

CORPORATE PROFILE



CODE: S30-F3
ISSUE: 1
Date of ISSUE: 01/6/20
REVISION DATE:
REF:ISO 9001:2015

A partner you can trust.....

RC 602252 Established 2004

www.agmortgagebankplc.com

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RC 602252

Established 2004



ABOUT US

AG Mortgage Bank PLC was incorporated on The 21st of July 2004 as a private Limited Liability Company and obtained her Mortgage Banking license from the Central Bank of Nigeria in December 2004. We commenced business in January 2005 as a Primary Mortgage Bank, PMB.

Following a Private Placement of our shares which resulted in having about 5,000 shareholders at the end of the exercise, we were converted from a PMB to a Public Limited Liability Company in April 2007. In May 2015, our name was changed from AG Homes Savings and Loans to AG Mortgage Bank PLC.



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ABOUT US

As a member of the Mortgage Banking Association of Nigeria, MBAN, and as a PMB, our primary business is the provision of Mortgage lending, Real Estate Construction Finance, drawing from Mortgage funds such as the National Housing Fund Facility, for on-lending acceptance of savings term, Mortgage focused demand deposits and financial advisory services.

We are committed to being the leading Primary Mortgage Institution in Nigeria with a commanding nation-wide presence; To this end, we were granted a National Mortgage Banking License by the Central Bank of Nigeria, and we now have Regional offices in the North (Abuja), East (Enugu) and West (Lagos) with our Head quarters located at 96, Opebi Street, Ikeja, Lagos.



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ABOUT US

By December 2016, our existing shareholders increased their investment through a right issue offering. Today, we have rewarded that investment by growing our asset base from a mere N200m at inception to N23 billion today.

Our strategy as a National Mortgage Bank is to increase the volume housing with our set goal of one million Mortgages by 2030. This way, we can create wealth for all our investors, customers and help reduce the 20 million housing deficit in Nigeria through shared wealth creation for the entire real estate value chain.



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We invite you to collaborate with us to live by our slogan- “The partner you can trust”,

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OUR DIRECTIONAL BEACONS

Mission

“We Offer Best In Class Mortgage Solutions To Nigerian Consumers That Enable Them To Own Affordable And Livable Homes Through Our Network Of Partners And Our Competent And Motivated Team”

Vision

“To Be The Leading Provider Of Mortgage Solutions In Nigeria”

Core Values

- Accountability
- Godliness
- Integrity
- Teamwork
- Respect
- Innovation
- Professionalism



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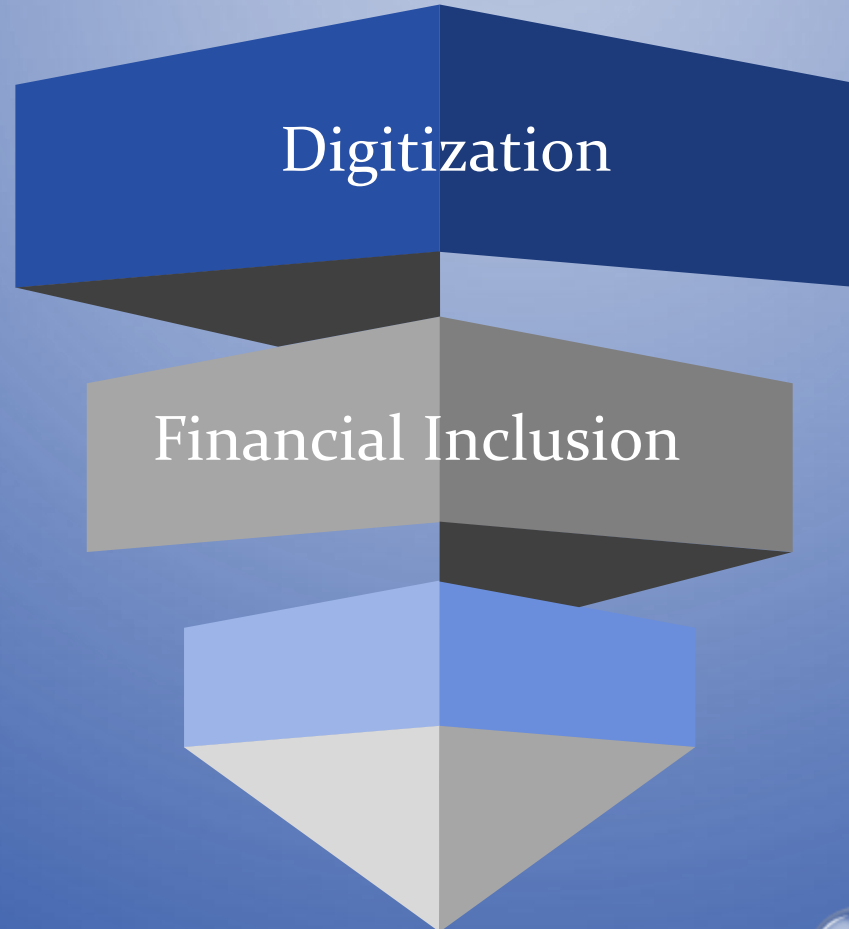
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Our Strategy



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Let's Collaborate

We are committed to creating collaborative platforms across the real estate value chain in order to generate shared wealth for everybody in the value chain.

Such collaborative platforms include:

- ☐ The young builder's Club
- ☐ Our property mart
- ☐ Established Value-chain players network



Corporate Governance



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Corporate Governance

At AG Mortgage Bank Plc, we are dedicated to the protection and promotion of shareholder's and investor's interest, regularly updating and reviewing our structures and processes in order to implement the best business practice at all times and in turn exhibiting a value-based performance.

The Company recognizes the importance of adoption of best practice principles and valuable contribution to long term business prosperity and accountability to its stakeholders. To this end, we are managed in a way that maximizes long-term shareholder value and takes account the interest of all our stakeholders.



Corporate Governance

The Bank's operations are conducted in an open and transparent manner according to good corporate governance, best practices and regulatory rules. In the exercise of their duties, Directors are governed by regulation and guidelines under the Companies and Allied Matters Act, Central Bank of Nigeria (CBN), Nigeria Deposit Insurance Corporation (NDIC) as well as by common law which imposes a responsibility of leadership, trust and integrity on our Directors as it is of all corporations.





Rev. Abel Amadi
Chairman of the
Board

Over 20 years Education, Church Leadership and Administration.

Current: Non-Executive Director

Rev Abel Ukachi Amadi had his primary school education at Central School, Egbu, Owerri, his secondary school was at Comprehensive Secondary School Egbu where he obtained his West African School Certificate (“WASC”) in 1980. He equally got his General Certificate of Education (GCE) in November, 1980.

He obtained a Diploma in Theology and Bachelor of Arts Degree in Christian Education from the Assemblies of God Divinity School of Nigeria, Umuahia ,Abia State. He obtained a Post Graduate Diploma in Education (PGDE) and a Masters Degree also in Education (M.ED) from University of Calabar, Cross River State in Educational Administration and Planning. Rev Amadi Abel obtained a second Masters Degree in Religion (M.A, Rel) from the Imo State University, Owerri and Doctor of Philosophy, Ph.D in Religious and Cultural Studies respectively.

Rev. Amadi has won many awards as a highly successful church Administrator for well over forty years including a conformation of Justice of Peace(JP) by Imo State Government. He is the founder of a flourishing Secondary school, Evangel Model Secondary school Owerri ,Imo State. He is the Pioneer District Superintendent of Owerri East , Assemblies of God since 2009 until November 2022 when he was overwhelmingly elected the General Superintendent of the Assemblies of God Nigeria with an oversight function of about three million membership and over sixteen thousand churches, primary and secondary schools, a university and a printing press among other institutions of the





Ngozi Anyogu
MD/CEO

Over 35 years Banking Experience

➤ **Current MD/CEO, AG Mortgage Bank Plc.**

Ngozi Anyogu is a seasoned banker with over 35 years in banking with valuable experience .He has a deep and rich understanding of banking operations, regulations, risk management, market dynamics, staying abreast of industry trends. He has an excellent leadership ability with informed decisions, he is a strategic visionary with an excellent financial Acumen.

He possess a M.Sc in banking and a fellow of the Chartered Institute of Bankers London (“CIBL”) and Chartered Institute of Bank of Nigeria (“CIBN”).

He has served in various senior management capacities at Savanah Bank, Commercial bank of Africa. Mr. Anyogu is widely travelled and has completed several senior leadership training programs around the world. He is a certified Management trainer with certificate locally and internationally. He is a certified trainer with CMD,ESSC(Paris)and institute of training and development. He has an excellent leadership skill which embraces innovations and adaptability with strong decision making skills.

Ngozi played a key role in setting up AG Mortgage Bank with his friend Ewelike Anthony.



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Simon Ogwu
ED/COO

Over 15 years Banking experience

Current ED/COO, AG Mortgage Bank PLC.

Simon Ogwu is a graduate of Ahmadu Bello University Zaria and a student of Robert Kennedy College Zurich (University of Columbia Campus United Kingdom). Simon started his career with the then Sun Trust Savings and Loans Limited which is now Sun Trust Bank PLC, where he rose to the position of the Head Mortgage Banking Group, before joining the services of Resort Savings and Loans PLC as a Business Development Manager. He worked also with Imperial Homes as a Group Head North Region. Simon's significant experience in the mortgage industry, excellent leadership skill, with in-depth knowledge of risk management and financial acumen, made him a juggernaut in the mortgage industry.

He has over 15 years cognitive experience in the real estate and mortgage sector. He is also a fellow of the Chartered Institute of Human Capital Development ("FCHCD") and a student of the Association of Chartered Certified Accountants ("ACCA") United Kingdom. Simon loves reading, music and mentoring.



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Our Board of Directors



Felix O. Nwabuko

Over 26 years Management, Board Leadership and Executive Experience.

Current: Non-Executive Director

Mr. Felix A Chartered Accountant and award-winning business leader with multi sector experience in agriculture, manufacturing, consultancy and education sectors. He has special interest in strategy, corporate governance, and leadership.

A Fellow of Institute of Chartered Accountants of Nigeria, Associate of Chartered Institute of Taxation Nigeria, Alumni of Manchester Business School, United Kingdom and University of Benin, Nigeria, and member of the Institute of Directors in the United Kingdom.

Career experience of ten years of professional practice at KPMG, twenty-six years' expert management of large-scale industrial oil palm plantations and processing enterprises in the Nigerian and Ghanaian oil palm and vegetable oil industry and seven years of project finance management in the United Kingdom.

Currently Country Managing Director (Nigeria) of SIAT Group of Belgium; as Managing Director of Presco Plc and Siat Nigeria Limited. Previous roles include Ag. Managing Director, Ghana Oil Palm Development Company Limited (GOPDC), Chief Financial Officer, GOPDC, Finance Manager at University College London, Director Finance & Corporate Affairs, Presco Plc and Finance Controller, Okomu Oil Palm Plc. Member of the Executive Management Committee of SIAT Group, Brussels (2020-2021). Involved with State Governments and MDAs on State and national strategic development in agriculture and other socioeconomic priority areas.

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Christopher Okenwa

Over 20 years Banking experience

Current: Non Executive Director.

Mr. Okenwa was educated at Igbobi College Lagos and holds a 2007 MBA in addition to the Associate Chartered Stockbroker (“ACIS”) and Associate Chartered Bankers (“ACIB”) Professional qualifications. Mr Okenwa’s working experience has been significantly in the Financial Services Sector, spanning the fields of Banking in Magnum Trust Bank PLC, Capital Bancorp Limited, Continental Merchant Bank Nigeria PLC and Stock Broking in FSL Securities Limited (Formerly Fidelity Securities Ltd.) and Nigerian International Securities Limited.

He has also been a Non-Executive Director of Fidelity Pension Managers Limited since 2014, a one-time Lecturer at the Chartered Institute of Stockbrokers and a former Director of Administration and Finance of the Issuing Houses of Nigeria and holds a membership of the Industry Trade and Investment Committee of the Institute of Directors.

Mr. Okenwa’s years of experience helps add the much-needed depth and insight to Investment and financial decisions on the Board of AGMB Plc.





Surv. Ugochukwu O, Chime

Over 40 years experience in the public and Private sector.

Current: Non Executive Director.

Rev. (Surv) Ugochukwu Chime is a multi-dimensional leader, a God fearing man and a man of diverse abilities and experience. He has over 40 years' fruitful experience in public and private sectors of the economy, spanning the fields of Surveying, Real Estate, Construction, Manufacturing, Physical Development Consultancy and Banking.

He has degrees in Geography, Surveying Geodesy and Photogrammetry, Management and Theology.

Rev. Ugochukwu was the Chairman Board of Directors of Enugu State Housing Development Corporation from 2003-2007. He is the Group Managing Director/CEO of COPEN GROUP of companies. He has been involved as the Lead Consultant in the development of many projects including Development Plan for Urban Upgrade of Calabar/Ikom/Ogoja in 1999, Development of Mile Six Housing Estate Jalingo (519 Housing Units) in 2003 amongst others. He is a highly respected business process improvement expert. He has attended numerous surveying, management, real estate and finance seminars/courses in Nigeria, Australia, Israel, Italy, South Africa, Morocco, Japan, Germany, UK and USA





Justice Theresa Nkiru Ntong

Over 10 years Banking experience and 20 years legal experience.

Current: Non Executive Director

Justice Ntong is the Chairman of the Court of Akwa Ibom State Judiciary. She holds an LLB (Hons) Degree from the University of Nigeria Nsukka in 1991, Nigeria Law School in 1992. LLM in Institute of Marine and Commercial Law LASU 2007.

Justice Ntong is an experienced Banker with over 20yrs in the legal and banking sector. Justice Ntong provides advisory on both the banking, business and legal matters.

Justice Ntong is a member of many professional association, including Nigeria Bar Association, Institute of Chartered Secretary and Administration in Nigeria. She is well trained in the effectiveness of corporate brands and advanced strategy.





Sally Biose

Over 20 years Leadership and Administrative experience

Current: Non Executive Director

Sally Biose is a graduate of the Institute of Management Technology (“IMT”) in Enugu and a graduate of the National Open University (“NOUN”) in Human Resource Management. He is a seasoned real estate expert with over 30 years of experience in the field.

His expertise in the real estate industry provides meaningful insights to the board on project finance, strategy, execution, monitoring, and evaluation. He is the Managing Director/Chief Executive Officer of SallyBest Properties Limited. With many years of experience in the banking sector and over a decade of experience in one of Nigeria’s leading mortgage firms (Abbey Building Society), Mr. Biose rose through the rank and file to become the head of one of the major branches in the Federal Capital Territory before resigning to go into property development and mortgage consulting. He is a seasoned administrator and manager per excellence.

Mr. Biose was appointed a Director of AG Mortgage Bank PLC in 2015.





Emmanuel Attah Ocholi

Over 20 years of Leadership and Administrative experience

Current: Non-Executive Director.

Mr. Ocholi Obtained a B.Sc in Economics from Ahmadu Bello University In 1976. He has attended various training courses and seminars locally and overseas. He's a Fellow, of the Chartered Institute of Stockbrokers, a Dealing Member, of the Nigerian Stock Exchange, a Member, of the Nigerian Economic Summit Group, and a Fellow, of the Institute of Directors. Mr Ocholi brings rich experience in investment banking and stakeholder relations to the board.

Mr Emmanuel Attah was a Board Member of the Bank of Industry, a Member, of the Investment & Securities Tribunal, Council Member of the Nigerian Stock Exchange. He is the Managing Director & Chief Executive of Lighthouse Asset Management Limited



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Rev. Michael Gabriel

Over 12 years of Leadership and Administrative experience**Current: Non-Executive Director**

Rev. Gabriel has a Ph.D. in Educational Guidance and Counseling from the University of Nigeria, Nsukka. Master of Art in Theology from the Evangel Theological Seminary in Jos, Plateau State. He has a Diploma in Theology and a Bachelor of Arts in Christian Education from the Assemblies of God School of Divinity Old Umuahia in Abia State. He acquired a Postgraduate Diploma in Education and Master of Educational Guidance and Counseling (Abia State University, Uturu).

His wealth of experience cuts across his foray into running his personal business, pastoral works, lecturing in the seminary, church leadership and currently the General Treasurer of the Assemblies of God Nigeria

He has authored and published Author about 15 Books, Booklets and several Articles.





Emmanuel Onuoha

Over 12 years of Leadership and Real Estate experience

Current: Non-Executive Director

Emmanuel Onuoha is a graduate of Geography and planning from Abia State University Uturu. Emmanuel Onuoha provides hands-on insights into Real Estate project investment and strategic decisions. Emmanuel is a strategist and Member of Real Estate Development Association (REDAN)

Emmanuel Onuoha started his career with Uwicent Construction Port Harcourt and is presently the Managing Director of Zeecrest Vantage Limited. He has implemented and executed projects successfully, some of which are the completion of Open gate 1 for the Department of Petroleum Resources.

Initiation of Opengate 2 and 4 for the Department of Petroleum Resources. Initiation of Opengate 3 for sundry customers chiefly the American Embassy. Initiation and work in progress of Opengate 4 and 5 for Staff Cooperative of CBN and PPRA.



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Olufemi Henry Adewole

Over 30 years of experience in Housing and Infrastructure Finance in Europe and Sub-Saharan Africa

Current: Non-Executive Director

Femi is an experienced Housing and Infrastructure Finance Professional with over 30 years of experience in Europe and Sub-Saharan Africa. He has strong knowledge of the Housing and Infrastructure Market in Sub-Sahara Africa having executed projects in over 30 countries in the last 13 years.

Femi has strong technical skills including Design and Engineering, Project Management, Corporate Finance, Investment Analysis and Appraisals, Research, Monitoring, and Evaluation. Business Strategy, Leadership, and Organisational Development.

He has a B. Sc and M. Sc degrees in Architecture from the University of Ife, Ile-Ife, in Osun State of Nigeria. He also has an **M.Sc. In Land Management and Property Development** from the University of East London, *London, United Kingdom*, and a Master of Business Administration (“MBA”) from Warwick Business School in the *University of Warwick, Warwick, United Kingdom*



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Our Management Team



Ngozi Anyogu
MD/CEO



Simon Ogwu
ED/COO



Dr. Anderson Nwosu
*Divisional Head, Finance,
Investment & Risk
Management*



Joan O. David-Madukwe
*Divisional Head,
Legal, Shared services & Board
Secretariat*



Anthonia Okoroafor
*Group head, Finance and
Investment*



Johnson Aigbekan
*Regional
Executive, West*



Toluwalase Mosuro
*Regional
Executive, North*



Gladys Laleye
*Head, Strategy
and Planning*



Nathaniel Uchegbue
*Head, Legal
services*



Our Management Team



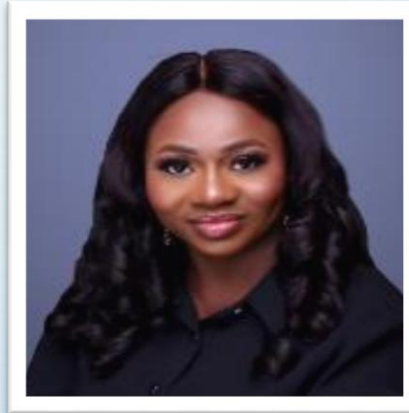
Stephen Oluwasetire
*Head Internal
Control and Audit*



Chidubem Ano
*Regional
Executive, East*



Chinyereugo Udo-Obike
*National Coordinator
AG Support Group*



Uju Obi
Group Head, Strategic Planning



Comfort Akachi
*Team Lead, AG Support
Group*



Godson Wodi
*Group Head, Risk
Management*



Agbor Ojen
Group Head, ICT



Peter Olanipekun
*Executive Assistant to
the MD*



Our Management Team



Over 25 years of Finance, investment, and enterprise solution experience

➤ **Current:** Divisional Head, Finance & Investment, Risk Management, and Strategy & Planning

Dr. Anderson is an experienced excellence strategist and risk manager, whose experience has spanned over 25 years in the finance industry, Dr. Anderson is a member of many recognized certified bodies.

Dr. Anderson Nwosu
Divisional Head,
Finance,
investment &
Risk Management

Dr. Anderson has a strong background in financial Management, Risk Management principles, and methodology. His Skill in strategic planning is per excellent with his leadership skill which he uses to mentor his team and grow the organization Anderson served in different capacities in the financial sector, where he displayed his Analytics and problem-solving abilities.

He served at H.Pearson Associates as a Financial Controller, then became corporate services director at Tirhani Group Holdings South Africa, and Hea, Cost Management & Due Process, Fidelity Bank to mention a few. He holds a PhD in Business Management Administration from the University of Stellenbosch South Africa. He is a fellow of the Institute of Chartered Accountants of Nigeria, an Associate Member Institute of Internal Auditors South Africa, a Member Global Institute of Internal Auditors, an Associate member Chartered Institute of Taxation of Nigeria, an Associate of the Certified Institute of Cost Management of Nigeria, and the Chartered Institute of Public Finance UK.

Anderson loves Reading, Dancing, and Mentoring.



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Joan O. David-Madukwe

Over 17 years of Legal and Administrative experience

Current: Company Secretary, Legal & Shared Services

Joan David Madukwe is a seasoned lawyer with a track record of process re-engineering, corporate governance, compliance management, board support communication, legal and regulatory compliance and risk management. Joan is a trainer of trainers, an eloquent speaker, and brings her diverse skills to the management board.

*Divisional Head,
Legal and shared
services*

Joan is a graduate of **Law (LL.B.)**, University of Benin, Benin City, 2003, **Barrister at Law (BL)**, Nigerian Law School, Lagos, 2005, **Masters in Law (LL.M.)**, University of Lagos, Akoka, 2014, **Associate – Institute of Chartered Secretaries & Administrators of Nigeria**– 2018. She is a trusted Advisor, facilitator and guardian of good governance practices, ensuring AG Mortgage Bank operates in a compliant, transparent, and responsible manner.

Joan has over 17 years of experience in the financial industry with experience in diverse areas of judicial practice, she is well trained in corporate board, risk management and has successfully implemented and executed projects like Initiated the signing on of 2 prospects for trust services in excess of ₦2Billion. Implemented risk management policies, SSA, and SLAs to minimize the company's risk exposure. Her professionalism made her rise to the position of the Manager of the Legal Trustee of DLM Trust Company Limited where she served before joining AG Mortgage



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Our Management Team



Over 17 years Audit and accounting experience

Current: Group Head Finance and Investment

Anthonia has over 17 years of experience in Audit and Accounting. She is a Certified Risk Manager, Chartered Account, and has participated in several Trainings. Anthonia has analytical and problem-solving skills alongside Business Acumen, She puts her excellent skill in identifying, assessing, and mitigating various types of risk.

Anthonia Okereafor

*Group head,
Finance*

*and
Investment*

Anthonia Ensures that all matters relating to financial accounting, management accounting, balance sheet and capital structure management, management, and regulatory reporting are undertaken in accordance with Generally Accepted Accounting Principles, the Bank's accounting policies, and other regulatory guidelines.

Anthonia Loyd Okereafor heads the Financial Control Unit of the company. She is an astute professional with commendable track records. She is a member of the Institute of Chartered Accountants of Nigeria with experience spanning Financial Reporting, Project accounting, Tax management, and Budget and budget control amongst others. Before joining AG Mortgage Bank Plc in year 2009, she was the Group Chief Accountant with Onahsons Group. Anthonia Lloyd Okereafor has attended various trainings at reputable organizations including, IBFC Augusto on negotiation skills, and further training from the Institute Of Chartered Accountants of Nigeria on Tax management International Financial Reporting Standards.



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Toluwalase Mosuro

Regional

Executive, North

Over 9 years Banking Experience

Current: Regional Executive, North

Toluwalase is a seasoned Banker with over 8 years in the banking sector, Toluwalase has a degree in Human Anatomy and Post Graduate from Fashawe College Ontario Canada.

Toluwalase brings his strategic skills to play as he supervises and coordinates the activities of the North Region of AG Mortgage Bank PLC.

Mobilizing deposits/savings **and creation** of risk assets (construction/mortgage loans) for real estate developers, schools, churches, and prospective homeowners.



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Chidubem Ano

Regional

Executive, East

Over 9 years of Leadership and Banking experience

Current: Regional Executive, East

Chidubem is a graduate of Electrical/Electronics Technology Enugu state, with An MBA in Finance from Nnamdi Azikiwe, he has over 8 years in the banking sector and excellently performed in different roles as a Relationship Officer at Keystone Bank, Imperial Homes Mortgage Bank, Aso Savings and Loans PLC.

Chidubem is the Regional Executive for the East Region.



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Nathaniel Uchegbue

*Head, Legal
services*

➤ Over 20 years Legal experience

Current: Head, Legal Services

Nathaniel is a seasoned lawyer with a track record of, corporate governance, compliance management, board support communication, legal and regulatory compliance, and risk management. Nathaniel is a trainer of trainers and brings his diverse skills to the management board. Nathaniel has a strong background in mortgage banking law and regulations. He possesses a deep understanding of mortgage lending laws, consumer protection regulations, real estate laws, and other legal requirements applicable to the mortgage banking industry. Nathaniel is a graduate of Law (LL.B.), Abia State University, 1986. He has over 20 years of legal experience, Master of Laws (LLM) in Petroleum Law & Policy from the University of Dundee Scotland United Kingdom. Nathaniel possesses strong risk management skills, Developed and implemented risk management strategies and policies to protect the bank from legal liabilities and reputational risks. Nathaniel had partnered with foreign organizations for successful execution of projects company like Cisco Systems Inc. (USA); Northrop Grumman Corp (USA); Gesiecke & Devrient GmbH (G&D) – (Munich & Nigeria); Hilton International (USA); Bayerische Motoren Werke AG (BMW) – (Munich), Best & Crompton Engineering Africa Limited; He had also worked with prominent Law firms like Abuka & Partners, Legal Practitioner, Akinlawon & Ajomo, Legal Practitioners. Nathaniel loves Dancing, singing, and reading.



Our Management Team



Gladys' Laleye
*Head, Strategy
and planning*

Over 25 years of Leadership and Administrative experience

Current: Head, Strategy and planning

Gladys has over 25 years of banking experience, her work speaks for her as she has an excellent Business Acumen, She exhibits her skills in planning, strategy, and making decisions, understanding the market dynamics, complete landscape, and value proposition.

She has excellent leadership and change management skills, which help to front the culture of Innovation. She has a degree from Ambrose Alli in Business Studies and, an MBA from the University of Calabar.

She is a certified Risk Manager and member of the Nigerian Institute of Management, Institute of Credit and Enterprise Management. She had worked in two major Commercial Banks where she pioneered the establishment of branches as Operations Manager. Her last engagement was with the Nigerian Deposit Insurance Corporation ("NDIC"), where she served for six years. She holds a B.Sc. Degree in Business Administration and an Advanced Diploma in Banking and Finance



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Our Management Team



Stephen Oluwasetire

*Head, Internal
Audit & Control*

Over 15 years Banking experience

Current: Head, Internal Audit Control

Stephen is the Head of internal control and Audit with over 15 years of experience . He started his banking career with the Ultimate Microfinance Bank in 2004, as a credit officer and rose to the head of Internal Audit and Head of Credit at Covenant Microfinance Bank. Stephen has his first degree in Accounting and is a member of the certified Institute of Bankers Nigeria, certification in Information systems, (CISA), and a Senior Associate of the Association of Enterprise Risk Management, he is also a member of the Institute of Auditors (IIA). He is a trainer and also participated in lots of Training. He has an excellent pedigree in Audit and Risk Management, Regulatory Compliance, Financial Operational Knowledge, internal control design, and Evaluation, also upholding the highest Ethical Standards at the same time demonstrating integrity, objectivity, and confidentiality.



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Our Management Team



Chinyerugo Udo-Obike
*National
Coordinator, AG
Support Group*

Over 20 years of Leadership and Administrative experience

Current: National Coordinator, AG Support Group

Chinyere is an Excellent driver of innovation, Marketing strategy, and excellent operational delivery. She has over 20 years of experience in the Financial industry.

She started her career at Union Homes where she won the Best Performing Staff of the Year in 2002 and 2003. She is a graduate of Business Studies and has her Master in Ladoke Akintola University, where she obtained her MBA in 2010 majoring in Marketing.

Chinyere is a member of the Chartered Institute of Economics (ICEN), Chartered Institute of Loans and Risk, also CIBN. Chinyere possess strong leadership skill. Her professionalism, competence, integrity, and commitment to the objective of the bank, saw her rise swiftly from the Regional Executive West to the Group Head of Strategy and Planning and now she is the Coordinator of the AG Support Group of AG Mortgage Bank PLC.

In her capabilities, she handles strategies for new business, management of risk asset portfolios, treasury functions multinationals, and public institutional relationships.



Our Management Team



Comfort Akachi
*Team Lead, AG
Support Group*

Over 10 years of Leadership and Administrative experience

Current: National Coordinator, AG Support Group

Comfort is a member of the Chartered Institute of Personnel Management (“CIPM”). She has a B.sc in Public Administration from the University of Nigeria, Nsukka, and attended Girls High School, Enugu. Comfort has gone through various pieces of training that range from Leadership Training at the Lagos Business School (“LBS”), Effective Negotiation Skills, Train the Trainer Workshop (“ITF”), Regulatory Compliance Training (“CBN”), and Employment Law and labour Relationship in Nigeria by (“FITC”).

Comfort has amassed a lot of experience prior to joining AG Mortgage Bank PLC.



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Our Management Team



Johnson Aigbeka

*Regional
Executive,
West*

Over 20 years Leadership and Administrative experience

Current: Regional Executive, West

Johnson Aigbeka is an experienced Strategic Development and Execution Expert. Certified Lagos Business School (LBS) student with a demonstrated history of working in the financial services industry. Johnson holds an MBA from the Metropolitan Business School London UK, a BSc in Banking and Finance from Olabisi Onabanjo University, a National Diploma in Business Administration from Federal Polytechnic Ilaro, and a Professional Certificate from Chartered Institute of Management Accounting (CIMA), A Fellow member of Institute of Professional Managers and Administrators (IPMA). Before joining AG Mortgage Bank Plc, where is Regional Executive, West. Johnson has worked as a Business Development Manager at Mentor Media Network, a Business Strategic Unit/Relationship Officer at Springbank Plc, a Relationship Officer, at Bank PHB Plc, Sales Representative Officer, at Guardian Express Bank Plc. Johnson is Skilled in Banking Operations, Credit Analysis, Branch Management, Loans, and Credit. Strong sales professional and coaching. With a strong capacity to multi-task and deliver value to the organization's bottom line.



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Our Management Team



Uju Obi
*Group Head,
Business
Development,*

Over 10 years of Banking experience

**Current: Group Head, Business Development,
Head Office.**

Uju holds an MBA from the University of Lagos, a BSc in Computer Science from Nnamdi Azikiwe University, and a Professional Certificate in Forensic Investigation and Criminal Intelligence from the International Academy of Forensic (IAF). Before joining AG Mortgage Bank PLC where she is Manager/ Head of, the Special Projects Unit, Uju had worked as Unit Head, of the Commercial Mortgage/NHF Team at Imperial Homes Mortgage Bank Ltd., as a Relationship Officer, at Heritage Bank Ltd., Relationship Officer, FCMB Plc, Sales Representative & Customer Care, Radac Communication System Ltd and as an Intern in Life Gate Information Technology and Percent Information Technology Ltd. Uju is a multi award winning personality with a strong capacity to multi-task and delivering value at each of those points of endeavors.



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➤ Our Projects



➤ Enyimba Mall, Aba



➤ Jubilee Estate, Enugu



➤ Adonai Estate

Contact Us



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