



CEDRUS

Empowering Economic Prosperity Across Africa

Service Brochure





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About Us

Cedrus Group Africa is a globally-minded, Pan-African, financial and investment institution committed to delivering innovative financial advisory solutions to municipalities, corporations, institutional investors and private clients across Africa and in the diaspora.

We provide strategic advice, guidance and execution excellence for our clients' transactions, loans and ownership matters, using the practical experience, expertise and deep analytical skills of our veteran financial advisors. Our dynamic team and board of directors have over 130 collective years of experience providing best-in-class consulting and advisory services, also returning outsized returns to investors from a myriad of investments within Africa and around the world.

Our vision is to become a trusted Pan-African financial institution that provides world-class and cutting-edge investment solutions for all our clients.

Why Cedrus Group?

We have vast experience in global financial markets, and are key players in the current wind of innovation and disruption within the sector in Nigeria and across Africa.



Mission

To deploy innovative and collaborative solutions tailored towards the attainment of our clients' goals, delivered seamlessly through the professionalism and expertise of our people.

Vision

To become a trusted Pan African financial institution that provides world-class and cutting-edge investment solutions for all our clients.



The background image features a hand placing a coin on a stack of coins. Overlaid on this is a financial chart with a line graph and several data points. The data points are as follows:

Value
2,208
2,507
2,633
2,822
4,302
1,210.02
1,208.80
1,128.69

Cedrus Capital



Debt Capital Markets

At Cedrus Capital Limited, we employ optimal and effective deal structuring approach to assist our clients in accessing liquidity from both private and public market for their debt issuance and fund raising.

Our broad debt arranging and structuring commercial experience provides our clients with full spectrum of debt solutions in Nigeria. We have proven track record of securing tailor-made fund with best possible terms, while complying with regulatory standards.

We have wealth of experience in :

- Government and Agency Bond Issuance
- Corporate Bond Issuance
- Asset Backed Securities
- Sukuk Issuance
- High Yield Bond Issuance
- Commercial Paper
- Bond Restructuring



Equity Capital Markets

Our investment specialists provide cutting-edge solutions and support to assist our clients in accessing the private and public capital markets for equity financing through IPOs (Initial Public Offerings), Rights Issue and private placements.

We provide financial advisory and issuing house services to publicly listed companies & private entities willing to raise capital through initial listings on stock exchanges, share purchase plans and private/special placements.

Our team members transaction experience includes the following :

- Initial public offerings
- Preferred stock issuance
- Private placements
- Equity and convertible securities issuance
- Right issues



Project and Infrastructural Finance

Our team's wealth of expertise and wide network of capital providers enables us to adopt an integrated approach using cross-border bespoke structuring, arranging, and financial advisory services to clients and their projects across Africa.

We focus on growth development within communities through infrastructure projects that are operated with efficiency, transparency, and cost-effectiveness. We bring world-class execution standards combined with region-specific knowledge to clients across Africa.

Our team members transaction experience includes the following :

- Acquisition finance
- Debt restructuring and arranging
- Leveraged financing
- Financial modelling
- Agency services





Merger & Acquisition/ Financial Advisory

Our Merger and Acquisition (M&A) experts use their broad insights and experience to provide world-class execution capabilities for business combinations, divestitures, and acquisitions to corporate and private equity investors.

We help our clients create suitable growth strategies through all stages of the M&A process based on their objectives, preparing them to take advantage of opportunities during the merger, acquisition, or divestiture process

We assure our clients of our capability to offer the best advisory services, leveraging on our impressive pedigree, excellent technical skills, superior technology, and record of highest quality services.

Our area of expertise include :

- Sell-Side M&A advisory
- Buy-Side M&A advisory
- Restructuring and recapitalization
- Corporate Sales and divestiture
- Corporate Finance



Syndication & Securitization

We form strategic alliances with local and international banks as well as advisory firms to pool resources together in serving our clients with large ticket transactions. Our team of experts also repackages and transforms illiquid financial assets of our clients into tradable securities through innovative mechanism.

We provide top-class security services to secure all types of assets. We offer adaptable and tailored solutions to ensure a swift transaction conclusion for either simple or complex deals. We guarantee the safety and successful distribution of your funds/assets according to your agreed terms and conditions.

We have the technical background, extensive experience and advanced operational processes to deliver expectations in this regard.





Cedrus Trustees



Public Trust

Public Trust

As public trustees, we ensure that the purpose of setting up the trust is fulfilled. In public efforts to provide international aid, local support, improve infrastructure or serve public objectives, Cedrus Trustees Limited is equipped to serve as public trustee, thereby ensuring that the obligations behind the public/charitable effort are fulfilled and the objectives of the trust are met.

We serve as Trustees for:

- Fund raising for capital projects.
- Infrastructure funding trust.
- Aid management trust.
- Public foundation objective management.

We are well equipped with the resources, flexibility and expertise to ensure that we deliver top-notch services as public Trustees.



Corporate Trust

Corporate Trust

We serve as corporate trustees in financial transactions. We ensure that the interest of the parties are protected, and the provisions of the extant laws and regulations are complied with. We provide trust services in the following transactions:

- Bonds.
- Collective Investment Schemes.
- Special Purpose Vehicle (SPV) formation.
- Employee Benefits Trust.
- Security Trustee in financing, mortgages, and debentures transaction.
- Escrow Services.
- Document Custodial Services.
- Corporate Social Responsibility (CSR) management.
- Other corporate trust transactions.

Cedrus Trustees Limited is a member of the Association of Corporate Trustees (ACT).



Private Trust

Estate Planning Advisory Services

Estate Planning is an arrangement made by an individual for the management of assets in the event the individual is incapable or deceased. There are various modes of estate planning such as wills, Life insurance, inter vivos gifts and trusts.

We provide estate planning advisory services.

This product is suitable for every adult who has beneficiaries (spouse, children and other dependents). It entails providing estate planning advisory services to private individuals. The objectives of these advisory services are:

- Tax mitigation
- Seamless generational wealth transfer
- Beneficiaries welfare
- Objective succession
- Privacy



Tutelage Trust

A tutelage trust is a private trust created with the sole aim of providing funding for the education of the beneficiary of the trust. The product guarantees uninterrupted qualitative education for the beneficiary of the trust. Additionally, the trust fund is invested by the Trustee and the returns on investment are credited to the trust.

Benefits

1. Tutelage trust ensures that funds are available for the beneficiary's education.
2. The funds in the trust are invested conservatively, and the returns are applied towards the education of the beneficiary.
3. The product accommodates education related bills and allows the parents/guardians to focus on other financial responsibilities.
4. The product guarantees that the beneficiary's education is safeguarded regardless of unexpected life circumstances (e.g. death, retirement, loss of job, financial challenges etc.)





Welfare Trust

A Welfare trust is a private trust created with the sole aim of providing funding for the welfare of the beneficiary. The fund in the trust is invested by the Trustee and the return on investment is credited to the trust for the welfare of the beneficiary. Welfare includes education, health, feeding, clothing, shelter and other needs defined by the Settlor.

Benefits

1. It ensures that funds are available for beneficiary's welfare.
2. It is suitable for families, communities and companies that seek to make provisions for the deceased employee's children.
3. All funds are invested conservatively, and the returns are applied towards beneficiary's welfare.
4. Welfare trust guarantees that the beneficiary's welfare is safeguarded regardless of unexpected life circumstances (e.g. death, retirement, loss of job, financial challenges etc.)



Personal Wealth Trust

A personal wealth trust is a private trust created by an individual with the objective of building wealth. This product enables the settlor to commit a certain sum into the trust fund for wealth creation. The trust fund is invested by the Trustee and upon request, credited to the named beneficiary of the trust.

Benefits

1. It ensures that wealth is built steadily.
2. It helps to save and invest simultaneously.
3. The product ensures an individual is committed to savings.
4. Unlike regular savings, the personal wealth trust offers competitive returns on savings.
5. The product is more advantageous than regular savings account where interest is determined, affected, and modified based on on stringent conditions.





Targeted Savings Trust

A targeted savings trust is a private trust created by an individual, empowering the Trustee to hold, manage and invest their savings till they attain a targeted savings benchmark. With this trust product, an individual can commit to saving a certain sum in the trust towards achieving a targeted savings objective.

Benefits

1. It helps to save and invest at the same time.
2. The product ensures that wealth is built steadily.
3. The product guarantees that the Settlor will reach their targeted savings.
4. Unlike regular savings, the targeted savings trust offers competitive returns on savings.
5. The product is better than regular savings account where interest is conditioned on stringent terms.





Lifestyle Preservation Trust

Retirement should be a relief and not a burden. A lifestyle preservation trust is created to supplement the funds available in the Retirement Savings Account (RSA). This product is suitable for persons retiring in a few years and require more than their RSA to maintain their lifestyle.

Benefits

1. The lifestyle preservation trust guarantees that retirement or other intervening events does not affect the beneficiary's lifestyle.
2. It ensures that Retirees continue to live a comfortable life even after retirement.
3. It supplements the funds in the retirement savings account.
4. It helps to save and invest at the same time.



Institution Development Trust

The institution development trust (also known as college development trust) is a trust that privately pools resources from volunteering parties (e.g. old students, residents association etc.) to carry out developmental projects in public institutions. This product is suitable for individuals or organized groups who want to contribute to the development of the educational system and support existing government efforts on infrastructure.

Benefits

1. Settlers can give back to the society.
2. The Settlers contribute to the growth of the society.
3. Seamless development of infrastructure

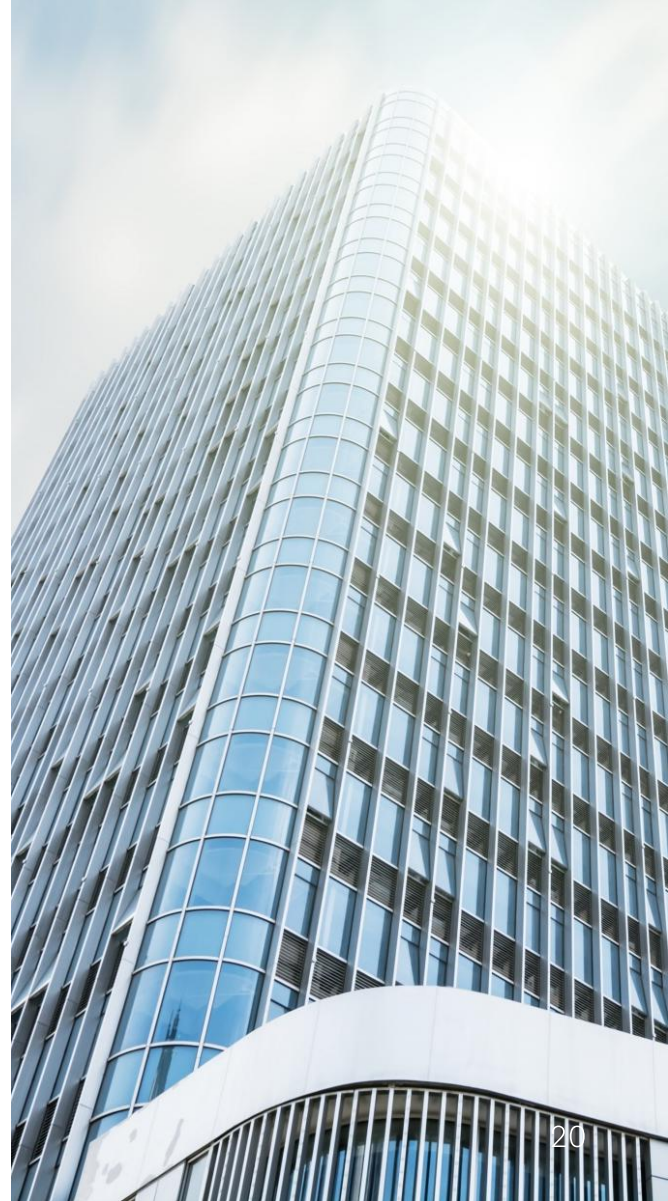


Corporate Wealth Trust

A corporate wealth trust is a trust created by a business with the aim of having reserve funds. The product enables the business to commit a certain sum into the trust. The trust fund is invested by the Trustee and upon request, credited to the named beneficiary. This trust helps businesses create wealth, keep a reserve, and earn returns from regular savings.

Benefits

1. The product ensures that wealth is built steadily.
2. It helps businesses to save and invest at the same time.
3. Unlike regular savings, the corporate wealth trust offers competitive returns on savings.
4. The corporate wealth trust ensures savings irrespective of the economic situation.
5. The product is more beneficial than regular savings account where interest is conditioned on stringent terms





Diaspora Trust

This product will help people living outside Nigeria to create a trust for the welfare of their loved ones within Nigeria. It can also be used for the execution of certain projects or investments in Nigeria.

Benefits

1. Diaspora trust will eliminate fraud in the process of sending funds to Nigeria for construction, investments, etc.
2. The Settlor can remain in the diaspora and achieve his/her objectives in Nigeria.
3. The Trustee will monitor the utilization of the funds and provide periodic reports.



Living Trust

A living trust is a legal arrangement made by an individual during his/her lifetime whereby a trustee is appointed and the individual's assets are transferred to the trustee. The trustee manages and administers the assets for the benefit of the individual's beneficiaries.

A living trust is private, tax mitigating and it guarantees seamless wealth transfer.

Benefits

1. The product helps to mitigate succession related taxes.
2. The product excuses the need to obtain letters of administration.
3. The product offers seamless wealth transfer from one generation to another.





Wills

A Will is a legal document used by an individual to express his/her wishes regarding the administration and distribution of his or her estate after death. We have numerous Will offerings such as

- Basic Will
- Complex Will
- Mirror Wills
- Islamic Wills

Benefits

1. A Will can be used to appoint primary and substitute guardians for underaged children.
2. A Will empowers the Testator to appoint Executors and name their beneficiaries.
3. A Will provides instructions on how assets will be distributed in future.
4. A Will eases access to the retirement savings account.





Cedrus Microfinance Bank



Microfinance Services

Cedrus Microfinance Bank is a wholly owned subsidiary of Cedrus Group Africa, licensed by the Central Bank of Nigeria to provide lending and Micro-credit services. The Bank exists to help individuals & small businesses with pressing financial needs through the offering of short-term loans.

We offer ancillary financial management and advisory services to individuals, Small & Medium Scale Enterprises (SMEs), and other enterprises. We are positioned to meet the needs of small businesses across the emerging market frontiers through our innovative services, some of which includes:

- Small and Medium Scale Enterprises (SMEs) Loan.
- Checking and Savings Account.
- Payday Loans.
- Salary Advance.
- Term deposits.
- Cooperative Society Finance.



Cedrus 5000 Africa SMEs (CEDRUS 5000)

Cedrus 5000 Africa SMEs (CEDRUS 5000) is an Initiative of Cedrus Group Africa. CEDRUS 5000 has a goal to link 5000 Small and Medium Scales Enterprises to funding and business development opportunities available to them locally and globally within the year 2022 to 2024

Through this scheme, qualified small business owners will gain access to practical business development skills, bespoke financial advisory sessions as well as Loan application opportunities.

Other services rendered through the scheme include :

- Corporate and strategic development
- Joint ventures and strategic alliance
- Corporate governance advisory
- Business Mentoring
- Training and workshops



Cedrus Group Africa (BVI)



Offshore Services

Cedrus Group Africa BVI is an offshore financial firm aimed at rendering high-end investment and financial services to individuals, businesses, institutions, and corporations in Africa and abroad. We have full capacity to undertake any business or activity, perform any act or enter any transaction, with no limitation, according to the Act and legislation of the British Virgin Island.

Our clients enjoy significant tax advantages, minimum capital requirement, corporate flexibility, complete confidentiality, and a seamless onboarding process. Our registered address is J&C Building (3rd Floor) Road Town, Virgin Island, British.

Some of our off-shore services include:

- Offshore Trust Service
- Family Office Service
- FX Brokerage and Arbitrage
- Fund Leverage Solutions Services for Local Clients

A person in a dark suit and white shirt is sitting at a desk. They are holding a white pen over a clipboard that has a pie chart and other data visualizations on it. On the desk, there is also a white coffee cup on a saucer, a calculator, and several other documents with charts. The background shows a window with a view of greenery.

Cedrus Asset Management



Cedrus Asset Management

Cedrus Asset Management is registered and licensed by the Securities and Exchange Commission (SEC) of Nigeria. The Company offers a range of financial products and services to help individuals and institutions grow, protect, and manage their investments while managing risk and optimizing returns. These products and services cater to a wide range of investors including individual retail clients, high net worth individuals and large institutional investors.

Cedrus Asset Management Limited act as Investment Advisers, Portfolio and Asset Managers.

We offer our clients specially crafted investment solutions and opportunities based on a diversified portfolio by investing in global and domestic markets across multiple asset classes, including commodities, fixed income securities, money market instruments, public and private equities, real estate investments.

Our product and Service range are classified as:

- Portfolio Management
- Fund Management
- Wealth Management Advisory
- Asset Management Activities





Cedrus Group Awards in 2023



West Africa's Best Financial & Investment Services Brand of the Year 2023"

From The Institute of Brand Management of Nigeria



"Fastest Growing Trust Company of the Year"

From Business Day Banks & Other Financial Institutions (BAFI) Awards 2023



"The Best World Class Investment Solutions Company of the Year 2023"

From National Quality Order of Merit Awards



Contact Details

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