



ETHICA CAPITAL

COMPANY PROFILE

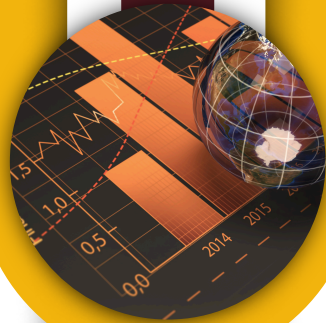
Sailing The Journey with You



01. ...

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02. ...

Who We Are

At Ethica Capital, we are redefining the future of wealth management that is built on ethics and dignity. Incorporated in 2025 with 100% Nigerian shareholding, we are a forward-thinking non-interest financial services firm grounded in the principles of Shariah compliance and moral responsibility, dedicated to helping individuals and institutions grow wealth the right way.

We believe that true prosperity goes beyond numbers. That is why every product and service we design adheres strictly to Islamic financial principles, empowering our clients to invest, save and plan for the future without compromising their beliefs.

From ethical investment portfolios and sukuk-based offerings to tailored financial planning solutions, Ethica Capital provides innovative tools that promote security and transparency. We are more than just financial advisors. We are partners in your journey toward sustainable wealth and lasting impact.



03. ...

Vision



To offer a comprehensive suite of non-interest, Shariah-compliant financial services designed to empower individuals and institutions to build and manage wealth ethically.



Mission



To provide innovative ethical investment and financial planning services that uphold moral values and promote financial security and dignity for our clients.

Core Values

S

Service

We are dedicated to serving our clients with unwavering integrity. Every interaction reflects our commitment to understanding their unique needs and delivering solutions that uphold trust, transparency, and lasting value.

P

Professionalism

Guiding our actions with ethical conduct, accountability, and competence. We hold ourselves to the highest standards, ensuring that every decision and service reflects integrity, transparency, and a deep sense of responsibility to our clients.

E

Excellence

We are driven by a culture of excellence that inspires us to constantly improve. We go beyond meeting expectations, we strive to exceed them by delivering exceptional value and results in every aspect of our service.

C

Collaboration

True success is built through collaboration rooted in open communication and shared decision-making. By working together with our clients, partners, and colleagues, we create stronger solutions and lasting relationships.

05. ...

Strategic Objectives



01. Expand access to Shari'ah-compliant products
02. Develop innovative Islamic financial solutions
03. Deliver competitive ethical returns within the financial landscape
04. Partnerships and Distribution Network



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Our Reach

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Ethica Capital is proudly based in Nigeria but serves clients across the globe, bridging local expertise with international standards of ethical finance.

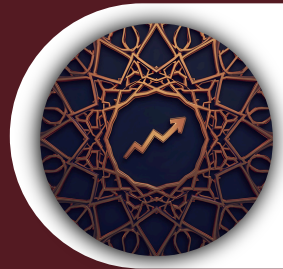
We provide Shariah-compliant investment and wealth management solutions tailored for individuals and institutions seeking transparent, value-driven, and morally grounded financial growth wherever they are in the world.



07 ...

Our Services

We offer a comprehensive suite of non-interest, Shariah-compliant financial services designed to empower individuals and institutions to build and manage wealth ethically. Our offerings are rooted in Islamic financial principles and tailored to meet the evolving needs of our clients while upholding transparency, justice, and dignity.



**Ethical Investment
Portfolios**

**Management of Private
Client Portfolios**

**Issuance of Unit Trust
Schemes (Mutual Funds)**

**Investment
Advisory Services**

**Financing Advisory
Services**



08. ●●●

Our Team



Bashir Bello

Managing Director

An accomplished finance executive with extensive experience in banking, financial management, and non-interest finance. He has held senior roles at top Non-Interest Banks where he led financial strategy, regulatory compliance, and corporate growth initiatives. As MD, he provides strategic leadership grounded in innovation and fiscal discipline. Bashir is a Certified Management Consultant (CMC) and Certified Islamic Professional Accountant (CIPA), and a member of ICAN, CITN, FRCN, ACMA, and NIM.

Our Team



Abubakar Abbagana

Chief Investment Officer

A results-driven finance and banking professional with a major in Chemical Engineering and an MBA in Finance and Investment. He brings proven expertise in corporate banking, risk management, and financial analysis, complemented by strong analytical and problem-solving skills. Over the course of his career, he has held key leadership roles at leading Nigerian banks, where he spearheaded multi-billion-naira projects, developed innovative financial products, and consistently exceeded performance targets.

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Our Team



Muhammad Wali

Chief Operating Officer

Muhammad Wali is an ACCA-qualified Chartered Accountant and finance professional with extensive experience in banking and the formal financial services sector. He holds a Bachelor's degree in Accountancy and has developed specialised expertise in non-interest finance, including a proven track record in SEC-supervised capital raising initiatives.

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Our Team



Simbiat Abubakar

Chief Compliance Officer

A seasoned Corporate, Commercial, and Regulatory Compliance Lawyer with extensive experience advising both public and private sector organizations on complex legal, regulatory, and corporate governance matters. She has worked on major commercial transactions, debt restructuring, due diligence, and compliance advisory for leading institutions in Nigeria's financial and energy sectors.

12. ...

Our Advisory Board

Dr Muritala Abdulrahman



Dr. Muritala Abdulrahman is a seasoned expert in Islamic law and finance, with deep experience in Islamic finance documentation, product development, contract structuring, and investment advisory. He holds an LL.B in Common and Islamic Law, an LL.M in Shariah Law, and a Ph.D. in Islamic Finance Dispute Resolution. A participant in SEC's Shariah talent development programs, he is extensively certified by AAOIFI, CIBAFI (Bahrain), and CIAE (Dubai) — including credentials as a Certified Islamic Banker, Shariah Adviser and Auditor, Islamic Arbitrator and Expert, and Specialist in Islamic Product Development.

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Our Advisory Board

Dr Sumayya Adam Ahmad



A seasoned economist and certified Shariah auditor with deep expertise in Islamic finance, non-interest banking, and corporate banking. She holds a BSc, MSc, and PhD in Economics, along with the Certified Shariah Advisor and Auditor (CSAA) and Financial Modelling and Valuation Analyst (FMVA) certifications. Her proven research expertise in Islamic finance, combined with strong foundations in Shariah governance and financial analysis, drives her commitment to advancing ethical and innovative finance.



Ethica Capital

Contact Information



+234 916 818 9500 | +234 907 016 9754



info@ethicacapitaltd.com



Suite 413, NAWA Complex FCT
Abuja

