

**You are looking to invest in a Bond that boasts a yield to maturity of 4.9%. The Risk premium (DRP + LP + MRP) is 4.1%. The Par value of this bond is 10000 Euros. The time to maturity is 5 years.**

- a. What is the inflationary premium?

## Interview Questions for CIKO & AKO Nigeria Enterprises Limited

### 1. Personal Background & Motivation

The screenshot shows a payment confirmation page. On the left, there's a table with transaction details:

Datos de la operación	
IMPORTE	125,01 €
Comercio:	ECORECUPERADOS (ESPAÑA)
Terminal:	346952229-1
Número pedido:	000000002157
Fecha:	10/12/2025 15:08

On the right, a green box displays a success message: **OPERACIÓN AUTORIZADA CON CÓDIGO: HMAS7Z**. Below it, card details are partially visible: Número Tarjeta: \*\*\*\*4931 and Url Comercio: <HTTP://www.motorecuperados.com>. At the bottom right is a **Continuar** button.

- Alright, how would you describe yourself, who is Zizi?
- What is Ciko and Ako.
- Could you share the journey that led you to establish it?
- For example when and why and how.
- In a day to day, how do your operations look?

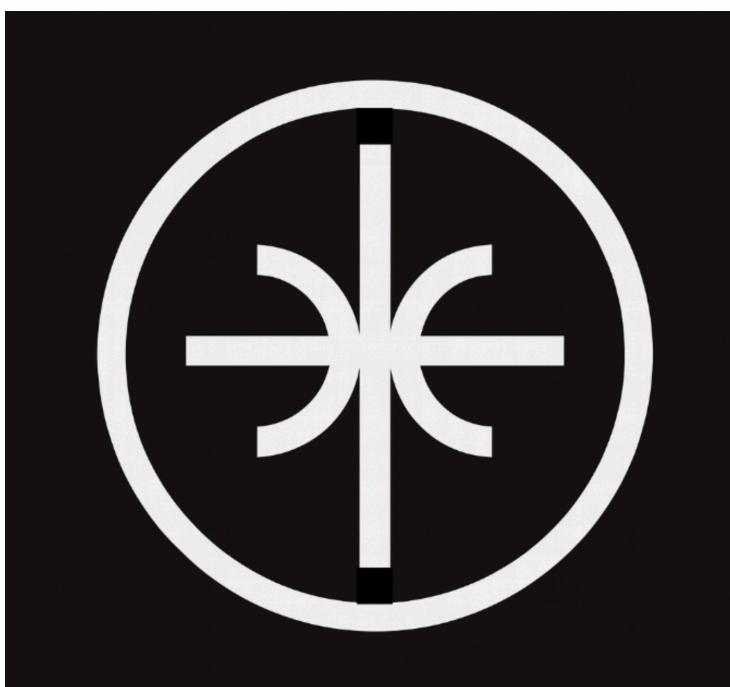
- Do you go to a office on your laptop or always on the phone. Do you take many trips or you really move?
  - Employes?
  - Figures?
  - Stakeholders?
  - Capital intensive/Labor intensive.
  - Does it operate world wide?

## 2. Opportunity Recognition

- How did you identify the need for a diversified company specializing in construction, oil & gas, real estate, consultancy, and import/export services in Nigeria?
- Do people depend on it? Or is it more B2B relationship.
- What market gaps or client needs did you aim to address when launching these various services? or was their no such service available when it was established?
- If so how did you come with this idea.

## 3. Innovativeness

- In today's fast-moving market where innovation and technologies like AI are becoming more and more important, how do you see your company adapting? Are you leaning into those tools, or do you find more value in sticking to a more traditional approach?
- Is your company affected by universal news like wars or even tariffs from the US or is it bulletproof from such economic news.



## 4. Risk-Taking

- From the services your company offers which one has the highest risk?
- Some major risks you faced, and how did you manage them?
- When it comes to making big decisions for the company, are you the one calling the shots, or do you rely on a team to plan things out together?

## **5. Business Development and growth.**

- Your portfolio includes projects like The Lilygate Hotel and Hotel Los Reyes. How did you secure such high-profile projects. How much time, labor, and capital does it take to own something like this.
- How do you ensure quality and client satisfaction across the diverse projects and services? Do you have many problems you encounter or do your operations run smoothly?
- What significant challenges has CIKO & AKO faced in the Nigerian market, and how have you overcome them?

## **7. Vision and Future**

- What is your vision for CIKO & AKO in the next 1-2 years?
- Are there plans to expand into new markets or introduce new services or continue expanding your current companies?

Last question is

- If you could start all over again would you take the same route or would not even consider being an entrepreneur.