



Take advantage of our offerings that help you shape your **financial outcomes**.

 Head Office: 25A, Abayomi Shonuga Crescent, Lekki Phase 1, Lagos.

Trade Fair Branch: God's Faithfulness Plaza Opposite Kebbi 1 Backgate, Aspanda Market Road, Trade Fair, Lagos.

Abuja Branch: 0816-866-1916, 0901-421-5507

७ 0816-866-1916 **№** 0901-421-5507

Trade Fair Branch Numbers:

€ 0806-737-7543

№ 0703-532-486.

☑ clientexp@4stonecapital.com

⊕ 4stonecapital.com

@ @4stone capitalltd



- 1. Introduction
- 2. Guiding Principles
- 3. Our Value Proposition
- 4. Services
- 5. Products
- 6. KlikSave
- 7. Subsidiaries
- 8. People

1. Introduction

4Stone Capital Limited is an agile unconventional financial service provider, established to bridge the lending chasm to individuals, small and medium scale businesses in the wake of Nigeria's renaissance as Africa's business hub. We focus on closing the financial inclusion gap through innovative capital and advisory support to Small and Medium scale enterprises and qualified individuals. 4Stone Capital Limited offers innovative working capital and expansion finance to emerging corporates across the economy's growth sectors, including trade, manufacturing, telecoms, oil and gas, education and hospitality.

4Stone Capital Limited is an innovative institution that offers lifestyle products and services that suit the financial needs of our multi-segmented clientele base. We commenced business in July 2019 with a firm commitment to change the face of micro-lending in Nigeria. We are poised to take over the market through our bouquet of innovative loan products, ease of loan accessibility, flexibility, and attractive pricing.

We leverage on our proprietary investments and structured finance offerings to private network of qualified c-investors, we provide a bridge between capital providers and entrepreneurs seeking to create superior returns. More importantly our offerings are tailored toward the growth and sustainability of our SME clients and the broader ecosystem while stimulating jobs and enhancing social and economic inclusion in the Country.

4Stone Capital is an innovative institution that offers lifestyle products and services that suit the financial needs of our multi-segmented clientele base.

2. Guiding Principles

4Stone Capital Limited is positioned as a premier financial services provider that bridges the financing gap for SMEs and individuals through *innovative*, *accessible*, and *tailored financial solutions*. We distinguish ourselves by combining technological innovation with deep market understanding to deliver superior financial products and advisory services that catalyze business growth and economic development.



Vision

To be reckoned as the most trusted, competent and profitable financial service provider in Nigeria.



Mission

To deliver smart, personalized, efficient financial services to all our clientele enabling them to make the best financial decisions.



Core Values

At the heart of our Core Value is the word TRUST.

T: - Tenacious

R: - Responsive

U: - Unique

S: - Service-Oriented

T: - Transparent



3. Our Value Proposition

At 4Stone Capital Limited, we are committed to empowering individuals and businesses across Nigeria with innovative financial solutions. With our comprehensive range of financial services, cutting-edge technology and personalized customer support, we strive to be your trusted partner in achieving financial success.

Experience seamless transactions, secure investments and tailored financial advice that will drive your growth and prosperity. Join us on the path to financial freedom and let us help you build a brighter future.

Through our extensive array of services, advanced technology, and personalized support, we aim to be your trusted partner on the journey to financial success.



4. Services

Asset Finance

4Stone Capital Limited, can provide you with the financing solutions you need for property, vehicles and lifestyle assets. From a new car to a cutting-edge phone or stylish furniture, our personalized and flexible options cater to your desires, making your acquisitions effortless and convenient.

Debt Finance

We offer debt factoring services for clients that need their loans or receivables bought at a discount and making a profit from their collection.

Wealth Management

At 4Stone Capital Limited, our private Wealth Services allows us to develop a plan that evolves with you, while sustaining your desired lifestyle.

Local Purchase Order (LPO) Financing

Local Purchase Order Financing allows businesses that have obtained purchase orders/letter of award to deliver goods and services or carry out contractual works.

Project Finance

Our Project Finance is a solution that assists businesses with solving cash flow issues due to growth related challenges in their business.

Foreign Exchange Dealings

We provide Cash, Local and Foreign remittance services to our clients.

Services

Financial Advisory

At 4Stone Capital Limited, we provide expertise for clients' decisions around money matters, Personal finances and investment to enable clients' create strategies for eliminating financial risks.

Mining and Mineral Resources

Explore the world of mining and minerals with our subsidiary **Score Charter Mining Limited**. Our expertise unlocks the potential in this industry ensuring sustainable growth and ethical practices in this dynamic industry.

Insurance Brokerage

At BlackStone Insurance Brokers Limited, a subsidiary of 4Stone Capital Limited, we take pride in offering competitive services with expert advice. Our team works diligently to partner with trusted and reliable Underwriters, ensuring efficient claim settlement for our valued clients. Count on us for professional assistance and peace of mind when it comes to insurance matters.

Real Estate

We specialize in the comprehensive management of real estate investments, encompassing the buying, development, selling, and maintenance of both residential and commercial properties.

Consultancy Services

At 4Stone Capital, we offer valuable insights and solutions to a wide range of business challenges. Count on us for expert guidance in navigating complex decisions.



5. Products (Loan Products)

4SC Speedy

This loan is specifically for salary earners & SMEs with an attractive interest rate.

Loans will be consummated within 3 hours

4SC Homes

Access mortgage loan after meeting 50% equity contribution (saved in Klik Homes or any of our other savings product) for proposed property and other requirements.

Access up to N25million at attractive interest rates, terms and conditions apply.

4SC Sup

This product is designed to support registered SMEs, MSMEs with an attractive interest rate.

Loans will be consummated within 3 hours

4SC Wheels

Access asset finance loan after meeting 50% equity contribution for proposed vehicle.

For salary earners.

Access vehicle loans at attractive interest rates. Terms and conditions apply.

4SC Payday

Product is designed for salary earners against their salary within 30 days with a competitive interest rate.

Loans will be consummated within 3 hours

4SC Travel Loan

Access Travel Loans for vacation, education etc.

Take advantage of our competitive interest rates. Terms and conditions apply.

Simple. Fast. Easy. Find one that fits your need.





6. KlikSave

Save on the go on our digital platform KlikSave. It is the digital app used for all our savings products. KlikSave is also a product.

Features:

- 1. Save on the go. Save any amount of your choice daily, weekly or monthly
- 2. Earn attractive interest rates per annum on your savings
- 3. Opened to individuals and SMEs
- 4. Terms and conditions apply.

Other benefits of KlikSave:

Customers are eligible to 4SC Asset Financing consequent upon attaining savings of up to 50% of the proposed assets to be financed.

KlikInvest

KlikInvest is an investment product with high returns. Invest a minimum of 500,000 for 180 days and get high returns on your investment.

Features:

- 1. Investment tenure is a minimum of 180 days
- 2. Earn Attractive interest rates per annum on investment
- 3. Minimum investment of 500,000
- 4. Terms and conditions apply







KlikSave

KlikEsusu

Open to individuals, businesses, companies and already existing Esusu groups.

KilkEsusu is specially designed for individuals and businesses that desire to set aside funds on a monthly basis with the aim of collecting a "bulk" amount at the desired time. Usually done with traditional thrift or Esusu groups. With KilkEsusu you can credit your KilkEsusu account and monitor your contributions real time on our KlikSave app.

Features:

- 1. With 11 months consistent contribution, subscribers can access 12th month bonus.
- 2. Subscribers can commence contribution at any month
- 3. Esusu amount N50,000 and above.
- 4. Contribution window: Between 25th of previous month and the 5th of the new month
- 5. Terms and conditions apply
- 6. Open to individual, businesses, companies, and already existing Esusu groups

KidsLock

KidsLock is a special product designed for parents who plan to save for their children. Savings could be for but not school fees, birthdays, travels, etc. Parents are encouraged to have a KidsLock account per child.

Features:

- 1. Lockdown funds for your children for 180 days minimum
- 2. Open to children from age 0-17 years
- 3. Earn attractive interests per annum
- 4. Minimum of N50, 000 per month.
- 5. Terms and conditions apply





^{**} Open to individuals, businesses, companies and already existing Esusu groups.

KlikSave

Klik4Women

Klik4Women is a product specially designed to support and push women to save more rather than spend more, thus its attractive interest rates and free gifts and vouchers to subscribers

Features:

- 1. Save a minimum of N100,000 per month (multiple deposits allowed)
- 2. Tenure: 180 days minimum
- 3. Earn attractive interest rates per annum
- 4. Terms and conditions apply

Benefits:

The opportunity to win:

- 1. Fully paid sponsorships to women conferences $\boldsymbol{\vartheta}$ seminars
- 2. Free grocery vouchers
- 3. Free spa treatment vouchers.

KlikHomes

Are you saving towards that dream property?

KlikHomes is specially designed for individuals and businesses who may require mortgage financing to purchase properties.

Features:

- 1.Save daily, weekly or monthly
- 2.Save up to 50% of the value of that dream home and access the other 50% as mortgage finance after meeting required criteria for the mortgage loan (4SC Homes).
- 3.Earn attractive interest per annum
- 4. Terms and conditions apply





7. Our Subsidiaries

BlackStone Insurance Brokers Limited

BlackStone Insurance Brokers Limited, a subsidiary of 4Stone Capital Limited, is dedicated to providing comprehensive and personalized insurance solutions that meet the unique needs of our clients. We understand that insurance is more than just a product; it's about providing peace of mind and protecting what matters most. We are determined to provide innovative and comprehensive insurance solutions to our clients. BlackStone Insurance Brokers aims to become the preferred choice for individuals and businesses seeking expert insurance advice and tailored coverage. We are committed to building long-term relationships with our clients, providing exceptional service, and ensuring their complete satisfaction.

4Stone Homes and Realty Development Limited

4Stone Homes and Realty Development Limited, a subsidiary of 4Stone Capital Limited, is at the forefront of transforming Nigeria's real estate landscape. We are not just about bricks and mortar; we are about building dreams. We offer a diverse portfolio of real estate solutions, from luxury residential developments to commercial properties, all designed to exceed client expectations and deliver unparalleled value. We are committed to sustainable development practices and building communities that enhance the lives of our residents and contribute positively to the Nigerian economy. Just as renowned global developers, we are determined to shape the urban landscapes of major cities. 4Stone Homes is poised to become a leading force in the Nigerian real estate market, delivering exceptional quality and unparalleled customer service.

4Stone Asset Management Limited

4Stone Asset Management Limited is a key subsidiary of 4Stone Capital Limited, offering comprehensive asset management solutions, We empower individuals, institutions, and organizations to achieve their financial goals. Our experienced team provides bespoke investment management services, tailored to each client's unique needs and objectives.

We strive to deliver:

- Exceptional investment performance
- Enduring relationships built on trust and expertise
- Personalized service that exceeds expectations

4Stone (Lekki) Cooperative Multipurpose Society

Empowering Members, Building Futures. At 4Stone, we believe in collective growth, smart savings, and strategic investments.

Our mission is to provide:

- Financial Stability: Secure savings and investment opportunities
- Business Support: Resources and guidance for entrepreneurial success
- Community Development: Initiatives that benefit our members and community

Join us and become part of a cooperative that prioritizes your financial well-being and future success.

4Stone Farms

4Stone Farms is a pioneering agricultural enterprise dedicated to revolutionizing farming practices in Nigeria. As a subsidiary of 4Stone Capital Limited, it leverages expertise, innovation, and strategic partnerships to drive sustainable growth. 4Stone Farms is poised to transform the agricultural landscape in Nigeria by utilizing cuttingedge technology, thereby contributing to Nigeria's food security and economic growth.

Score Charter Mining Limited

Score Charter Mining Limited, a subsidiary of 4Stone Capital Limited, is committed to unlocking Nigeria's vast mineral potential through strategic investments in the mining sector. With a focus on sustainability and ethical practices, we drive growth and innovation, positioning Nigeria as a key player in the global mining industry.

8. Our People

1. HRH. Barr. Dr. Muhammed S. H. Dantoro (Emir of Borgu), CFR

2. Amb. Dr. Elizabeth Kings-Wali (FCIB, DFCISM,CIFCN)

3. Mrs. Offiong Ekang Daniel Ekpo

4. Mr. Effimi Odo Effimi

5. Mrs. Yvonne Osa Olasogba

6. Mr. Joseph Ojebola

7. Dr. Sylvester Delta Ijie

Chairman

Chief Executive Officer

Non-Executive Director

Non-Executive Director

Executive Director

Executive Director Finance

Company Secretary



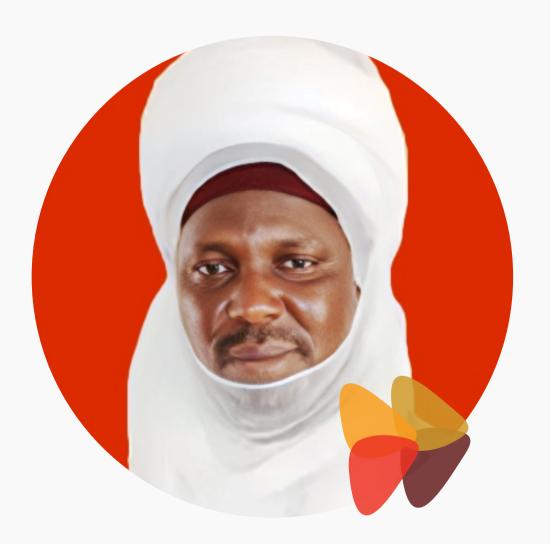


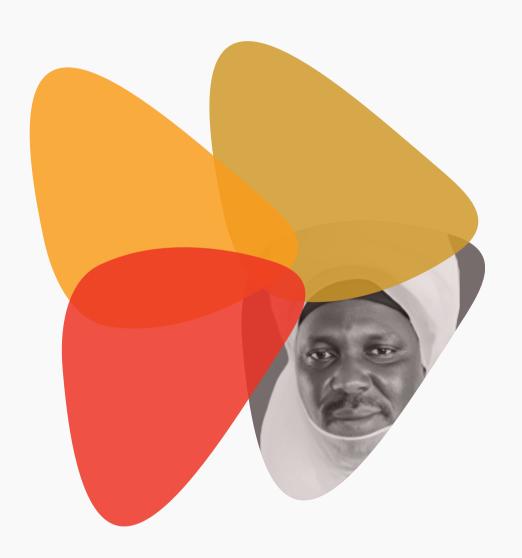
HRH. Barr. Dr. Muhammed S. H. Dantoro (Emir of Borgu), CFR - Chairman

His Royal Highness Barr. Muhammed Sani Haliru Dantoro, LL.B, BL, Kitoro IV, also known as Mai Borgu, is an accomplished leader with a background in law, business, governance and traditional leadership. As the Emir of Borgu Kingdom in Nigeria, he holds significant positions, including Chairman of the Borgu Emirate Council and Member of the Niger State Council of Traditional Rulers.

Born in the historic town of Konkoso in Borgu Local Government Area of Niger State, His Royal Highness is the son of the late Emir of Borgu, HRH Sen. (Dr.) Haliru Dantoro. He received his early education at NEPA Senior Staff School in New Bussa and Government Secondary School in Ilorin. Continuing his pursuit of knowledge, he obtained a Bachelor of Laws (LL. B) degree from Ahmadu Bello University and was called to the Nigerian Bar. He furthered his studies, earning a Post-Graduate Diploma in Business Management from Abubakar Tafawa Belewa University and a Master's Degree in Human Resource Management from National Open University of Nigeria.

His career began in the private sector, where he worked at Himma Holdings, a company owned by his late father. He excelled in various positions, including Legal Manager and Executive Director (Corporate and Legal Affairs). He also served as the Liaison Officer for Dragetanos Construction Nigeria. Subsequently, he became the Secretary of the Borgu Emirate Council. In the political arena, he held roles such as Special Assistant (Political) to the Deputy Governor of Niger State and Senior Special Assistant to the Executive Governor. Transitioning into legal practice, he established M.S. Dantoro and Associates, a reputable law firm with branches in Minna, Kaduna, Abuja, and Lagos.





HRH. Barr. Dr. Muhammed S. H. Dantoro (Emir of Borgu), CFR - Chairman

His Royal Highness's business acumen is evident in his various ventures and roles. He serves as Chairman/CEO of Marafa Synergy and holds directorship positions in companies such as Synergy Shelter , North Prime Biosys , and Global Concept . Additionally, he is involved in Marafa Travels and Tours and Marafa Oil and Gas .

As the Emir of Borgu, His Royal Highness carries the distinguished title of Kitoro IV. His leadership is rooted in his extensive experience in legal, administrative, financial and traditional affairs. He upholds the legacy of previous Emirs and plays a vital role in the social, economic, religious and political aspects of the Borgu Kingdom.

Beyond his professional achievements, His Royal Highness is deeply committed to philanthropy and community development. Through the His Highness Mohammed Sani Haliru Dantoro Foundation, he spearheads initiatives focused on healthcare delivery, support for the less privileged, youth empowerment and educational scholarships. He is widely recognized for this contributions to agriculture, religious causes, intellectual works, the solid minerals sector, and the promotion of national unity.

In his personal life, His Royal Highness is a devoted family man. He enjoys activities such as reading, horse riding, football, and travelling, which have allowed him to explore diverse parts of the world.

Overall, His Royal Highness Alh. (Dr.) Mohammed Sani Haliru Dantoro, LL. B, BL, Kitoro IV, Mai Borgu, stands as an exemplary leader, blending his expertise, experience, and vision to make enduring contributions to his kingdom, society, and beyond.

Amb. Dr. Elizabeth Kings-Wali (FCIB, DFCISM,CIFCN)

- Chief Executive Officer

Amb. Dr. Elizabeth is the Chief Executive Officer of 4Stone Capital an agile unconventional financial service provider. She is a passionate finance professional with over two decades of experience spanning major business areas in Retail and SME, Commercial Banking and Public Sector Banking; growing investment portfolios; and supporting businesses with quality risk assets and advisory services. She rose to the position of Group Head, Retail and SME, Abuja and North Central in a Tier 2 Commercial Bank in Nigeria.

Her educational qualifications includes a Master's in Business
Administration from the Prifysgol Bangor University, Wales, UK, M.Sc.
Human Resources & Personnel Management from Enugu State
University of Technology (ESUT) and B.Sc in Biological Science from the
University of Abuja and an Honorary doctorate degree in Business
Management and Corporate Leadership from the European American
University.

Elizabeth is an alumnus of the London Business School where she attended the Essentials of Leadership Program and Lagos Business School where she also attended the Owner Managers Program (OMP35).

Elizabeth serves as a Member Board of Trustees in the Forum of Micro, Small and Medium Enterprise Business Membership Organization of Nigeria (MSME Forum).

She also serves as a Member of the Board of Directors in MSME Forum Subsidiary: MSME Development consultancy Ltd.

She's also a member of the MSME committee of the Nigerian-British



Amb. Dr. Elizabeth Kings-Wali (FCIB, DFCISM,CIFCN) - Chief Executive Officer



Chambers of Commerce. She sits on the board of council of Chartered Institute of Information and Strategy Management, the decision makers of the Institute. CIISM is an information and strategic management training professional body registered in Nigeria with chapters across board.

Amb. Dr. Elizabeth Kings-Wali is a Fellow of the Chartered Institute of Bankers of Nigeria (FCIB). An Associate of the Chartered Institute of Bankers in Scotland (CIBIS), the oldest banking institute in the world. She was recently awarded a distinguished fellow of the Chartered Institute of Information and Our Strategy Management (DFCIISM).

Other Honours

Fellow of the National Institute of Marketing of Nigeria (NIMN).

Member of the Chartered Institute of Finance and Control (CIFCN).

Distinguish Member of the Institute of Information and Strategy Management (IISM).

Certified Project Manager (PMI), Member of the African Women in Leadership Organization (AWLO), Associate member of women in Management, Business and Public Services (WIMBIZ).

Elizabeth is a 2023 WIMBIZ Women on Boards (WIMBoard) Committee Member.

She currently seats on the board of 4Stone Capital as the Chief Executive Officer, overseeing the entire day-to-day operations of the company.

She is happily married with Children.

Mrs. Offiong Ekang Daniel Ekpo - Non-Executive Director

Mrs. Offiong Ekang Daniel Ekpo hails from Odukpani Local Government Area of Cross River State and was born on 9th November 1959. She attended Ahmadu Bello University and obtained a Bachelor's Degree in Accounting (BSc Accounting, Second class upper division) in 1983. She went ahead to complete the NYSC Program, with Central Bank of Nigeria, Calabar Branch, 1983 to 1984.

She was employed by Peat Marwick (Chartered Accountants), now KPMG in 1985, as a Trainee Accountant and subsequently qualified as Chartered Accountant in 1988. She worked as Internal Auditor at Federal College of Education (Technical), Akoka Lagos and was the First Head of Internal Audit Department of the college from 1988 to 1990.

She joined Central Bank of Nigeria in 1990 and retired meritoriously in 2018 after twenty-eight (28) years of service with the Bank (29 years including one-year NYSC period). She worked only in Financial System Stability Directorate during her service years and retired as Director in Other Financial institutions Supervision Department (OFISD), Port Harcourt Zone, of the CBN on the 1st June 2018.

She brings to 4Stone Capital her wealth of experience in financial system stability.





Mr. Effimi Odo Effimi

- Non-Executive Director

Mr. Effimi Odo Effimi is a successful entrepreneur with over 17 years of experience in banking, finance, credit, and entrepreneurship. He holds a Master's degree in Economics and has proven expertise in credit assessment, international business financing, and trade. Mr. Effimi has a strong working knowledge of banking structures, global trade practices, and anti-money laundering requirements. He is known for his solutions-driven approach, strong analytical skills, and critical thinking abilities.

Currently, Mr. Effimi serves as the Managing Director and Chief Executive Officer of Real Optimum Enterprises, where he excels in commodity trading (cocoa, cashew, oil and gas), fixed income and portfolio management, financial advisory and consulting, as well as property and real estate investment. Previously, as the Executive Director of Business Development at Derby County Limited, Mr. Effimi gained extensive experience in commodity trading, fixed income and portfolio management, and financial advisory and consulting.

During his tenure as the Regional Business Manager at United Bank for Africa (UBA), Mr. Effimi successfully managed nine branches in the Lagos Mainland Region, overseeing an average deposit base of 20 billion Naira. He achieved profitability targets, built strong clients relationships, and identified growth opportunities through partnerships and collaborations. With a background at Zenith Bank Plc., Mr. Effimi held various positions including Branch Manager, Head of Retail Marketing, and Cash Officer. Mr. Effimi holds a Master of Science degree in Economics from University of Lagos and a Bachelor of Science degree in Economics from University of Calabar. Outside of work, Mr. Effimi enjoys traveling and reading.

Mrs. Yvonne Osa Olasogba - Executive Director

Yvonne is an Executive Director with 4Stone Capital and is responsible for overseeing the Business Management, Projects, Human Resources and Admin. Departments of the company. She is a highly skilled, result oriented and accomplished Senior HR Professional with over 24 years work experience, 18 of which has been in the Banking and Financial Services Sector. She holds a B.Ed. in Educational Management/Economics, from the University of Port-Harcourt where she graduated with a Second Class (Upper Division) in 1998 and M.Sc. in Human Resource Management from ESUT Business School, Enugu.

She is also an Associate Member of the Chartered Institute of Personnel Management (ACIPM). Further to her mandatory NYSC 1-year service with Shell Petroleum Development Company (SPDC) Marina, Lagos in the year 2000, she commenced her 18-year banking career with Eagle Bank through Intercontinental Bank Plc (Now Access Bank) and Zenith Bank Plc., with various positions in service and operations. Whilst at Zenith Bank, She was reassigned from International Trade Operations to Human Resources to work as Team Lead in Learning & Development and later as HR Business Partner Lead respectively until 2013.

She joined United Bank for Africa (UBA) in 2013 as the HR Business Partner (HRBP) Head for Lagos & South West 2 and subsequently as HRBP Head for the Strategic Support Groups in the bank. She left UBA in 2019 to set up and run various private businesses one of which is GAON HR Consulting Hub – a Recruitment/HR Consulting firm in Lagos, Nigeria. Her experience in Human Resources spans across Recruitment, Business Partnering, Employee Relations, Talent and Change Management and Shared Services Management. She possesses strong





Mrs. Yvonne Osa Olasogba

- Executive Director

Entrepreneurial, Leadership, Project Management, Training and Development, Organizational, Interpersonal and Communication skills and displays a solutions – oriented approach to problem solving.

Yvonne has been successful in intense and demanding environments, providing decisive team leadership and structure with a track record of motivating and developing staff. She has also worked with high performing teams that successfully developed and implemented vital business and HR strategies, programs, and processes that drove key business results. Beyond her Professional achievements, She is very passionate about environmental sustainability and thus involved in supporting various recycling initiatives.



Mr. Joseph Ojebola - Executive Director Finance

He is a graduate of Accountancy from Osun state Polytechnic, Iree with HND Upper Credit in Accountancy in 2001. He is also a graduate of Accounting from University of Lagos with B.Sc. Accounting, First Class in 2012. He is a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN) and an Associate member of the Chartered Institute of Taxation of Nigeria (CITN).

Joseph joined Fidelity Bank Plc. in 2008 and seconded to FSL as Resident Control Officer. He rose to the post of Group Chief Financial Officer at FSL Securities Limited. He was the Chief Compliance Officer, Head, Risk Management and Internal Control at FSL Securities Limited. At Trust yields Securities Limited, He was the Manager, Corporate Finance and Administration.

He was Audit Senior at Stephen Abiodun Ojo & Co (Chartered Accountants) and Yinka Adesanya & Co (Chartered Accountants) and Audit and Assurance firms. He is presently the Finance Director, Overseeing Financial Control Department, Operations, Information Technology, credit Risks management, Internal Control and Loan Monitoring and Recovery at 4Stone Capital Limited.



Dr. Sylvester Delta Ijie

- Company Secretary

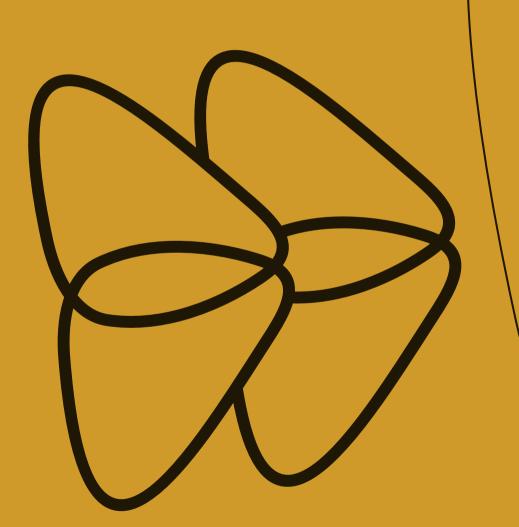
Dr. Sylvester Delta Ijie is a Barrister and Solicitor of the Supreme Court of Nigeria. The Principal Partner of S. D. IJIE & ASSOCIATES; Legal Practitioners and Notaries Public.

Dr. Sylvester Delta Ijie obtained his Bachelor of Laws LL.B(Hons) from Edo State University, Ekpoma, Edo State, B.L(Nigerian Law School)had his Masters in Law, LL.M in Commercial Law from University of Lagos, Akoka, Lagos and his Doctorate (Ph.D)Law in Jurisprudence and International Law from Ambrose Alli University Ekpoma Edo State.

Dr. Sylvester Delta Ijie is a Senior Lawyer with vast knowledge and experience in the field of Maritime/Admiralty Law, Company Secretariat and Corporate practices, Property Law, Intellectual Property, Corporate finance, Merger and Acquisition, Debt Recovery and General Civil and Criminal litigation, Legal research and consultancy. His knowledge as an advocate and Solicitor has propelled him to routinely appear in various courts of record in Nigeria and conduct research in recondite and serious issues of law and its application in every day's affair.



Your Partner in Financial Growth.



www.4stonecapital.com