Insights: Autumn 2027

3 short notes on fintech, upstream, strategy

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Fintech

The exchange rate is the fee most customers never see

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Fintech

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When people compare money transfer services, they look at the fee. The bigger cost is often hidden in the exchange rate.

A service with a low fee and a poor rate can cost far more than one with a higher fee and a fair rate.

Advice for senders: compare the total amount received.
Advice for fintechs: show it clearly. Transparency is a competitive advantage, and regulators increasingly expect it.

Read more: anslemoshionebo.com/
why-sending-money-home-still-costs-too-much/

Upstream oil and gas

Licensing rounds reward companies that prepared before the round opened

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Upstream

Licensing rounds reward companies that prepared before the round opened

Nigeria's licensing rounds move on fixed timelines.
Pre-qualification, data leasing, technical bids, commercial bids and post-award conditions follow quickly.

Companies that win are ready before the round opens:
- A Nigerian bidding entity with clean records.
- Verifiable financial capacity and committed funding partners.
- A credible operator and technical team.
- Documentation mapped to the published guidelines.

Preparation is the real competitive advantage.

Read more: anslemoshionebo.com/
nuprc-licensing-round-bid-process-explained/

Strategy

Boards should spend more time on the future than the past

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Strategy

Boards should spend more time on the future than the past

Many board meetings spend most of their time reviewing last quarter. The most valuable board time is spent on the future: strategy, risk, talent and capital allocation.

Simple fixes: circulate reporting early, take routine items as read, and reserve half the agenda for forward-looking discussion. Ask management for options, not just updates.

Read more: anslemoshionebo.com/ai-governance-questions-for-boards/