

Mr. Ekpu

NATIONALITY: Nigerian

SUMMARY

Mr. Ekpu is an economist qualified PhD from University of Glasgow. As well as having experiences in teaching at university, he has experiences in financial sector – including banking and financial services. Based on those work experience in banks, he is currently working as a managing consultant/ director of research & public policy at Mindset Resource Consulting Ltd in Glasgow, United Kingdom.

EDUCATION

- **University of Glasgow** (UK/ September 2010- September 2014), PhD Economics (Expected)
- **University of Glasgow** (UK/ September 2008- September 2009), MSc Economics, Banking and Finance
 - Graduated with Distinction
- **Delta State University** (Nigeria/ February 2001 – December 2004), BSc Economics
 - Graduated with Upper Second Class Division
- **C.M.S Grammar School** (Bargia, Lagos, Nigeria/ January 1995- July 1999), West African Senior School Certificate

EMPLOYMENT RECORD

- **Mindset Resource Consulting Ltd** (Glasgow, UK/ February 2010 – present)
 - Job Title: Managing Consultant/Director of Research & Policy Development
- **Hudson Global Resources Limited (Glasgow, UK/ Oct 2012- Jan 2013)**
 - Client: National Australia Bank Group, Europe (NAGE)
 - Job Title: Administrator
- **Zenith Bank Plc** (Lagos, Nigeria/ November 2006 – September 2006)
 - Job Title: Senior Executive Assistant (SEA)
 - **Adam Smith Business School, University of Glasgow** (Glasgow, UK/ September 2011- March 2013)

Job Title: Teaching Fellow in Economics

- **Adam Smith Business School, University of Glasgow** (Glasgow, UK/
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Job Title: Teaching Fellow in Economics

PROFESSIONAL EXPERIENCE

Research & Training Consultancy

- Central Bank of Nigeria (CBN) ; July-August 2013, Glasgow (UK) and New York (USA)
 - Seminar topics are following: Licensing of Financial Holding Companies, Qualitative Consolidated Supervision, Quantitative Consolidated Supervision, Rating System for Evaluating FHCs, Supervisory Challenges in the Application of Consolidated Supervision
- CBN with Centre for Banking and Finance, University of North Carolina at Chapel Hill School of Law (USA); May 2013
 - Developing the Legal and Policy Framework for the Regulation and Supervision of Bank Holding Companies in Nigeria.
- CBN with Federal Reserve Bank of Kansas City (USA); June 2012
 - The Regulation and Supervision of Bank Holding Companies in the USA: Implications for the Transition of Nigerian Banks to Holding Company Status
- CBN (Ijebu Ode & Kaduna, Nigeria); Oct 2011
 - Promoting Financial Stability through Effective Regulation, Risk-Based Supervision and Governance in the Nigerian Financial Services Sector.

Other Research Consultancy Projects and Experiences

- *The Economics of Scottish Independence: A Cost-Benefit Analysis on the Restructuring of Public Service Companies in Key Sectors of the Current Scottish Economy (2013)*
- *The Leasing Industry in Saudi Arabia (2012)*
- Trading strategies for options and futures, technical & market analysis, and price correlations between commodities quoted in the financial markets (2012) with Energy Futures Capital Ltd. (UK)

- Data Management
- Credit Scoring Solutions
- Debt Management & Recovery
- Enterprise Risk Solutions

Banking & Financial Services Experience

- **Hudson Global Resources Limited** (Glasgow, UK/ Oct 2012- Jan 2013)
Job Title: Administrator
 - Complaints handling and resolution
 - Data gathering and research
 - Investigating and responding to complaints
 - Managing customer communications
 - Liaison with third parties, i.e. Claims Management Companies and the Financial Ombudsman Service (FOS)
 - Offering redress to customers where appropriate, including fair compensation for financial and nonfinancial losses to customers
 - Case filing, electronic documentation, reporting and analysis
 - Reworking of cases to ensure compliance with company policies and appropriate regulations
 - Database management
- **Zenith Bank Plc** (Lagos, Nigeria/ November 2006- September 2008)
Job Title: Senior Executive Assistant (SEA)
 - Processing Cash, Cheque, Card and Other Electronic Payment Transactions
 - Customer Account Reconciliations
 - Product Sales and Customer Relationship Management
 - Responsible for Managing three (3) of the bank's Cash Offices in CHI Ltd, NAHCO and Arik Air Ltd,
 - Reporting to the main branch's Head of Operations and ultimately to the Branch Head/AGM

Academic Experience

- **Adam Smith Business School, University of Glasgow** (Glasgow, UK/ September 2011- March 2013)
Job Title: Teaching Fellow in Economics

PROFESSIONAL AFFILIATIONS

- Affiliate Member, Global Association of Risk Professionals (GARP), Since 2013
- Member, Institute of Leadership and Management (ILM), UK, Since 2012
- Student Member, Scottish Institute for Research in Economics (SIRE), Since 2010
- Student Member, Royal Economic Society (RES), Since 2008
- Graduate Member, Nigerian Institute of Management (Chartered), Since 2006

PUBLICATIONS

- 'Credit Risk Management and Supervision in the Context of Basel II and III', (Work-In-Progress)
- 'Consolidated Supervision of Banks and Financial Holding Companies', *A Handbook for Central Bankers*, (In Press) – co-author
- 'Promoting Financial Stability After the Crisis', *A Handbook for Central Bankers*, (Work-In-Progress)
- 'An Investigative Enquiry into the IT. Systems Failure in Royal Bank of Scotland Group', *Essays on Operational Risk Management in Banking*, December, 2012
- 'Bank Size, Ownership and the Profitability of Commercial Lending by UK Banks', Presented at the PhD Economics Seminar Series, University of Glasgow, May 2, 2012
- 'Rationale for Financial System Regulation: A Global Perspective', *Bullion*, Publication of the Central Bank of Nigeria Vol. 35, No. 4, Oct-Dec, 2011
- 'Risk Typology and Risk Mitigation under Basel II & III, Paper presented at a CBN Training Course, Oct 2011
- 'Strengthening Liquidity Risk Management in Nigerian Banks', Paper presented at a CBN Training Course, Oct 2011
- 'Strengthening the Macro-prudential Perspective of Financial Regulation and Supervision', Paper presented at a CBN Training Course, Oct 2011
- 'Credit Scoring in Small Business Lending: Do Large Banks Have an Advantage? (Paper presented at Credit Scoring and Credit Control Conference XII, University of Edinburgh Business School), August 24-26, 2011

- ‘Small Business Lending by Large and Small Banks: A Literature Survey’, Paper presented at the SGPE PhD Conference at Crieff Hydro Hotel, Crieff, Scotland, Jan 14, 2011
- ‘Financial Development, Financial Structure and Economic Growth in Nigeria’, MSc Dissertation, Center for Development Studies, University of Glasgow, September, 2009
- ‘Still on the Global Financial Crisis: The Micro- and Macro-economic Origins of the Financial Crisis’ (News Paper Article), *Punch on the Web*, Tuesday June 9, 2009.
- ‘External Debt and Economic Growth: A Review of Nigeria’s Experience: 1983-2002’, BSc Dissertation, Department of Economics, Delta State University, 2004

LANGUAGES

English