



YEARS STRONG:
IGNITING AFRICA'S
FUTURE

PAC Edge

magazine

2025 Edition



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PAYSHARP is now licensed as a Super-Agent!

Ziltch1 Launches VeSPA.
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Celebrating Our Wins!



We are proud to share a significant milestone as PAC Holdings, PAC Research, PAC Foundation, and PAC Securities were honored at the 2025 Global Banking & Finance Review Awards!

- ◆ PAC Holdings – Best Investment Management Company Nigeria 2025
- ◆ PAC Research – Best Research House Nigeria 2025
- ◆ PAC Securities – Best Securities Brokerage Nigeria 2025
- ◆ PAC Foundation – Best CSR Company Nigeria 2025



Our investment banking arm, PAC Capital Limited was also named Best Transaction Advisory Firm – Nigeria 2025 by the International Business Magazine Awards.

These recognitions reinforce our positioning as a leading financial services group in Nigeria and reflect our shared commitment to innovation, service excellence, and delivering sustainable impact across sectors. It is a strong testament to our pursuit of excellence across our businesses.

Visit www.panafriicancapitalholdings.com to learn more about our portfolios and achievements.

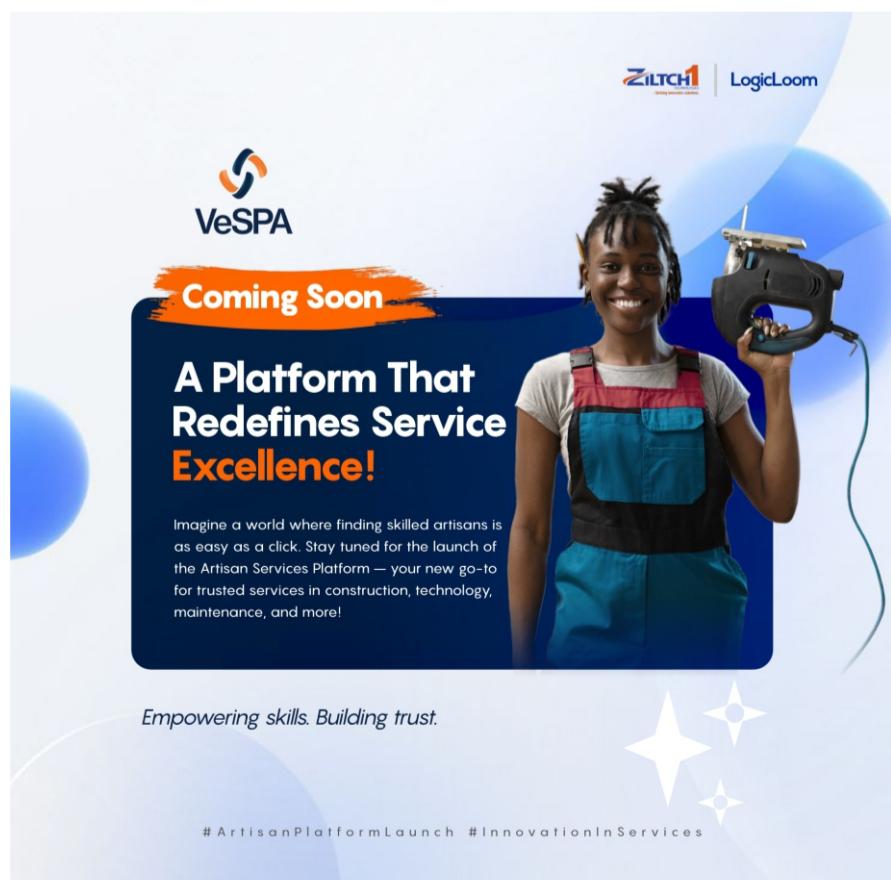
Ziltch1 Launches VeSPA.

Our technology and payment solutions arm, Ziltch1 Technologies Limited, has unveiled VeSPA – a revolutionary platform designed to connect skilled artisans with customers.

VeSPA offers trusted services across construction, maintenance, tech support, and more to bridge the gap between supply and demand in artisan services.

As a member of the PanAfrican Capital Holdings Limited, Ziltch1 continues to redefine access to quality services through innovation in technology, communications, media, and entertainment.

Learn more at www.ziltchone.com



In the News: Tergo Energy's GM Featured in The Guardian



It was a proud moment for us to see our Engr. Isioma Martins, General Manager of Tergo Energy (our Renewable Energy subsidiary), featured in The Guardian Weekend (May 17–18, 2025).

In her inspiring interview, Engr. Isioma shares her vision for positioning Tergo Energy as a key player in Nigeria's gas and renewable energy space, her leadership journey, and her commitment to mentoring the next generation of engineers.

Tergo Energy is a subsidiary of PanAfrican Capital Holdings Limited that is committed to the utilization of natural gas and renewable energy. As a member of Nigerian Gas Association, we are determined in addressing Africa's energy challenge through the provision of clean and sustainable energy solutions.

Visit www.tergoenergy.com to learn more.

Deep Dialogues: Insights That Inspire

At PanAfrican Capital, we believe in continuous learning and industry leadership. Over the past months, we proudly hosted impactful webinars across the Group, bringing together thought leaders and professionals to share transformative insights.

PAC Securities organized the Mastering Technical Analysis: A Roadmap to Smarter Stock Market Trading webinar, a session that featured top experts who broke down the fundamentals of technical analysis — from reading chart patterns to interpreting price trends — empowering participants to make informed trading decisions.



PAC Asset Management hosted its mid-year review, "The Mid-Year Pulse: Economic Insights and Investment Strategies for Second Half 2025" offering key economic insights and investment strategies to guide investors through the second half of 2025.

PAC Capital also held an industry session themed “Value Optimization: Leveraging the Capital Market Advantage,” highlighting how businesses can unlock capital and maximize value through market-driven solutions.

Missed the sessions? Watch all webinar replays on our YouTube channel: PanAfrican Capital Holdings - YouTube

Media Spotlight with PAC Research

PAC Research Team made multiple media appearances on major media platforms including CNBC, Smooth FM and Arise News. Our research team were able to share various insights on key topics and trends in different sectors within Nigeria.

Some of the key topics include Nigeria's Inflation,

Boosting Fibre-To-The-Room Connectivity in Nigeria, Nigeria, Gen-z and Rising House Demand and Money Laundering, Banditry, Mortgages, and Real Estate in Nigeria among others.

Catch up on the discussions at www.pacresearch.org.



PAC Capital Strategic Side Event at ACTIF 2025



PAC Capital Limited successfully hosted a high-impact side event on "Bridging Funding Gaps Through Strategic Partnerships" during the Africa-Caribbean Trade and Investment Forum (ACTIF 2025) at the Grenada Room, Radisson Conference Centre, St. George's.

The event convened over 100 industry leaders, project sponsors, institutional investors, development finance institutions, and policymakers from across Africa and the Caribbean. It featured a dynamic lineup of thought-provoking sessions, including case study spotlights, high-value funding clinics, and networking engagements aimed at catalyzing cross-border project financing opportunities.

A major highlight was the fireside chat with PAC Capital's Managing Director, Mr. Humphrey Oriakhi, who addressed the challenges and opportunities in deal origination across emerging markets and 20-minute keynote presentation by Mrs. Maureen Mba, Head of the MANSA Digital Initiative at Afreximbank, who introduced the African Entity Identifier (AEI) as a pivotal tool for streamlining cross-border compliance and trade finance.

The event successfully initiated over 60 informal connections, facilitated 40 one-on-one funding clinics, and catalyzed multiple pipeline conversations expected to progress into formal expressions of interest in the months ahead.

With significant media presence and enthusiastic participation, the side event reinforced PAC Capital's reputation as a trusted capital partner across Africa and the Caribbean.

PAC/BRICS Seals Landmark Deal with Dutum to Develop 20-Unit Residential Project



PAC Holdings Limited, through its real estate arm, BRICS Property and Infrastructure Development Limited entered a joint venture with Dutum Company Limited to develop a residential estate on Waziri Ibrahim Crescent, Victoria Island, Lagos. The estate will consist of 20 housing units designed to provide modern living within the city's commercial and residential hub.

The collaboration between the two companies marks a new phase in PAC Holdings' property development

strategy, focusing on sustainable housing and quality urban planning. The project will integrate functional design, environmentally responsible building methods, and access to essential lifestyle facilities.

This partnership signaled the start of construction on the new residential estate. Through BRICS Property and Infrastructure Development Limited, the Group undertakes projects across Africa focused on real estate and infrastructure growth.

PAC Asset Management sponsors ISIMI Lagos 2025 Festival

PAC Asset Management Limited proudly participated as a sponsor at the 2025 Isimi Lagos Polo Festival, an exclusive gathering that continues to shape the conversation around luxury, sustainability, and investment opportunities in Nigeria.

The festival brought together industry leaders, high-net-worth investors, innovators, and cultural influencers at Africa's pioneering wellness and polo-inspired country estate. Through polo tournaments, art and design exhibitions, and high-level networking sessions, the festival highlighted the future of African destinations—where culture, architecture, and environmental consciousness meet long-term economic opportunity.

As a sponsor, PAC Asset Management reinforced its strategic mission of creating, preserving, and managing wealth for generations. The firm's presence at the festival aligns with its long-term vision of supporting initiatives that encourage wealth-building, investment literacy, and community development across Africa.

The festival also provided a premium opportunity for PAC Asset Management to engage directly with investors seeking diversified, future-forward



investment opportunities. Through its exhibition presence and hospitality engagements, the firm showcased its portfolio of wealth management solutions tailored to high-net-worth individuals, families, and institutional clients.

PAC Asset Management's sponsorship underscores its dedication to supporting platforms that promote economic growth, responsible investment, and long-term prosperity—core pillars of its wealth management philosophy.

World Savings Day 2025: PAC Foundation and PAC Asset Management Inspire Smart Saving and Investment

The PAC Foundation and PAC Asset Management ("PACAM") collaborated on a financial literacy training programme for over 600 National Youth Service Corps (NYSC) members as part of activities marking the 2025 World Savings Day.

The training programme themed "Smart Savings and Investment for a Sustainable Future," took place at the Eti-Osa Local Government Secretariat, Victoria Island, Lagos equipped young Nigerians with practical knowledge and tools to strengthen their budgeting, savings, and investment habits. Through interactive presentations, baseline and endline surveys, Q&A sessions, and on-site investment onboarding, the programme addressed gaps in financial awareness and encouraged long-term financial planning among youths.



The program also highlighted key barriers young people face in adopting strong financial habits, including low allowances, high cost of living, and limited prior financial exposure. The Foundation recommended smaller-group sensitization sessions, extended engagement time, and follow-up investment clinics to deepen impact.

The World Savings Day Sensitization Programme reinforces PAC Foundation's mission to empower underserved communities, especially young people, with the knowledge and tools needed to achieve financial stability and long-term economic growth.

World SAVINGS Day



PAC Foundation End-of-Year Outreach 2025

The PAC Foundation End-of-Year Outreach 2025 reached the Ajegunle community with renewed hope, genuine care, and essential support. This year, our team carried out a meaningful outreach focused on free health screenings, food distribution, and direct support to families in need.

It was a day filled with purpose and compassion. We reached over 200 households—providing essential food items, offering access to basic health checks, and connecting with community members in ways that reminded us why service matters.





From the warm conversations to the grateful smiles, every moment reflected our commitment to uplifting underserved communities. This outreach is more than an annual tradition. It is a reaffirmation of our mission to drive real, lasting impact in the lives of individuals and families across Nigeria.

To learn more about our initiatives and how you can be part of our year-round work, visit www.thepacfoundation.org.

Amber Hospitality Services Receives Industry Recognition at Africa Hospitality Summit 2025!

Amber Hospitality Services Limited (AHS) was one of the sponsors at the Africa Hospitality Summit 2025 held at Lagos Business School and was honoured to receive an award in recognition of our contribution to the industry.

The summit convened visionary leaders, innovators, policymakers, and operators shaping the future of hospitality across Africa and AHS was right at the heart of these conversations, championing excellence, sustainability, and guest-focused innovation.

This recognition reinforces our commitment to building exceptional hospitality experiences and driving industry-wide progress.



Visit www.amberhospitality.com to learn more about our offerings.

PAC Foundation Celebrates Graduation of 100 Women from ALX Tech Programme

The PanAfrican Capital Foundation (PAC Foundation) has marked a major milestone in its commitment to digital inclusion and women's empowerment through its Girls Can Code (GCC) initiative with the graduation of 100 young Nigerian women from the ALX Tech Programme. The achievement underscores the Foundation's strategic focus on expanding access to world-class technology education and strengthening female participation in Nigeria's evolving digital economy.

**<Girls
can
Code>**

The women completed the intensive 10-week ALX Tech Programme, known for its rigorous "Do Hard Things" ethos that builds technical expertise, resilience, collaboration, and self-leadership. In a technology ecosystem where women remain significantly underrepresented, the graduating cohort represents a deliberate investment in bridging the gender digital divide and preparing women for globally competitive tech careers.



Through full sponsorship and in partnership with ALX Nigeria, PAC Foundation addressed critical access barriers while equipping participants with in-demand digital skills and professional networks. As the graduates move into employment, entrepreneurship, and innovation, the initiative reinforces the

Foundation's mission to drive sustainable impact by investing in human capital and positioning women as key contributors to Africa's digital future. Read more about PAC Foundation's impact via www.thepacfoundation.org.

PAYSHARP is now licensed as a Super-Agent!



We're proud to announce that Paysharp is now licensed by the Central Bank of Nigeria as a Super-Agent!

With this milestone, Paysharp offers even more reliable banking and value-added services from processing payments to utility bills through both Android/Linux POS terminals and Mobile App.

Paysharp is a subsidiary of Ziltch1 Technologies Limited, the Technology and Payment Systems Arm of the group.

Contact us via hello@paysharpng.com to learn more about us.

A Decade of Visionary Leadership: Celebrating President Benedict Oramah



With the conclusion of Prof. Benedict Okey Oramah's tenure as President and Chairman of Afreximbank, we celebrate a decade defined by vision, impact, and transformative leadership.

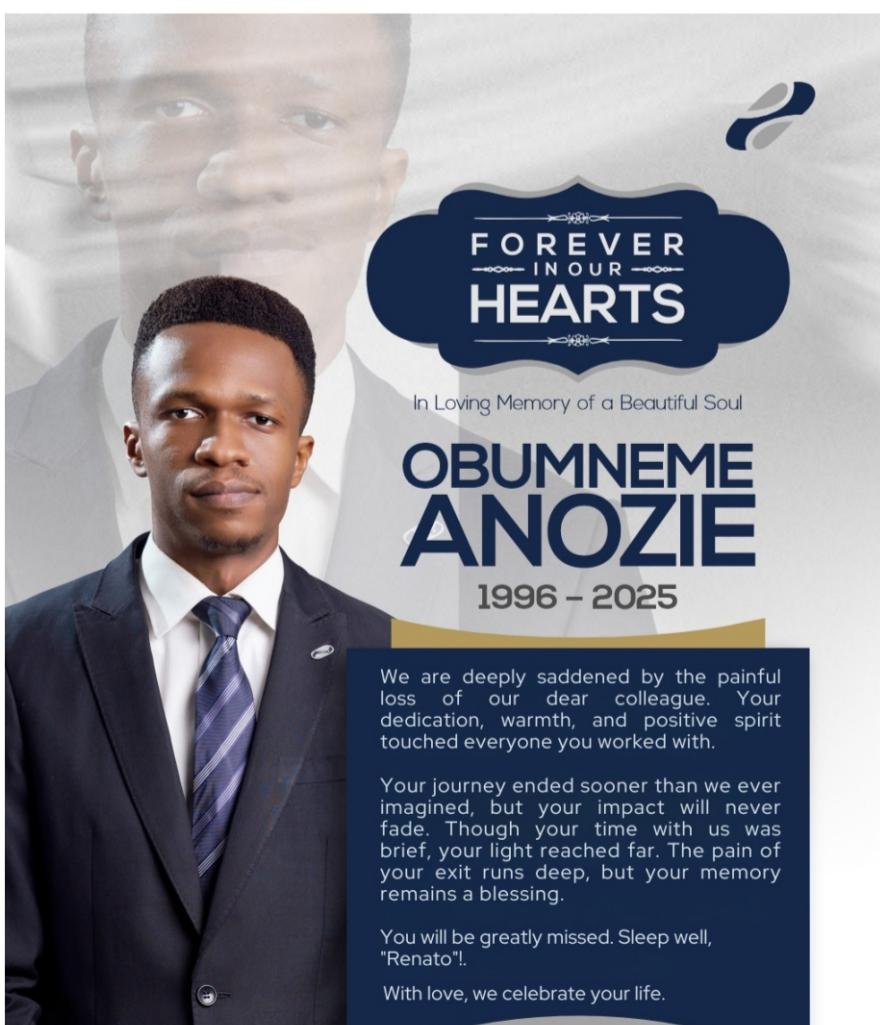
Since taking office in 2015, Prof. Oramah led Afreximbank through extraordinary growth expanding total assets and guarantees from US\$5 billion to over US\$43 billion and increasing shareholders' funds from US\$1 billion to about US\$7.5 billion. His strategic initiatives, including PAPSS, the Africa Energy Bank, and strong support for AfCFTA, strengthened Africa's trade, energy, and industrial landscape.

Through his "Global Africa" agenda, he deepened collaboration across the diaspora, broadened access to capital, and opened new opportunities for African businesses. His contributions were recently honoured with the Grand Commander of the Order of the Niger (GCON).

His legacy is firmly woven into Africa's progress, and PAC Holdings celebrates his service, partnership, and impact. We look forward to the next chapter of collaboration and continental advancement.

Chris Oshiafi
GCEO, PanAfrican Capital Holdings

In Loving Memory of Our Dear Colleague



We pause to honour the memory of our dear colleague, Obum Neme, whose passing left a deep void in our hearts and across our organization.

Obum was more than a team member. He was a steady presence, a calm spirit, and a dependable professional who always showed up with sincerity and purpose. His warmth, kindness, and quiet strength touched everyone who had the privilege of working with him.

We celebrate the light he brought into our workspace - the laughter, the thoughtful conversations, the dedication, and the moments that now live on in our memory.

May his soul find eternal rest, and may we honour his memory by carrying forward the values he lived by: humility, excellence, and genuine kindness.

Forever in our hearts, Obum Neme.

Events: Moments that Mattered

Here's a snapshot of our standout moments this year:

- PAC Team – PAC Capital, Afrilife at the official opening of the African Medical Centre of Excellence (AMCE) in Abuja, Nigeria.
- PAC Delegates at the African Development Bank Group Annual General Meeting, Abidjan, Côte d'Ivoire.
- Group CEO, Chris Oshiafi at the Institut Amadeus Global Growth Conference.
- PAC Team at the Afreximbank Annual Meetings, AAM2025, Abuja.
- PAC Trustees Team at the capacity building workshop in London, UK, focused on the Bauchi State bond.
- PAC Capital Team at the Nigeria Public-Private Partnership (PPP) Summit 2025.
- PAC Capital Team at Association of

Issuing Houses of Nigeria (AIHN) 2025

■ Amber Hospitality Service (AHS) received a Professional Endorsement Award and Certificate of Recognition on services rendered at the Operating Units from Guest Experience at the Institute of Hospitality Gala Dinner.

■ Amber Hospitality Service (AHS) at the BusinessDay Tourism Conference held at Eko Hotels as a sponsor.

■ PAC Trustees at Rotary Club Ojodu presented a speech on Beyond Will

■ Customer Service Week 2025: Mission Impossible

■ Strategy Session Pictures

■ PAC Trustees Team at the Association of Corporate Trustees Annual Business Luncheon

■ PAC Asset Management Team at the Rotaract District 911 Investiture Ceremony.

■ PAC Capital at IATF 2025 as a sponsor with representatives speaking on Algerie Telecom AL24 News.

■ PAC Registrars and Investor Services staff were honoured at the Institute of Capital Market Registrars (ICMR) event

■ Tergo Energy GM, Isioma Martins speaks at the National LPG's Conference 2025.

■ PAC Securities Managing Director, Charles Okonkwo at Inspiration FM on the CFA Society Nigeria Investor Education Programme, sponsored by the CBN

■ PAC Research Team Bonding with the EXCOs







We are proud of our alliances and partnerships so far and remain committed to unlocking value across Africa. Stay connected as we continue to break new grounds.

Celebrating 20 Years of Excellence with PanAfrican Capital Holdings

On April 24th, 2026, PanAfrican Capital Holdings is set to mark a major milestone: 20 years of driving innovation, unlocking value, and shaping Africa's financial landscape. To commemorate this momentous occasion, we are proud to unveil the 20th Anniversary logo – a symbol of two decades of growth, impact, and visionary leadership.

This anniversary is not just a celebration of our past, but a reflection of our ongoing commitment to excellence, partnerships, and sustainable growth across Africa. Stay tuned as we share more details about the celebrations, initiatives, and special highlights planned for this landmark year.



Ribs Corner



Riddle Me

I grow when you save, shrink when you spend; I am often tracked by percentages and trends. What am I?

Word Scramble

Rearrange the letters to find the financial term:

L Y Q U I D I T I

E U T Q I Y

S O N B D



Welcome to
2026

As we turn the page to a fresh chapter, may the year ahead bring you bold opportunities, joyful moments, and success in everything you do.

Here's to new beginnings, endless possibilities, and a year that shines as brightly as your dreams.

Happy
New Year

from all of us at
PanAfrican Capital (PAC)!





@ A GLANCE



A PanAfrican Capital Holdings Company



Plot 8A, Elsie Femi Pearse, Off Adeola Odeku,
Victoria Island, Lagos.

📞 +234 702 667 9881 📩 info@panafricancapitalholdings.com