

2018



Financial Services Limited
(Formerly GTB Asset Management Ltd)
RC 725421

**INVESTMENT ONE FINANCIAL SERVICES
LIMITED**

**FORWARD
THINKING
INVESTMENT
SOLUTIONS**

*A unique opportunity to invest in a range of Value
adding Products*

Introduction





About Investment One



- **Investment One Financial Services Limited** ("Investment One") is a leading independent investment and wealth management company, (formerly known as GTB Asset Management Limited) and a former subsidiary of Guaranty Trust Bank Plc, one of Nigeria's leading financial institutions.

- Investment One and its subsidiary companies are registered with the Securities and Exchange Commission (SEC), The Nigerian Stock Exchange (The NSE) and the National Pensions Commission (PENCOM) to provide financial advisory, asset management, trusteeship, securities brokerage and pension fund management services to individual and corporate clients.



Introduction

What We Do



- Provide Investment and advisory Solutions to public and private sector clients, guiding them through equity and debt capital raising transactions.
- Offer Real Estate Advisory and Principal Investment services, including funding of projects
- Our trusteeship service helps corporate and private clients develop local and off-shore trusts and funds
- Execution of clients' investment decisions to buy or sell fixed income and equity securities
- Professional management of securities and alternative assets (e.g. real estate, commodities) to meet specified investment goals for the benefits of the client

Board of Directors



Engr. Egbert Imomoh – Chairman: Engr. Imomoh was Chairman of Guaranty Trust Bank Plc and Afren Plc. He joined the Royal Dutch Shell Group in 1968, where he worked for thirty-six years, rising to the position of Deputy Managing Director of the Group’s business in Nigeria, before his retirement. He served as the first African President of the Society of Petroleum Engineers. He holds a degree in Engineering from the University of Birmingham, United Kingdom.

Mr. Obinna Nwosu - Non-Executive Director: Prior to joining our Board, Mr. Nwosu was the Group Deputy Managing Director of Access Bank Nigeria Plc, where he directed the affairs of technology, branch services / retail operations as well as mobile channel services. Prior to joining Access bank, Mr Nwosu worked with GTBank for over 8 years holding very senior positions.

Mrs. Joke Chukwumah - Non-Executive Director: Mrs. Chukwumah is the Promoter of Children’s International School (a leading private school in Lagos, Nigeria) and a director of several other companies. She also has over 20 years of experience in banking and holds a Master’s Degree in International Economics & Banking from University of Wales.

Mr. Tokuboh Talabi - Non-Executive Director: A successful entrepreneur and business strategist is the Chairman of Superflux (a security printing company), Courier Plus (a courier company) and several other companies. He worked with GTB for several years before venturing out to start a series of businesses.

About Investment One Financial Services Limited

Board of Directors/ Management Team



Mr. Nicholas Nyamali – Group Managing Director/CEO: Mr. Nyamali oversees the Group businesses and strategy. He worked with PricewaterhouseCoopers before joining GT Bank, working at various times in the legal, corporate bank and corporate finance teams. He also worked with Barclays Capital, London and McKinsey & Co, London. He left McKinsey & Co. in 2008 to set up GTB Asset Management Limited (now Investment One). He holds two Master's Degrees in Law and Economics as well as an MBA from the London Business School. He is a Fellow of the Institute of Chartered Secretaries and Administrators, UK and a member of the Chartered Institute of Securities & Investment, UK.

Mr. Azubuike Okonkwo - Group Executive Director: Mr. Okonkwo oversees the pension business. He started his career at PricewaterhouseCoopers and later joined GTBank, where he served in several capacities including Financial Control, Financial Institutions sales, and Retail Business development, before joining Investment One in 2012. He obtained a Bachelor's degree in Mechanical Engineering (First Class Honours) and also holds an MBA from IESE Business School, Barcelona, Spain.

Gbemi Adelekan – Group Executive Director: Mrs. Adelekan oversees the group corporate functions. She has worked for several companies including the British Broadcasting Corporation, Guaranty Trust Bank and Chapel Hill Denham Management. Gbemi oversaw the group financial control and was responsible for the groups' treasury activities at FBN Capital Limited from where she joined Investment One Financial Services Limited. Gbemi holds a Master's degree in Finance and Accounting. She is a member of the Chartered Institute of Global Management Accountants, a fellow of the Chartered Institute of Management Accountants England & Wales and the Institute of Chartered Accountants Nigeria.



Ore Sofekun (Ph.D.) Managing Director, Investment One Venture Capital: Ms. Sofekun oversees the Private Equity/Venture Capital business. She worked as a Management Consultant with Diamond Management and Technology Consultants, Chicago, IL, USA and upon returning to Nigeria was the Chief Operating Officer for Cardinal Stone Partners; a position she held until she joined Investment One. She holds a Bachelor of Science Degree in Chemical Engineering (First Class Honours). She also holds Masters and Doctorate degrees in Chemical Engineering from Iowa State University, Ames, IA, USA and an MBA from The Wharton School of the University of Pennsylvania, PA, USA.

Olukemi Abili– Ag. Managing Director, Investment One Capital Management /Group Head Private Banking: Olukemi is a pioneer staff of the Investment One Financial Services Group who has at various times, held leadership roles in Customer Experience Management, Relationship Management, Sales (High Net Worth Individuals), Retail Business Development and Trusteeship. She has attended several leadership and performance enhancement courses obtaining a vast array of skills, cutting across Customer Service and Business Development.

Olukemi also has vast experience from the telecommunications industry having started her career with MultiLinks Telecomm Nigeria Limited, and also Econet Wireless Nigeria (now Airtel) as a pioneer staff. She currently oversees the Group Private Banking Division comprising Wealth Management and Trust Services. Olukemi has a B.Sc in Political Science and a Diploma in law, both from the Ogun State University (Olabisi Onabanjo University, Ogun State).

The Investment Opportunity





The Opportunity

Real-Estate Backed Note: The Note will provide clients with an opportunity to benefit from the highly competitive returns associated with residential and commercial Real Estate Investments powered by Investment One, whilst retaining a minimal risk profile

Currency of Issue	Nigerian Naira
Product Description	The Notes are a product from INVESTMENT ONE Financial Services Limited, which enable our Clients hold their assets backed securities, which provides highly competitive returns
Tenor	24 months
Coupon Rate	17% per annum (Net)
Interest Payment	Interest to be paid semi-annually (182 days)
Repayment	Repayment shall be made in bullet form at the end of the tenor.
Minimum Hold Period	18 months
Early Redemption Terms	<ul style="list-style-type: none">• Exceptional approval of the issuer will be given for termination before the expiration of the minimum holding period. Two options will be available to client who choose to pre-terminate in this instance:• 35% charge on all interest accrued and paid up to the time of pre-termination. There will be recourse to investment principal where accrued interest not yet paid is insufficient to cover pre-termination charges.• Issuer lends the amount to be pre-terminated to Investor at 24.3%p.a. with a right of set-off against all benefits from the Investment• Investments pre-terminated after the minimum holding period, but earlier than the maturity date of the notes will attract a penalty of 25% of interest accrued from the last coupon payment date
Minimum Investment	N10 million



The Opportunity

High Yield Investment Note is aimed at investors looking to save funds for long periods with periodic interest payment and high returns.

Features

Effective Interest rate	16% per annum (Net)
Tenor	12 months (365 days)
Interest payment	<ul style="list-style-type: none">• Back-end Monthly, Quarterly, Semi- annual or Annual as requested by the client• Interest payment will be at a base level while an incentive rate will be added to the final periodic payment to derive a 1 year holding period return of 16%p.a.
Interest Payment date	On the due date if it is a business day or the next business day if interest payment date falls on a weekend or public holiday
Pre-termination	<ul style="list-style-type: none">• Investment can be pre-terminated before final interest payment period• Investments pre-terminated within the final interest payment period will be exempted from incentive rate and will be paid only the base rate for the period• 35% charge pre- termination for Annual interest investment
Minimum Investment (One-off)	N10 million
Repayment	Bullet repayment of principal plus accrued interest due at expiration or termination



The Opportunity

Asset-Backed USD Notes: the US dollar denominated investment note aimed at enabling investors hedge against further Naira depreciation. It provides investors with a very competitive fixed return on their US Dollar holdings and it is backed by our guarantee on principal and the fixed return.

Product Description	The Notes are a product from INVESTMENT ONE Financial Services Limited, which enable our clients hold their assets in US Dollars, whilst investing through a vehicle which provides highly competitive returns.
Minimum Subscription	The minimum entry amount is \$20,000
Tenure	90, 180 and 365 days
Investors' Comforts	Repayment of Principal invested in the Notes, as well as interest accruable on the same is guaranteed by the Product Sponsor
Investment Outlets	Proceeds of investments in the Notes will be invested through the Product Sponsor's partner offshore asset managers, or in any other outlets of the Product Sponsor's choice.
Pre – Liquidation charge	A pre-liquidation charge of 25% on the accrued interest would be charged for funds redeemed prior to the Maturity date of the Investment
Other Benefits	Interest Can be either collected upfront or monthly



The Opportunity

Nigerian Naira Fixed Income Investment:

We broker purchase of FGN fixed-income instruments – T-bills and bonds – at the primary auctions. We also facilitate OTC trades; using the wholesale secondary market platform. Our relationships with an array of Primary Dealers Market Makers (PDMMs) enable us to seek out the best quotes.

Only recently, the Nigerian Stock Exchange (NSE) appointed us as a Fixed Income Market Maker (FIMM). Our new status as FIMM will ensure that we offer our clients (and indeed the retail bond market space) the best fixed income pricing and direct access to the market

We also avail short and medium term deposits ranging from 30 day to 180 day options for various cadre of funds. Kindly inform us of your prospective investible sum and tenure and we would avail you the applicable rate of return associated with the given sum.



The Opportunity

Euro Bond Investment:

Investment One Financial Services also brokers the purchase of Dollar denominated Eurobonds.

The Federal Government and some private firms have issued a number of foreign denominated (US Dollar bonds) which give very competitive returns.

The minimum entry amount for Eurobonds are USD200,000.00 (Two Hundred Thousand Dollars), but we would be able to source for these bonds on your behalf with a minimum sum of USD100,000.00 (One Hundred Thousand Dollars) and the coupons are paid bi-annually



The Opportunity

Stock Trading: We provide securities brokerage services through our wholly owned subsidiary, a dealing member of the Nigerian Stock Exchange. Our team of experienced brokers execute trades for both local and offshore clients looking to purchase large volumes of shares in listed companies; they also deal in local and foreign debt instruments for both individual and institutional clients.

Our sales and trading professionals add value by furnishing individual and institutional clients with pertinent facts to assist them in buying or selling stocks, bonds, commodities and options. Expertise is combined with knowledge and technology to provide our clients with a platform for growth and success. Our Clients have peace of mind, knowing that they are informed about the market at every level of the execution process through provision of well-timed execution of their buy and sell instructions delivered in a professional way.

Our clients also receive a regular circulation of qualitative and timely market research updates and reports, giving them online access to their Investment Portfolio, and other valuable information covering the Nigerian and international capital market from our Research Unit team on a 24/7 timeline.

We also assist with issues pertaining to collection and revalidating of dividend warrants and dematerialization of share certificates.



The Opportunity

Trusteeship

Corporate Trust

We act as Debenture Trustee or Security Trustee in syndicated lending transactions, protecting the interest of the lenders (banks) in the borrowing company's secured assets and ensuring that covenants and undertakings by the borrowing company are regularly complied with.

Public Trust

In Mutual Funds, Unit Trust Schemes and Real Estate Investment Trusts, our role is to protect the interest of the Unit holders by exercising oversight functions over the activities of the Fund Managers and ensuring their compliance with the Investment and Securities Act, the Rules and Regulations made pursuant thereto and the Trust Deed in particular.

Estate Planning and Private Trusts

We render advice to our clients in their Estate Planning process whether it is the making of a will or a Trust.

Living Trust

We assist our clients to set up a Trust whereby they can transfer their wealth and assets to us and avoid estate tax implications. The distribution of their estate during and after lifetime is in their control and is tailor-made to suit their unique needs. As professional asset managers, we offer our clients sound and prudent management of their assets even as we accumulate more wealth through prudent investment for them and their successive generations.

Wealth is transferred to us as the "Trustee" during the lifetime of the client and is managed for the benefit of persons called "the Beneficiaries". A living trust presents numerous advantages such as confidentiality, as details of your trust are not subject to public scrutiny thereby making it more difficult for third parties to challenge the distribution of a trust estate; the legal formalities of a will are dispensed with and the Probate Court has no jurisdiction over Trust assets.



The Opportunity

Child Trust

The Investment One Child Trust is a product created for the benefit of minors. It is designed to assist you in providing an enduring legacy and uninterrupted welfare for your child during his/her childhood until he or she is 21 years old. It is distinct from other children's products because it is created as a Trust for the sole benefit of the child.

Trust here refers to a written arrangement whereby an appointed Trustee holds and manages money or assets for the benefit of a named person (beneficiary)

The settlor (individual or group setting up the trust) makes annual donations into the Trust while the child is still a minor, allowing the funds/Assets to accumulate for the future benefit of the child. The minimum initial subscription amount is N2,000,000.00 while successive minimum sums of N500,000.00 are contributed annually. Payments can be made at intervals limited to a maximum of four intervals, but must be completed within 12 months.

Reports on the Trust Fund will be rendered by Investment One annually to the settlor

The Trust makes provision for a named representative who can act on behalf of the settlor ***only in the instance of confirmed unavailability or disability of the settlor***

The Trust has an added option of an Insurance cover. This is a term life insurance cover that is specially designed to provide a lump sum payment to the trust upon the demise of the trust account holder. Premium payment for the insurance option can be done as a one off payment at inception which covers the cycle of the product (***recommended***) or annually which limits cover to each year of payment



The Opportunity

Short Term Facility - We avail short term facilities to clients with urgent cash commitments but do not want their investments interrupted.

Margin Facilities – We also avail Margin loans to our stock trading clients, looking at trading more actively on the stock exchange.

Portfolio Management - Based on the investment appetite of clients, we can administer your funds into various asset classes mainly a combination of stocks, fixed income, mutual funds and real estate capable of delivering superior returns within an agreed time frame. Here, all investment decisions on your account are administered by an accomplished team of professionals who would work to ensure maximum returns on your portfolio.

Structured Finance and Advisory - We believe that the fast-growing economies of Nigeria and Sub-Saharan Africa (“SSA”) present significant growth opportunities and challenges to public and private sector institutions operating in (or seeking entry into) the region. Visionary Companies and Governments seeking to invest in the SSA region require the guidance of strategic financial partners like Investment One Financial Services Limited, who have a clear understanding of the local and international financial markets, and understand the opportunities and pitfalls which the region presents.

Our Services include:

- Equity & Debt Capital Raising (for public and private entities)
- Mergers, Acquisitions and Divestitures (as well as arrangement of acquisition financing)
- Fund Creation (Mutual Funds, Real Estate Investment Trusts, Private Equity Funds and Infrastructure Funds)
- Public Private Partnerships and Project & Infrastructure Finance

Commercial and Residential Real Estate Financing and Development – We have gained some significant steps in the financing and development of both commercial and residential developments in Lagos and Abuja.

... Our proven track record

Examples *

Fund Management

1 Nominee Account Management

2 Collective Investment Management

Securities Brokerage

3 Stockbrokers to Offers

4 Mandate Execution



*These are a selection of mandates executed by Investment One Financial Services Limited as well as those previously executed by its principals prior to joining the organization.

Our proven track record

Advisory Services

- 5 Financial Advisory
- 6 Business Advisory
- 7 Capital Raising
- 8 Alternative Investments

Trust

- 9 Public & Private Trusts
- 10 Corporate Trust



**These are a selection of mandates executed by Investment One Financial Services Limited as well as those previously executed by its principals prior to joining the organization.*

Contact Us



Kemi Abili

Group Head, Private Banking

Tel: 234 1 448 8888

Mobile: +234 812 992 1070

Kemi.abili@investment-one.com

Ereifemi Akeredolu

Private Banking

Tel: 234 1 448 8888

Mobile: +234 812 992 1027

Ereifemi.Akeredolu@investment-one.com

Olutayo Opeodu

Private Banking

Tel: 234 1 448 8888

Mobile: +234 812 992 1106

Olutayo.Opeodu@investment-one.com

Forward Thinking Investment Solutions

Investment Management | Securities Brokerage | Trusteeship | Advisory | Pensions

www.investment-one.com

Email us: enquiries@investment-one.com | Call us: +234 1 44 888 88

37, Karimu Kotun Street, Victoria Island. Lagos