BUSINESS STRATEGY

5.1 Overall Business Philosophy

An opportunity exists in Nigeria at the moment to take advantage of the stable foreign

exchange market and the potential for increased micro lending spurred by the growth

objectives of the current government and create a company that can impact the financial

intermediation. Bralewood Investment Limited was designed to address this market need and

fill the market gap for a technology-led financial intermediation company that can meet the

needs and aspirations of both sell-side and buy-side customers in the foreign exchange market

as well as other financial intermediation customers in an efficient and cost-effective manner.

The convergence of these two opportunities has led to the unique directional philosophy for

the company as described below:

Vision: To be a leading provider of financial services in Africa

This means that our big hair goal or desired end-state of the initial planning horizon shall be

to be a leading provider of financial services in Africa and the key elements of this vision are

as following:

“a leading” – this means that we would be a pacesetter, we would be associated with unequalled

growth, that would position us at the forefront of whatever space or industry in which we play.

“financial services” – this means that our primary focus would be services in the financial space.

Whatever interest we decide to enter into, different from financial services would be peripheral

to our financial services business.

“Africa” – this means that our physical location may be Nigeria but the geographic scope of

the effect of our services on our customers and community shall be Africa.

Mission: To provide world-class financial services, through sustainable business practices.

This means that the reason we are in business or our reason for being is to provide world-

class financial services, through sustainable business practices. The key elements of our

mission are as follows:

“world-class financial services” – this means that we may be a small local company in Nigeria but

the quality of our services shall be comparable to any in the world. Our customers / clients

shall be serviced exceptionally well, with top in class service deliveries.

“sustainable business practices” – this means that

Core Values:

To achieve our vision of ‘To be a leading provider of financial services in Africa’, we have defined a

set of acceptable behavioral attributes we expect to guide our people, (Directors, Management

and staff). These set of shared values will guide how we conduct our relationships internally

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(with one another) and externally (with other stakeholders in the industry and market place).

Our future success will therefore be built on the foundation of these core values:

 Integrity

o Our people shall demonstrate the highest standards of ethical principles and

soundness of moral character which shall not be called to question at anytime

 Passion

o We will exhibit unparalleled zeal in serving our clients and other stakeholders

and we will be true to Bralewood’s vision to be a leading financial services

 Professionalism

o Our people shall develop and exhibit the highest standard of skills and

competencies in conducting business with customers and other stakeholders

 Reliability

o Reliability that builds trust and loyalty will be at the heart of our relationships

with our clients. We will not be associated with the usual sub-standard service

that characterizes some of the companies operating in the industry.

 Speed (Timeliness)

o Our services will be characterized by a high level of accuracy driven primarily

by our extensive use of technolo