



BANKING, FINANCE, AND ALLIED MATTERS

ALL YOU WANT TO KNOW

OVACgroup



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What is the origin of OVAC Group?

One Voice Adastrapera Consulting was established by the grouping of two companies, One Voice Consulting (registered in UK) and Adastrapera Limited (registered in Nigeria), thus forming the OVAC Group.

Why choose OVAC?

We understand the responsibility we are given when our clients entrust us with their Banking, Finance and Allied Matters decisions.

Our Financial Consultants possess the analytical ability and know-how to provide expertise on data analysis, financial reporting and forecasting, credit analysis and market research. We provide solutions which help clients make decisions on Banking, Finance and Allied Matters.

What does OVAC do?

We provide fresh, insightful, innovative consultancy services to individuals, entrepreneurs, and companies.

Our Banking, Finance and Allied Matters consultancy services include but not limited to the following:

- Financial Administrators and Managers
- Financial Advisers/ Counsellors
- Debt Management and Receiver Managers Consultants
- Credit Analysts, Administrators and Managers
- Arbitrators, Mediators and Conciliators in Banking and Finance Matters
- Trustees
- Industry Analysts



What industries does the OVAC group specialise in?

Our value-added services are not industry specific. We pride ourselves in learning the fundamentals of virtually all industries and understand what investors would like to see in a potential opportunity. Some of the industries served are the Brewery, Agriculture, Manufacturing, Food Service, Media and Entertainment, Energy, Oil and Gas, Networking, Electricity, Aviation, Financial Services, Retail, Healthcare, Construction, Information Technology.

What services does the OVAC Group offer?

Financial Administrators and Managers - We manage the financial tasks for a company, provide scientific analysis of all facts and figures through various financial tools, such as different financial statements, budgets etc., maintain the financial records for tax purposes & invoices, plan the short-term, medium-term, and long-term financial goals of an organization, protect their assets, carry out strategies to raise capital and develop financial plans.

Financial Advisers/Counsellors - We provide expertise for clients' decisions around money matters, personal finances, and investments.

Debt Management and Receiver Managers Consultants - We advise people on how to achieve debt relief and develop a viable plan for paying off debt by managing your finances more effectively. We can take possession of to sell or liquidate the assets secured by the security agreement to repay the outstanding debt.



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Credit Analysts, Administrators and Managers - We assess the creditworthiness of potential customers, conduct background checks on potential customers to determine their ability to pay back the principal and interest and oversee the credit granting process for a company. We also conduct periodic reviews of existing customers.

Arbitrators, Mediators and Conciliators in Banking and Finance Matters - We help opposing parties settle disputes outside of court in Banking and Finance Matters

Trustees - We hold and administer property or assets for the benefit of a third party and have a fiduciary responsibility.

Industry Analysts - We perform primary and secondary market research within an industry.

What makes your financial projections and market/industry research so special?

Our financial projections and market/industry research are hand crafted to suit each customer's specific circumstances and reflect attributes that investors find appealing. All elements are considered in our preparation – Porter's Five Forces, SWOT Analysis, PESTEL Analysis to mention a few.

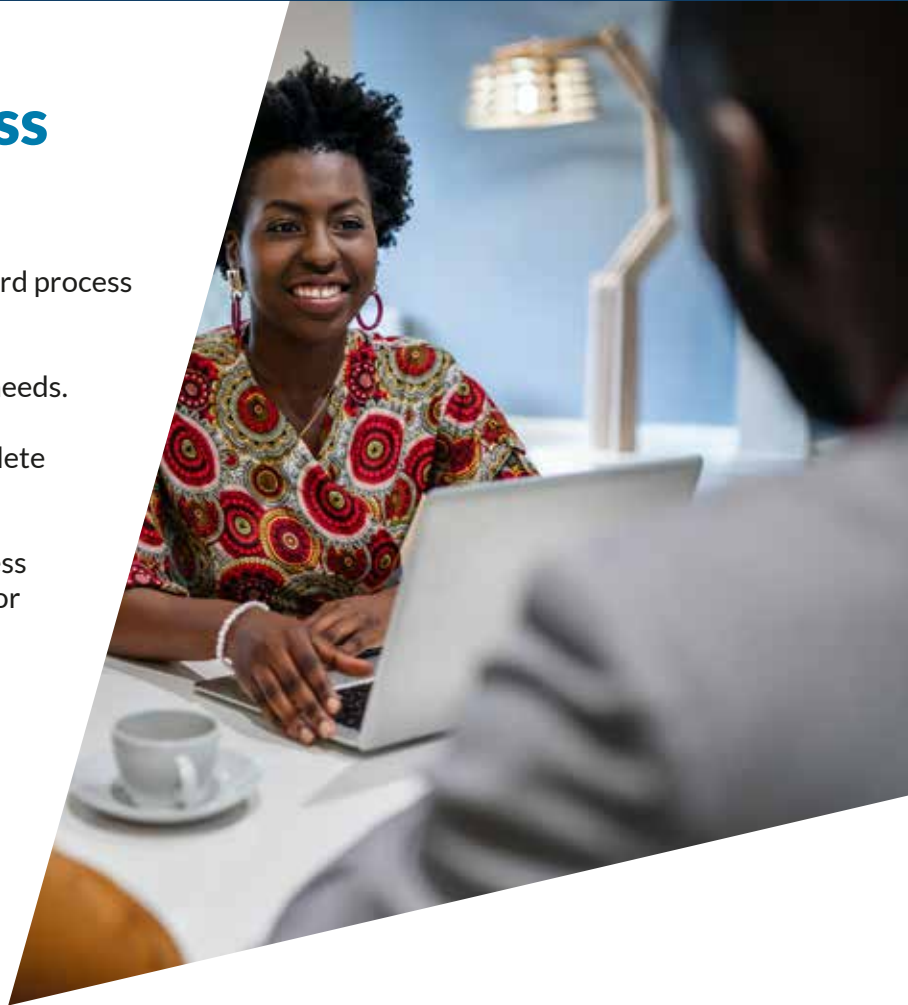
Our financial projections have Statement of Financial Position (Balance Sheets) that balance; Cash Flows, Statement of Profit or Loss and Other Comprehensive Income (Income Statement) and Statement of Financial Position (Balance Sheets) that tie together. Sensitivity Analysis can be done on our fully assumption-driven financial projections.



How does the process work?

Every service render is unique. But our standard process includes but not limited to the following:

- Discuss with you to understand your basic needs.
- Provide you with our forms for you to complete which will depend on your need.
- Review your existing materials (draft business plans, financials, market research, competitor research etc.)
- After examination of existing materials, we would have a follow-up discussion to clarify details and agree upon the scope and fees for the project.
- Have several in-depth discussions to better understand the details, develop strategies, and agree on all major elements of the project.
- Conduct additional research as needed.
- Project Execution.
- Draft necessary reports and/or letters and review it with you to ensure that all parties are on the same page (if needed)
- Finalise all deliverables
- Project Close-out report will be delivered
- A meeting will be held to discuss the Project Close-out report.





How long does it take?

This usually depends on many factors like how the project is structured, the quality of your existing materials, the level of your participation, the complexity of your market and business model and our current workload.

However, a typical engagement which consists of Industry, Market & Competitor Research, Strategy Development, Investor Presentation etc. usually takes 6-8 weeks. Some simple projects take a just few days while some can take a year or more.

We accept “Rush jobs” at additional costs. We typically work on multiple projects any point in time and usually schedule these projects, so Rush jobs distort our schedules or inconvenience other clients, and they need to be compensated by offering discounts.

Will you agree with everything I say?

Although they say that the “Customer is always right”, our job is to help you avoid mistakes. We will challenge your ideas and assumptions so that you will be prepared for unexpected challenges in your business or the project.

Do you have after-sales service?

We will remain available at no extra costs to provide advice; make changes to the documents we gave you and answer any follow-up questions you may have.

Will you sign a non-disclosure agreement?

Yes, we will. We prefer to use a Mutual NDA so that we can also protect our own trade secrets.

Where are you located and how do you work with clients outside of your local area?

We are in Lagos, Nigeria and Reading, UK. However, with the advent of IT, we rely heavily on the phone, e-mail, fax, and online meeting tools.



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