Insights: Winter 2027

4 short notes on fintech, upstream, strategy, energy

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Fintech

In payments, trust is built one predictable transfer at a time

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Fintech

In payments, trust is built one predictable transfer at a time

In payments, speed gets attention. Predictability earns loyalty.

Customers forgive a transfer that takes an hour. They do not forgive one that arrives short, late without explanation, or not at all.

Three things build trust in any financial product:
1. Total cost shown upfront, including the exchange rate.
2. Real-time status the customer can check.
3. A human who can answer "where is my money?" in one reply.

Fintech is technology, but its product is confidence.

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Upstream oil and gas

Upstream deals succeed when engineers and financiers speak the same language

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Upstream

Upstream deals succeed when engineers and financiers speak the same language

Engineers talk reserves, decline curves and facilities. Financiers talk cash flow, cover ratios and security.

Upstream deals stall when the two are prepared separately: a sound development plan with an unbankable structure, or an elegant model built on optimistic production.

The fix is simple to describe and hard to do: one integrated model where every technical assumption drives the numbers, and every financing term is tested against realistic production.

That is where value in Nigeria's upstream sector will be created over the next decade.

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Strategy

Cash flow is strategy

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Strategy

Cash flow is strategy

Strategy documents talk about markets and growth. Businesses survive on cash.

Every strategic choice should answer: what does this do to cash, and when?

- Growth that consumes more cash than you can raise is a risk, not a strategy.
- Customers who pay late are financing problems, not just sales.
- A slower plan you can fund beats a faster plan you cannot.

As an accountant and CEO, I have learned that cash flow is where strategy meets reality.

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Energy

Every Nigerian budget is a bet on two numbers: price and production

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Energy

Every Nigerian budget is a bet on two numbers: price and production

Every Nigerian budget is built on two assumptions: the oil price and daily production.

Most public debate focuses on price. Production matters just as much. A budget can miss its revenue target at a good price if barrels are lost to underinvestment, outages or theft.

For businesses, the lesson is the same: test plans against both price and volume risk, not just the headline number everyone is watching.

That is why the numbers behind oil matter for every household and company in Nigeria.

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