**, a Master degree in Business Administration (MBA) from Ambrose Ali University (**1999**), Bachelor of Law (LLB) from Lagos State University (**2006**). He is a member, Chartered Insurance Institute of Nigeria (CIIN), Student Member, Chartered Institute of Stockbrokers and holds Grundstufe I & II Certificates in German Language from Goethe Institute, Lagos.

He started his insurance career with Industrial and General Insurance Ltd (IGI) in **1995** where he distinguished himself as the best life marketer. He left to join SA Life in May 2001. He has functioned in Standard Alliance Insurance (General) and currently occupies the position of Asst. General Manager, Retails and Consumer Marketing Division.

He is married and blessed with children.

OLADELE KADIRI



Mr. Kadiri is the **Asst. General Manager, Technical Operations**. He is an Associate Member of the Chartered Insurance Institute of Nigeria (ACIIN) in 2001 and a holder of MBA, Marketing from Lagos State University (LASU) in 2007.

Prior to his appointment, he began his insurance career with Chartered Insurance Institute of Nigeria as Insurance Officer in 1990 and later in 1998 joined the services of Prestige Assurance Brokers. In September 2001 he joined Standard Alliance Life Assurance where he is currently occupying the position of Senior Manager and Group Head, Technical Operations.

Mr. Kadiri is an experienced Insurance underwriter with special skill in product design, risk analysis and valuation.

He has attended several courses in Nigeria and overseas to enhance his core competence.

He is married with children.

BENNY OKOLIEOCHA



Mrs. Okolieocha is the **Asst. General Manager, Business Development**. She holds a Bachelor of Science degree (B.Sc) in Accounting from the University of Lagos (Unilag) in **1997** and a Master's degree in Business Administration (MBA) Marketing in **2003** from Lagos State University (LASU). She is also a holder of Insurance Proficiency Course Certificate and a Member of Chartered Insurance Institute of Nigeria (CIIN).

Prior to joining SA Life, she worked with Capital Express Insurance Company in 2000, where her outstanding marketing prowess, saw her rise through the ranks, to become the Coordinator of Agency Operations. She later secured appointment with Standard Alliance Insurance Plc as Group Head, Financial Institution and later Group Head, Retail & Consumer Marketing Division in SA Life.

Through the years, she has attended various Marketing and Management training.

She is married with children.

OLAYINKA POPOOLA



Mr. Popoola is the **Senior Manager, Agency Operations**. He holds a Bachelor of Science degree (Bsc.) in Political Science from Ondo State University (now University of Ado Ekiti) and a Masters in Public Administration (MPA) from Obafemi Awolowo University (OAU) Ile-Ife.

Prior to joining SA Life, he worked for over eight years with Amicable Assurance where he gained experience in the Life Assurance marketing and Agency operations and rose to the position of Unit head.

He is a holder of the Insurance Proficiency Certificate and a Member, Chartered Insurance Institute of Nigeria (**CIIN**)

IDOWU SOBANJO



Mr. Sobanjo is the **Regional Manager (North)**. He holds HND in **1996** and a Postgraduate Diploma in Business Administration in **1999** from Kaduna Polytechnic and is a student member of Chartered Insurance Institute of Nigeria (CIIN).

Mr. Sobanjo began his insurance career in **2000** with Capital Express Insurance and rose to the post of Abuja Branch Manager. He also worked with Cornerstone Insurance Plc as Head, Marketing, Abuja Branch before his appointment in **2005** as a Regional Manager, North.

He has attended various training in marketing and management.

He is married with children.

DANFORTH EDOBOR



Mr. Edobor is the **Regional Manager (Mid-West)** of the company. He holds B.A Economics, PGD, Personnel Management & Industrial Relations, M. com (Banking & Finance) and MBA, Marketing.

He has over fifteen years experience in Insurance Industry. He started his career with the Nigeria Agricultural Insurance Corporation in **1989**; he had a brief stint as full time Lecturer at Delta State University and later joined A & G Insurance, Capital Express insurance Company before joining SA Life in 2007 as the Head, Public Sector Group and later Regional Manager, Mid-West, where he is currently serving.

Mr. Edobor is married with children.

TONY OKAFOR



Mr. Okafor is **Regional Manager (East/South)**. He started his career in Amicable Assurance Company in 1992 and since then has had diverse experience in several companies which include British-American Insurance, Niger Insurance, African Alliance and Royal Trust PFA.

He was the Head, Life Agency Operations in Adic Insurance before his appointment as the Group Head, Private Sector II in August 2008 by SA Life.

He graduated from Enugu State University of Science and Technology with B.Sc (Hons) Insurance, **1996** and a Higher National Diploma in Banking and Finance, Federal Polytechnic, Oko, Anambra State, **1994**. He has attended several courses locally and internationally.

He is happily married with children.

SOBANDE MATHEW ADEBAYO



Mr Sobande is the **Regional Manager (South-West)** of the company. He holds a Bachelor of Arts degree (BA) in Linguistics with bias for communication and Language Arts, from the University of Ibadan.

He has a wealth of Marketing and agency development experience and has distinguished himself in Marketing Life Assurance products over 15 years. He rose to the position of branch Manager in Equity Life (Now Cristal Life) in 1998 and moved on as branch manager to other companies like Standard Life, Linkage Life, guardian Express (now Spring Life Assurance) before joining Standard Alliance Life Assurance in 2007.

He is a holder of Insurance proficiency course certificate and a member of chartered insurance Institutes of Nigeria (CIIN).

He has attended various training in Marketing and Management.

AGNES UMIKORO



Miss. Umukoro is the **Company Secretary**. She holds a Bachelor of Law Degree from Ahmadu Bello University, Zaria, Kaduna State.

Miss. Umukoro started her career with the Law Firm of Nwodo & Co., and then she moved over to the Law firm of Pelumi & Partners. Prior to joining SA Life Assurance Co. Ltd, she worked with Edewor & Co. as Legal practitioner.

For additional information about the Company, Please Contact:

1. ***Corporate Marketing Group***
Bolaji Oladipo
2. ***Retail & Consumer Marketing Group***
Tony Ebubedike and
Benny Okolieocha
3. ***Technical Operations Group***
Oladele Kadiri
4. ***Human Capital Management Group***
Benjamin Komolafe

Corporate Office

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Our Telephone Lines are: 01- 7748195, 4616241, 4617678-9

Business Offices

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6. **Kano**
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Abia State
12. **Abeokuta**
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Otta
Ogun State
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Ilorin, Kwara State
Tel: 08034480968
16. **Owerri**
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Imo State
Tel: 08089449022
17. **Enugu**

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Enugu State
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18. **Nnewi**
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Central Tower Building
Nnewi, Anambra State
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20. **Oshogbo**
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Oshogbo
Osun State
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23. **Asaba**
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24. **Orlu**
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Orlu, Imo State

25. **Ijebu-Ode**
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26. **Epe**
10, Akewusola Street
Opp. First Bank Nigeria Plc
Epe, Lagos State
27. **Bayelsa**
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Bayelsa State
28. **Akwa-Ibom**
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Uyo, Akwa-Ibom
29. **Umuahia**
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Umuahia
Abia State
30. **Ihiala**
26, Orlu Road
New Nkwo Ogbe Market Square
Ihiala, Anambra State
31. **Obosi**
Block G, Beja Line
Ugwu Agba Market
Obosi, Anambra State
32. **Awka**
210, Zik's Avenue, New Diamond Bank
Awka Main Market
Awka, Anambra State
33. **Maiduguri**
NDIB House (3rd Floor)
Behind Zenith Bank
Shehu Laminu Way
Maiduguri, Borno State
34. **Ughelli**
ACE Gold Shopping Mall 11
Adonovwe Street
Ughelli, Delta State
35. **Ado-Ekiti**

157, Ajilosun Street
Off Ikere Road
Ado-Ekiti
Ekiti State

36. **Jos**
193, Bukuru Road
British American Junction
Jos
37. **Owode**
God's Grace Shopping Complex
87, Lagos Road
Sabo-Owode
Ogun State
38. **Alaba**
Plot 1, Alaba Int'l Market Extension
Alaba, Ojo
Lagos State
39. **Ladipo**
39/40, UGA United Block
Aguyi Ironsi Int'l Trade Complex
Ladipo, Mushin
Lagos State
40. **Ebute-Metta**
1, Coates Street
Ebute-Metta
Lagos State
41. **Aspamda, Trade Fair**
Zone B, Block 5 & 7
Bank PHB Building
Opposite Wema Bank
Aspamda, Lagos State
42. **Mandilas**
43, Martins Street
Mandilas
Lagos State
43. **Palmgrove**
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