LEADING INTO THE FUTURE

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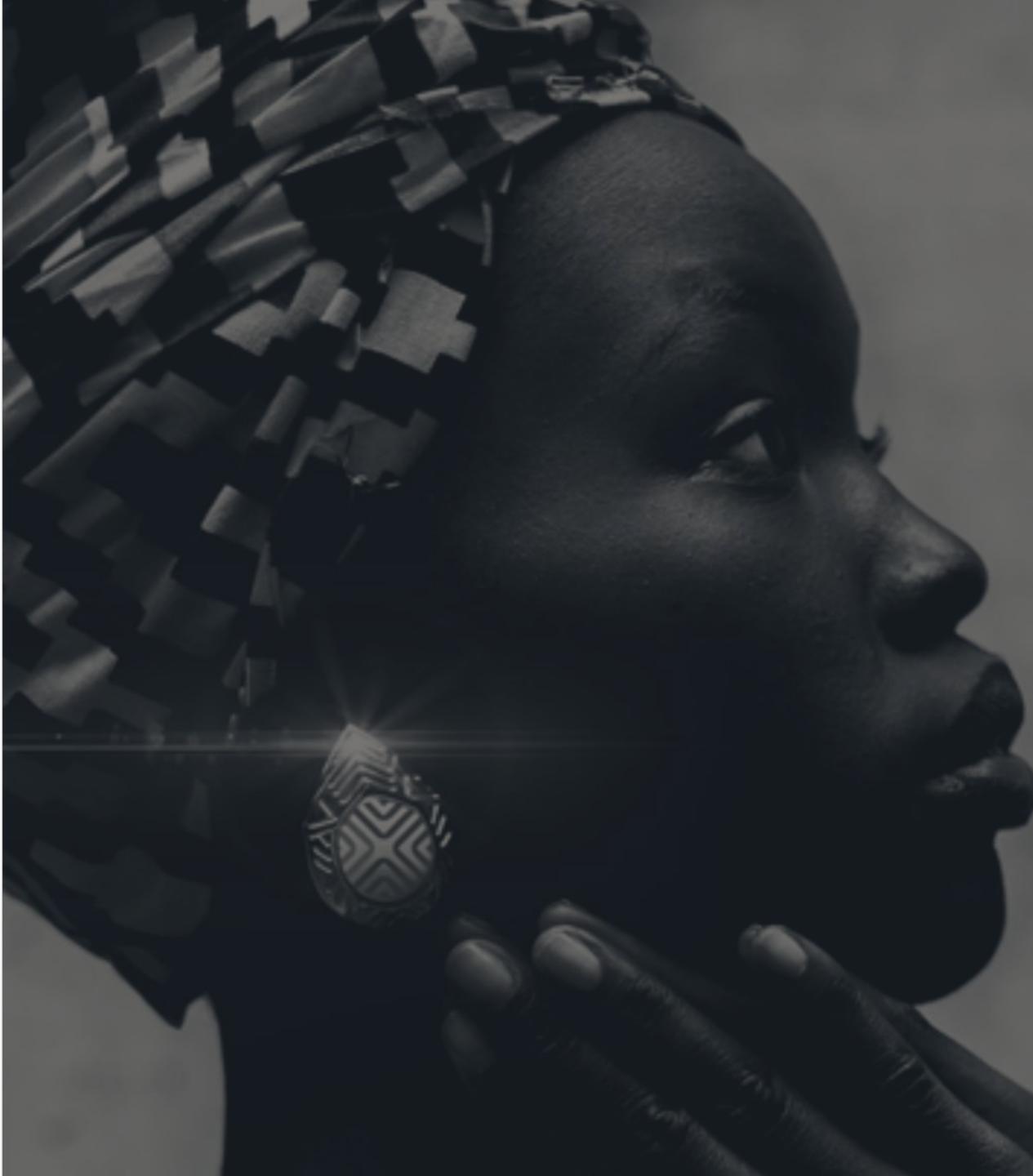
THE OWNER WAR

TRADING | INVESTMENTS | ADVISORY

The Journey Starts Here

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C MERCIO PARTNERS



About Us

We are Comercio Partners; an investment firm focused on trading fixed income securities and equities, providing financial advisory and asset management services



Our Philosophy

We believe absolutely in potential and possibilities. We are irrevocably committed to our stakeholders to consistently take the lead in providing innovation in product development and service delivery, to lead them into a future of prosperity

Brand Vision

To build a financial services ecosystem of choice with the strategic intent of empowering minds in Africa

A Snapshot of Our Activities Along The Last Years

Our core businesses include Trading, Investment Management, Financial Advisory, and Real Estate.



2019 **THE LAUNCH OF ADVISORY**

- Establishment of CP Property Development Company
- Secured SEC Issuing House License
- A-Port on the rise: ₩16bn, USD18m

2022 **INTERNATIONAL** RECOGNITION

• Listed in the Financial Times 2022: Africa's Fastest Growing Companies

Our Values

Our Values are not words spoken, but a set of guide, a moral compass to organize our behaviors and actions to all stakeholders.

We have fortified our values by making commitments to critical service touch points, identifying possible service defaults and designing preemptive and preventive solutions around them.



INNOVATION

EXCELLENCE

INTEGRITY

Awards and Recognitions

Africa's Fastest Growing **Companies (2022)**

In 2022, Comercio Partners Limited was listed on Financial Times and Statista Africa's Fastest Growing Companies.



Leading into the future

Emerged in the Financial Times Africa's Fastest Growing Companies 2022 category for financial services.



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Awards and Recognitions

2021 Investment Bank of the Year for Growth Stage Companies & Investment Bank of the Year for Sustainable Infrastructure & Project Finance

In 2021, Comercio Partners Limited was awarded "the Investment Bank of the Year for Growth Stage Companies" and "the Investment Bank of the Year for Sustainable Infrastructure & Project Finance" Awards at the 2021 BusinessDay Banks' and Other Financial Institutions (BAFI) Awards





CMERCIO PARTNERS

Leading into the future

BUSINESS DAY

BANKS & OTHER FINANCIAL INSTITUTIONS (BAFI) AWARDS 2021

VESTMENT BANK OF THE AR FOR GROWTH STAGE COMPANIES

Presented to: COMERCIO PARTNERS LTD

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Leading into the future

BUSINESS DAY

Investment Bank of the Year for Sustainable Infrastructure & Project Finance

BUSINESS DAY

BANKS & OTHER FINANCIAL INSTITUTIONS (BAFI) AWARDS 2021

INVESTMENT BANK OF THE YEAR FOR SUSTAINABLE INFRASTRUCTURE B PROJECT FINANCE

Presented to:

COMERCIO PARTNERS LTD

Awards and Recognitions

Boutique Investment Bank of the Year 2020

In 2020, Comercio Partners Limited was awarded "the Boutique Investment Bank of the Year" Award at the 2020 BusinessDay Banks' and Other Financial Institutions (BAFI) Awards

>BUSINESS DAY **Boutique Investment Bank of the Year** Business Day banks and other financial institutions award 2020





Our Business in Brief

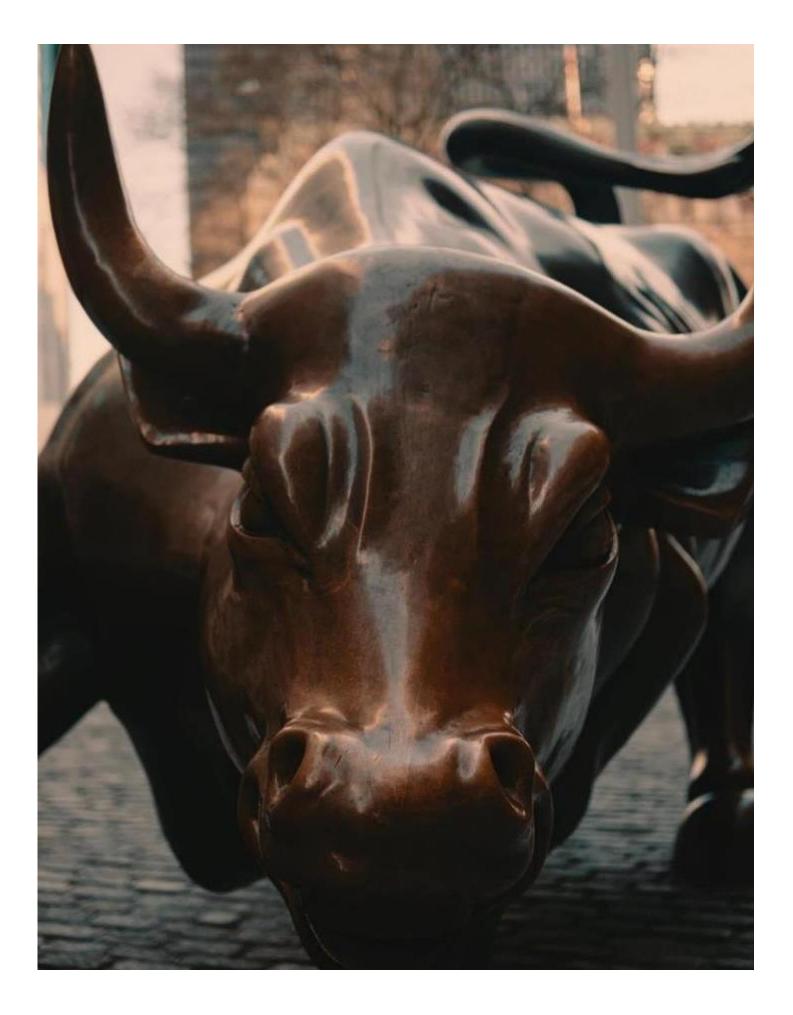
We provide service leadership across a wide spectrum of financial services including trading, investments, advisory, and property development.

We are privileged to serve a variety of clients including businesses, institutions and individuals.

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Our Business in Brief

We trade principal funds and execute mandates on behalf of our clients.

Instruments traded include fixed income securities, equities, and derivatives

Over ₩3 trillion value of securities traded

Advisory

We offer expert advice and insight into the Equity Capital Market (ECM), Debt Capital Market (DCM) and provide advisory services on a wide range of transactions and projects

Advising over ₩140bn capital raising and M&A deals



Trading

Investment

We offer innovative financial products to our clients and invest in alternative asset classes on proprietary basis and for our clients

Over ₦20bn discretionary & non-discretionary portfolio

Real Estate

Our real estate activities are structured to provide solutions designed to meet your needs regardless of the size of your budget and the stage of development of your real estate projects

Advising & embarking on deals worth over ₩20bn

他们们们的学校。但是我们的问题,他们主义是是"这个学生"的"

15 Martin an Allar



OUR RANGE OF SERVICES ARE FORTIFIED WITH KNOWLEDGE AND EXPERIENCE

WHAT DO YOU THINK IT TAKES TO BUILD WEALTH?





TRADING

Comercio Partners Trading

At Comercio partners Trading, we trade our proprietary accounts and execute mandates on behalf of our clients on various financial market products without any conflict of interest. This is possible due to the diversified and highly liquid markets we trade.

With meticulous market research, extensive and in-depth financial product knowledge, client's needs are realized with reduced transaction cost and efficient execution of orders, a benefit derived from our significant operational scale.

We analyse the economic environment and investment climate, with a focus on the geopolitical peculiarities of the region involved and the timing of the investment, before making our recommendations.

Our interest rate forecasts, and our assessment of the Fixed Income markets are based on the analysis of fundamental factors and many years of market experience.

At Comercio Partners Trading, US equities and derivatives are extensively researched and traded with a clear understanding of the interconnectedness of global markets, economic data, and geopolitical developments across the globe.





TRADING



Brokering/Trade Executions

Comercio partners Trading is a leading Inter-dealer brokerage firm licensed by SEC, that provides brokerage services to our clients to help successfully execute trades and price discovery.

We leverage on our expertise, vast experience, and deep network in the financial market to provide our clients with competitive pricing on a wide range of asset classes including African Fixed Income, Commodities and Currency markets. We are also active in the US equities and derivatives markets where we help our clients diversify their investment holdings, enabling investment in high value offshore assets.

Our depth of experience and market reach puts us ahead of most of our competitors.

Our team of experienced brokers and traders are adept at navigating financial markets and identifying potential trading interest while helping to create transparency and liquidity and facilitate the price discovery process.





At Comercio Partners Trading, we believe change is constant and we are a company of the future. We provide dynamic solutions to help our clients navigate the markets through cutting edge innovation and technology.



Our trading team provide services to financial institution, corporates, Pension fund Administrators, Asset managers, Foreign portfolio Investors and government in Nigeria and Africa at large.

A Information Services

Our team of experienced traders and research team provide our clients with market insights to help guide our clients in making trade decisions. We also provide our clients with very insightful daily and weekly market reports to keep our clients abreast of local and global news and happenings.

Our sales and trading professionals help investors find new opportunities in Sub-Sahara Africa debt market and US equities. We have a highly regarded Sub-Saharan Africa strategy and keen insight of US equities. Our array of products include:

Government & Local Bonds, Eurobonds, Treasury Bills, Money Market, Derivatives, Equities (US and local)

Our clients

Products





Strategic Partnerships

Comercio Partners is registered with the Securities and Exchange Commission of Nigeria and FMDQ as an Inter-dealer broker.



Over 40 years of combined experience in Fixed Income trading and Investment Management by our Managing Partners



Market Coverage

Kenya Ghana Egypt South Africa US Angola and Nigeria

Experience





ASSET MANAGEMENT

Comercio Partners Asset Management

At Comercio Partners Asset Management, we are committed to consistently leveraging our years of investment management expertise to ensuring our clients' desired return expectation is met, through our tailor-made investment products that aim to balance our clients' risk appetite with their return objectives.

As an investor, there are costs to managing your own money, unknown to many, there are also implicit or "hidden" costs that should be considered too such as missing opportunities or holding on to losing stocks and bonds.

If your investment portfolio isn't delivering as expected, ask yourself whether you have the time, discipline and expertise to plough-in the desired returns.



We are building a financial services ecosystem to empower minds in Africa.



ASSET MANAGEMENT

Our Investment Thesis

- Investors have a desire for safety and personal financial obligations they want to meet regardless of market conditions.
- This view, when combined with understanding an investor's priorities and goals, provides a practical structure to allow investors to compare their goals and resources and
- Helps to illuminate how to better connect the two with an investment strategy.





ASSET MANAGEMENT

Investment Management Process





We draw upon our vast resources – including intellectual capital, experience, and dedicated personal service to develop a roadmap to help you pursue the outcomes you envision

Understanding your return expectations, risk tolerance and time horizon

Draw on vast resources, experience and intellectual capital Set capital market expectations

Allocate your assets based on capital market expectations and Your Investment objective, risk tolerance and time horizon

- Quantitative and fundamental asset class research
- Dynamic manager research Identification of potential alpha sources

We help you monitor your progress and adjust as life evolves, markets, and tax laws shift, and



Comercio Partners Asset Management Products

What is A-Port?

A-port is an active portfolio management product, aimed at sustainably delivering benchmark beating, inflation adjusted returns to clients.

The product avails institutional HNIs the clients and Ultra opportunity to retain custody of their funds/assets, whilst we professional provide advisory services on how to optimally enhance the return on their portfolio holdings as well as swift and transparent execution.

For Whom?

Designed for corporate Institutions and Ultra HNIs looking to optimize returns on their treasury and investment holdings

What solution does it offer?

Sound investment advisory services that anticipate opportunities in an ever-dynamic global financial market as well as excellent trade execution.

How Does it Work?

It is strictly an investment/trading strategy advisory and quick execution with or without custody of your assets/cash. Your cash/assets reside with a reputable custodian of your choice.

What categories of assets? Strictly fixed income assets: Local FGN Bonds and Treasury Bills and USD Dominated Sovereign Eurobond.

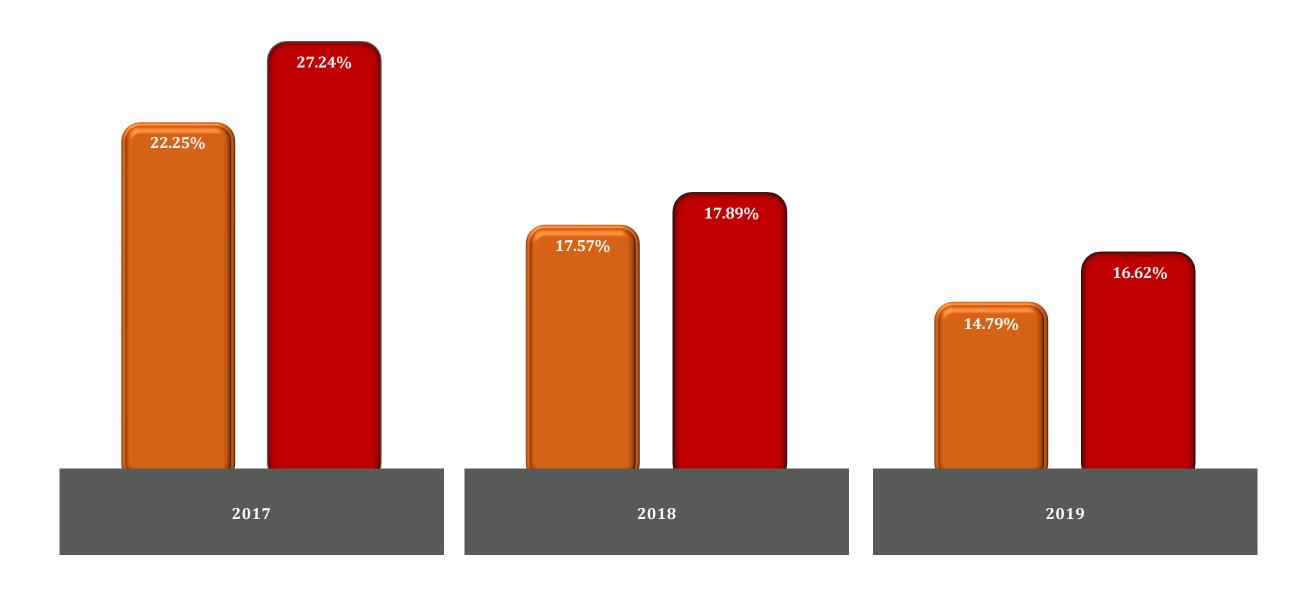
There is no management fees attached to this product. A hurdle rate is agreed, we only get paid when we exceed the agreed hurdle rate





A-Port Returns

Historical Return on Our A-Port Portfolio











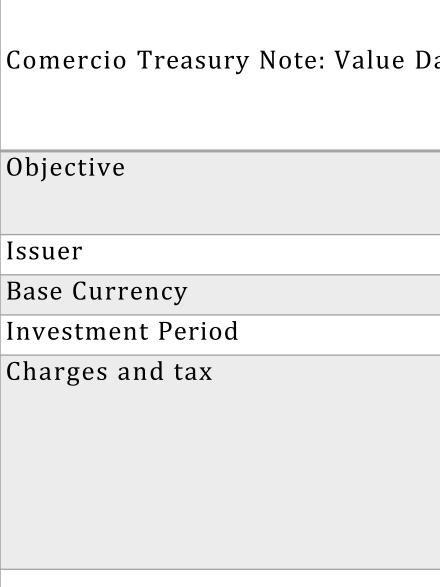
COMERCIO PARTNERS TREASURY NOTES

COMERCIO TREASURY NOTE

In an era of low yielding instruments, the Comercio Treasury Note aims to offer clients an option with a higher return.

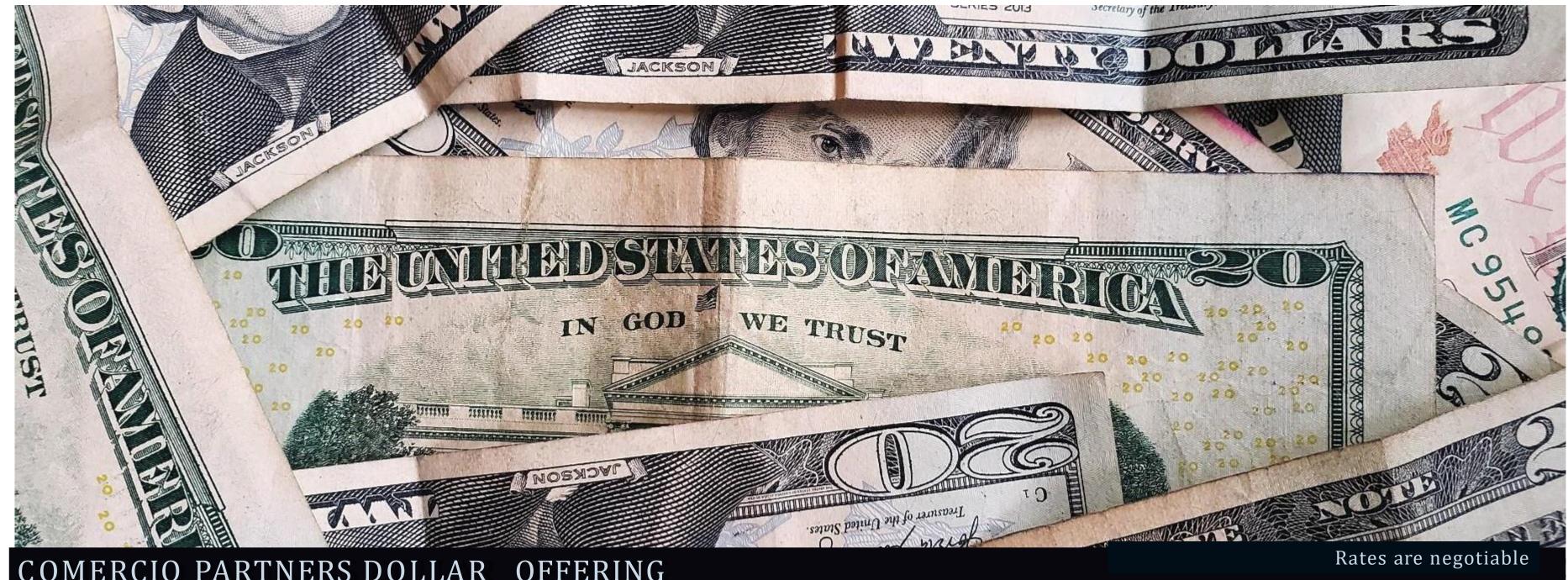
The note is essentially backed by high yielding fixed income securities, Grade-A micro-lending and real estate investments.

The note is ideal for investors who seek competitive returns on their investment particularly in this low yield environment while ensuring capital perseveration



Rates are negotiable

Dashboard	
	To provide a higher yielding
	alternative to traditional asset classes.
	Comercio Partners Asset Management
	Naira
	6 months & 1 year
	 No withholding taxes. Transaction fees may apply to investors funding account in respect of transfers to and from other bank accounts.



COMERCIO PARTNERS DOLLAR OFFERING

Comercio Dollar Offering

Given the current global economic situation and its impact on the Nigerian economy, dollar assets serve as a great hedge. We predict a continued weakness of the naira against the dollar regardless of the policy posture of the monetary authorities.

In March 2020, the drastic fall in the global oil prices has triggered a massive sell-off in the risk-assets and commodity linked currency market. Oil prices have declined to their lowest point since 2016, dropping from \$68.91 per barrel at the beginning of the year, even in the face of a continued decline of the nation's foreign exchange reserves.

This poses a significant challenge particularly with the continued spread of the Covid-19 pandemic which has blunted demand while supply continues to grow in the aftermath of the price war between Russia and Saudi Arabia.

Hedging and Wealth Preservation Opportunity

Given the current global economic situation and its impact on the Nigerian economy, dollar assets serve as a great hedge. We predict a continued weakness of the naira against the dollar regardless of the policy posture of the monetary authorities.



COMERCIO PARTNERS DOLLAR OFFERING

Long Term Capital Preservation & Growth

You earn returns on investments in safe assets.

Hedge Against Naira Depreciation

It is one of the best ways you can hedge against the naira depreciation.

Liquidity

We offer you investment flexibility such that you can liquidate your investment at any time.

Competitive Returns

The return is significantly better than what you would get with deposit rates from commercial banks. Rates are negotiable

Professional Management with Robust Risk Framework

Our team comprises of seasoned professionals with years of deep market knowledge and experience.

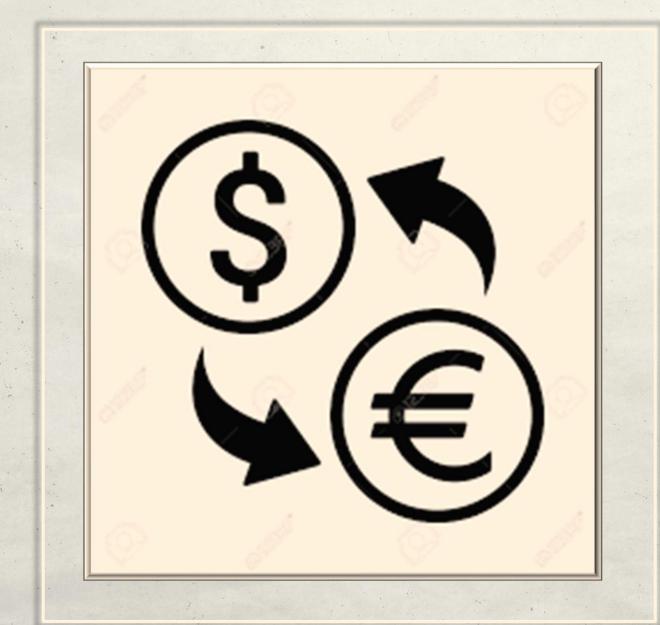
Portfolio Diversification

This product gives you the opportunity to earn dollar returns.



Comercio Partners

Direct Eurobond Investments (Corporate and Sovereigns)



The Comercio Partners Direct Eurobond Investment allows you to invest directly with our guidance in a broad array of high yielding, liquid sovereign and corporate bonds. The Comercio Dollar Note allows you to invest directly in a high yielding corporate and sovereign Eurobonds. Within this composition, we create a sub-custody account that allows the underlying investment to be held in the beneficiary's name. You can count on us for advisory and execution services.

There is a custody and management fee for this service

(i) Why Eurobond investments?

The Eurobond is a type of bond that is issued in a currency different from that of the country or market in which it is issued, it helps hedge against devaluation of the local currency

(IV) What is the yield and minimum holding period?

Due to the nature of the market, yields fluctuate from time to time, depending on your time of purchase but remain very competitive. Minimum holding period is 9 months (ii) What is the difference between the corporate and sovereign Eurobonds?

Sovereign Eurobonds are issued by countries/governments while the corporates are issued by corporate entities

(V) Are both asset classes (Corporate and Sovereign) liquid?

They are both liquid. However, the sovereigns are more liquid. (iii) What are the underlying assets of the Corporate Eurobonds?

The instruments are essentially dollar denominated bonds issued by corporate entities.



What is **CPAM Alpha**?

CPAM Alpha is an investment product targeted at High Net Worth, Ultra-High Net worth individuals, and select institutional investors. It offers this clientele the opportunity to invest in a broad range of near-term, highquality Naira-denominated assets, including government, commercial bank, and other obligations at locked-in rates.

Key Features

- Minimum investment: N50 Million
- Yield: The Yield is agreed upon upfront
- end

• Objective: Seeking higher returns from fixed income instruments

Eligible Securities: The portfolio invests in high-grade money market instruments; including treasury bills, commercial papers, placements, and asset-backed securities.

Interest payment: The interest income accrues daily and is paid back

• Tenor: The investment horizon is determined by the investor



The TradeFi Platform

First-in-class, Best-in-class

Our Fixed Income Investment Platform, TradeFi, the 1st in Nigeria, is revolutionizing the retail space of the Nigerian Fixed Income Market. See below our offerings and competitive advantage:

Simplifies the entire fixed income investment process

Guarantees liquidity and ease of sale at client's will, not as determined by maturity

Offers a higher rate of return to comparable liquid investments in savings accounts





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Convenience

Ease of investing, monitoring and liquidation at the launch of TradeFi app

Liquidity

Terminate your investment at anytime

Competitive Return

Earn competitive and risk free return on your investments

Safety

Upon signing on, your cash and securities accounts are opened with a reputable custodian

Learn

Learn how to invest and practise on the TradeFi virtual environment





WHAT DO YOU THINK IT TAKES TO LEAD INTO THE FUTURE?



CAPITAL



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At Comercio Partners Capital Limited, we provide top-class services to clients with expert advice and insights spanning varied spectrums including equity capital markets, debt capital markets, mergers and acquisitions, and financial advisory services.

We are licensed by the Securities and Exchange Commission (SEC), the apex regulator of the Nigerian capital market, to operate as an Issuing House. Our team is made up of advisory experts who specialize in transforming clients' businesses into viable investment cases for the purpose of raising capital from private investors(s) or via organized exchanges and platforms.

We leverage on strong relationships with various investor groups to guarantee the success of the capital raising mandates of our clients.



Equity Capital Market (ECM): our knowledge of the Nigerian equities market, especially the organized exchanges of The Nigerian Stock Exchange and the NASD OTC Plc, is built on years of practical experience working on various listings and capital raising assignments.

Beyond organized the exchanges and depending on the needs of our clients, our equity capital market solutions tailor-made for each are client's need.

Our solutions range from raising private equity capital to listing on organized exchanges.

Debt Capital Market (DCM): the core activities of the Trading and Investment Management arms of Comercio Partners Limited, which are performed in the debt capital underly market, our understanding of the dynamics of the market.

We also leverage on the combined experience of our founding Partners which was garnered over 3 decades while working for various leading multinational banks.

Building on our double-edge (Trading experience and Investment) in the space which continue to generate superior year-on-year, returns our advice to our DCM clients are informed by solutions which have been tested on various grounds, proven to be resilient and certain to deliver value to their businesses.

Our DCM solutions are built knowledge our and on experience of the organized debt markets and the private debt capital space.

Mergers Acquisition & (M&A): our M&A solutions to our clients are proposed based on clients' request and after the review of their peculiar circumstances to ascertain that the solution is the best-fit to meet their needs.

Also, depending on the range of solutions available and the quantitative and qualitative implications of each solution, we may recommend our M&A solution to our clients.

We work hand-in-hand with the other entities in an M&A deal to ensure that equitable and fair bases are established for determining the values of the entities in the M&A deal.

Determining value for our clients are built not only on intrinsic value their computed on a stand-alone basis, but also considering the synergies that will be realized over and above the simple one-to-one addition of the merging businesses.

Advisory: Financial our financial advisory services first level our form of engagement with most of our clients on Equity Capital Market, Debt Capital Market, and Mergers & Acquisition.

The peculiar operating and financing nature of each of our clients and the need to make them ready for potential investment inform their need financial advisory for our services.

Our services in this respect range from identifying the current capital mix of our determining the clients, optimum capital mix for them given the peculiar nature of operations their and the industry they operate in, recommending the necessary changes to be made to achieve the optimum mix, and guiding clients our in the of implementation those changes.





Comercio Partners Capital: Our Edge

Need-based Financial Solutions

Leveraging on our deal origination and distribution capacity, we can lend significant support to Corporate Entities on Commercial Papers issued by the Entity to raise short term financing



Strong relationships with the buy-side and HNIs guarantees effective distribution and success

Impressive Performance on Deals

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We aggregated the 2nd largest value of successful bids among all Issuing Houses in the ₦100 Lagos State Bond issued in 2020



Asset Management Capabilities

The capabilities of our Asset Management arm will be brought to bear on deals

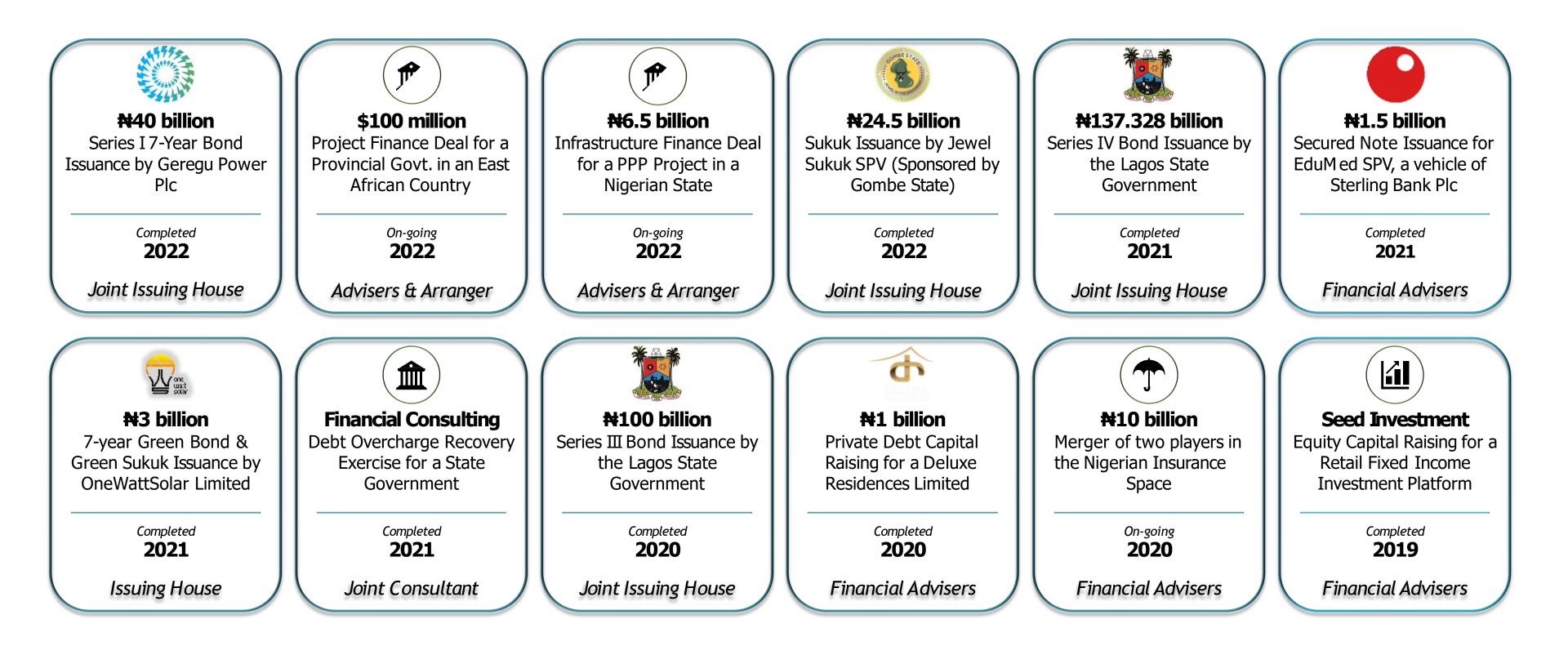
Great Distribution Capacity



Strong Regulator Relationship

Our relationship with the SEC and the FMDQ developed across our business lines guarantees smooth regulatory support

Our Principal Activities: Recently Closed and On-going Deals

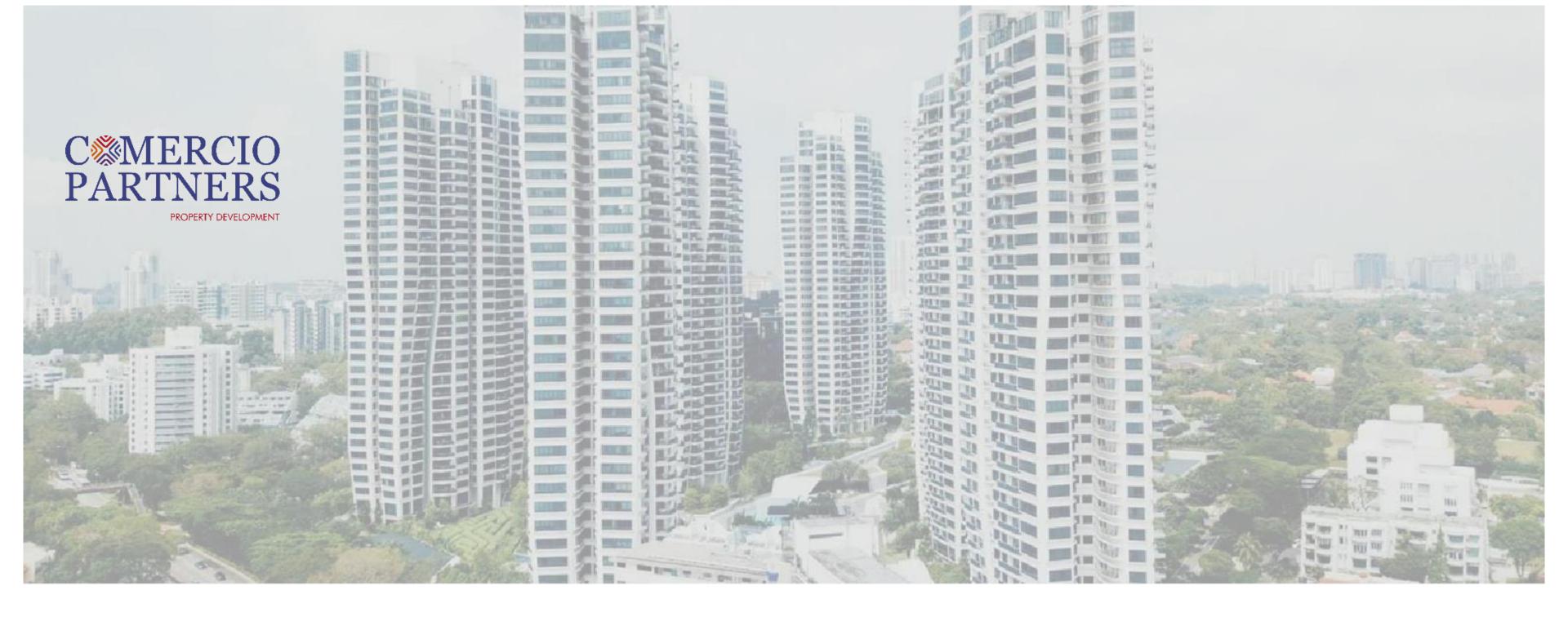






C MERCIO PARTNERS

PROPERTY DEVELOPMENT



Comercio Partners Property Development

Our real estate activities are structured to provide solutions designed to meet your needs regardless of the size of your budget and the stage of development of your real estate projects

Real Estate Advisory



- We provide expert Real Estate Advisory Services to our clients:
- Appointment and management of other specialist advisers
- Connecting clients to key stakeholders across the value chain by leveraging our industry relationships for clients and key anchor tenants

- services

Real Estate Development & Construction

- Knowledge of the Development Value Chain from ideation to exit
- Strong Sales & Marketing support relationships for developed projects.



• We provide clients with leading risk mitigation

• Property management strategies

• Optimization of existing real estate asset portfolio

• Full capabilities for undertaking complex

construction projects



Site Location

Victoria Island Is one of the most exclusive areas to reside in Lagos. The town and island lie within the boundaries of the Eti-Osa Local Government Originally Area (LGA).

designated an upscale residential area, Victoria Island is one of Nigeria's busiest centres of banking and commerce today, with most major Nigerian and international corporations headquartered on the island. It is about 15 minutes drive to the foot of Third Mainland Bridge and a 5 to 10 minutes' drive to Ikoyi which is the most affluent neighbourhood of Lagos. Victoria Island has continued to rapidly develop and along with Ikoyi is a favourite spot for Nigerians and foreigners to live, work and play.

It offers an array of world-class hotels, exotic restaurants and dining spots, shopping complexes, bars/lounges and nightclubs.

The landmarks in Victoria Island include a new project being developed by the Chagoury Group called the Eko Atlantic City located ALONG Ahmadu Bello Way, Federal Palace Hotel which is also on Ahmadu Bello Way, Civic Centre- A Convention Centre on Ozumba Mbadiwe Avenue, Eko Hotel and Suitesa prestigious hotel on Ajose Adeogun.

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Also within the vicinity is the popular Landmark Centre along Water Corporation Drive, 1004 Estate- one of the largest highrise estates in Nigeria on Ozumba Mbadiwe Avenue, Nigerian Law School on Ozumba Mbadiwe Avenue as well as the Silverbird Galleria on Ahmadu Bello Way which shares a party fence with the subject site.









The Coral Apartments by CMERCIO PARTNERS

PROPERTY DEVELOPMENT



Grace Harbor by CMERCIO

PROPERTY DEVELOPMENT

Board of Directors

Meet the humans behind our resources



Ibrahim Dikko Chairman



Nnamdi Nwizu

Co-Managing Partner & CEO Comercio Partners **Trading Limited**



Stephen Osho Co-Managing Partner & CEO Comercio Partners **Capital Limited**



Tosin Osunkoya

Co-Managing Partner & CEO Comercio Partners Asset Management Limited









Chike Obianwu

Non-Executive Director



Ibrahim Dikko

Chairman, Comercio Partner Limited

Mr. Dikko is a seasoned transformation leader with divergent and extended experiences in business transformation, law and governance. As a trained lawyer, he has worked in financial services, telecommunications and I.T.

Mr. Dikko has a strong focus on corporate governance and sits on the board of the Society for Corporate Governance and is an independent director on the board of two listed companies.



Stephen Osho

MBA Finance & Sustainability University of Cumbria, UK - Nigerian Capital Market Institute Certificate. ACI Dealership Certificate - John Maxwell Leadership Training

About Steve Steve Osho Is a Co-Managing Partner at Comercio Partners Limited and the Managing Director of Comercio Partners Capital Limited.

Steve is an Investment Expert in the financial market eco-system; he is uniquely skilled in trading of global financial instruments/assets, giving world-class investment advice, helping businesses and individuals in structured finance and financial advisory. He is particularly skilled navigating the world of money towards viable and productive assets class and building generational wealth.

He is a passionate Change Management Advocate devoted to the notion that organizations must take a cautious drift from conventional methodology in order to foment change that merits attention.





Tosin Osunkoya MBA, INSEAD Business School - Fellow Institute of Chartered Accountants of Nigeria Member Chartered Institute of Bankers of Nigeria - Associate member **Certified Pension Institute of Nigeria**

About Tosin

Management.

As the CEO of Comercio Partners Asset Management, he oversees the growing assets and portfolios of Institutional Investors, (Ultra) High-net worth and Mass Affluent Investors.

Tosin is a global financial market expert with diverse knowledge and skills not limited to global financial instruments but also identifying and exploiting investment opportunities for portfolio companies ultimately for wealth creation. In the last two decades he has dedicated his skills, knowledge and experience in creating wealth for investors in the global financial instruments.

As a Serial Entrepreneur and a Venture Capitalist, Tosin leverages his unique skills in investment management and wealth creation to unlock the potentials in human capital in Africa.

He creates platforms for creative minds to express their talents, he also functions as coach and mentor to harness and unlock innate treasures for wealth creation in Africa.



Tosin is a Co-Managing Partner and the CEO of Comercio Partners Asset



Nnamdi Nwizu

Certificate

About Nnamdi

Nnamdi is a Financial Markets expert, with a focus on Fixed Income and Equities. The Financial markets are riddled with dynamics that often tilt investment outcomes in a delicate balance. Therefore, it requires skill sets and focus to successfully navigate the market and take the right decisions on behalf of investors.

Nnamdi has spent the last 20 years identifying and harnessing market opportunities to help investors manage their portfolios. He helps investors (individuals and organizations) to spot, harness, and develop their market portfolios.



MBA Finance, Manchester Business School - Senior Management Program, Lagos Business School - Member, Nigerian Bar Association I ACI Dealership

Nnamdi Nwizu is a Co-Managing Partner at Comercio Partners and Managing Director of Comercio Partners Trading Limited.



Chike Obianwu

Master of Laws degree from the University College London Practice license in Nigeria and in England & Wales.

About Chike

- Templars
- Capital Limited
- Emerging Markets Private Equity Association



• Chike Obianwu is a Partner at the leading Nigerian law firm,

• He was formerly joint deputy head of corporate finance & advisory and legal counsel at the leading Nigerian investment bank, Zenith

• He sits on the Legal and Regulatory Council of the

• Ranked as a leading lawyer by IFLR 1000 and by Chambers Global.



Ekhaguere Eseosa

University, USA - Diploma, Int'l Housing Finance, Wharton Business Sch

About Eseosa

Ekhaguere Eseosa John is the Managing Director of Comercio Partners Property Development Company. He graduated with a Second-Class Upper Bachelor's degree in Economics and a Master's degree in Economics with specialization in International Real Estate Markets from the University of Aberdeen, Scotland. He also holds a certificate in Hotel Real Estate Investment from Cornell University, USA, Certificate in Construction Project Management from Columbia University, USA and a Diploma in International Housing Finance from the Wharton Business School, University of Pennsylvania, USA.

He had 18 years Financial Services experience in Real Estate Finance - Debt & Equity, Investment Banking, Credit Analysis, Business Development, and Project Management and was Head, Real Estate Finance & Mortgages at Stanbic IBTC Bank Plc.



MSc Economics (Int'l Real Estate Markets), University of Aberdeen, Scotland Hotel Real Estate Investment Cert., Cornell University, USA - Construction Project Management Cert., Columbia

Contact Us

For any information you may require concerning any of our products or services.

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