**CURRICULUM VITAE**

1. **PERSONAL DATA**
2. Full Name: AKINWUNMI, Adeboye Akanni
3. Post Desired and Department: Professorial Cadre, Department of Accounting & Finance
4. Date and Place of Birth: April 12th, 1957 at Araromi – Ibese,ViaIlaro, Ogun State – Nigeria
5. Nationality: Nigerian
6. State of Origin: Ogun State
7. Local Govt Area: Yewa North Local Government
8. Permanent Home Address: 24 Anjorin Street, P.O. Box 5516, Surulere – Lagos

 Nigeria

1. Marital Status: Married
2. Number of Children with Age: One (29years)

10. Date of First Appointment: 13th October, 2014

11. Rank at First Appointment: Senior Lecturer

12. Present Status: Reader / Associate Professor (Finance)

13. Present Salary/Grade: CONUASS II Grade Level 6 Step 1, (N3,763,221.00)

14. College: College of Social and Management Sciences,

 Achievers University, Owo – Ondo State

15. Department: Department of Accounting and Finance

16. Cell Phone Numbers: 08126637825; 09081436824

17. E-mail address: adeboyeakin@yahoo.co.uk

18. ORCID Number 0000-0002-6558-2473

19. Google Scholar ID: Adeboye Akanni Akinwunmi

20. researchgate.net/profile/Adeboye - Akinwunmi

**B. EDUCATIONAL BACKGROUND**

 **1. Educational Institutions Attended with Dates**

1. University of Wolverhampton, Wolverhampton – UK (May 2005 – April 2009)
2. University of Ibadan, Ibadan – Nigeria (Jan. 1990 – April 1991)
3. University of Lagos, Akoka – Lagos, Nigeria (Oct. 1977 – June 1980)
4. Baptist Boys’ High School, Abeokuta – Nigeria (Jan. 1968 – Dec. 1972)

 **2. Academic Qualifications Obtained with Dates**

1. PhD Finance -2009
2. M. Sc (Banking & Finance) – 1991
3. B. Sc – Finance (Banking) - 1980

 **3. Professional Qualification(s) Obtained with Dates**

Associate Member, Institute of Company and Commercial Accountants of Nigeria (2000)

 **4. Distinctions and Awards with Dates**

 i. Fellow - Institute of Company and Commercial Accountants of Nigeria (2015)

 ii. Member - Chartered Institute of Bankers

 iii. Member, American Real Estate Society (2008)

1. **WORK EXPERIENCE**

**1. Non-Educational Work Experiences**

1. Executive Vice Chairman, Altima General Trading Co. Ltd (Jan 1992 – Dec. 2004)
2. Bank Treasurer, Industrial Bank (Merchant Bankers), Victoria Island – Lagos (Feb. 1989 – Dec. 1991)
3. Head of Treasury, Bank of Credit & Commerce International, Apapa-Lagos (July 1981 – Feb. 1989)

**2. Tertiary Educational Experiences**

i. Lecturer, Pharez College, Birmingham –UK (Jan –Oct. 2014)

ii. Chairman - Sigma Consortium Ltd (An Educational Consultancy Firm based in the United Kingdom (Jan. 2010 to date

iii.Visiting Lecturer, University of Wolverhampton, Wolverhampton – United Kingdom (Oct. 2007 – April 2012)

**3. Work Experience in Achievers University, Owo**

1. Director, Academic Planning (Aug. 2019 to date)

Membership of Committee

* Member, Vice Chancellor House Committee
* Member, Achievers University Senate Curriculum Committee
* Member, Committee on the Streamlining of Students’ Handbook
* Member, Medical Laboratory Science Induction Committee for 2019/2020, 2020/2021 Academic Sessions
* Member, COSMAS Postgraduate Research Committee
* Member, Accounting Department Postgraduate Research Committee
1. Ag Dean, College of Social and Management Sciences (October 2017 – November 2018)

Membership of Committee

* Member, Achievers University Council
* Member, Vice Chancellor House Committee
* Member, Achievers University Senate
* Chairman, COSMAS Postgraduate Research Committee
* Member, Achievers University Management Operations Committee
* Member, Business Committee of Appointments, Promotions & Disciplinary Committee
* Member, Achievers University – Flexible Academic Programme (AU/FAP) Board
1. Ag Head of Department (Banking & Finance) and College

Examination Officer (October 2015 – September 2017)

College of Social and Management Sciences, Achievers University, Owo – Ondo State

1. Appointed Senior Lecturer (Banking & Finance), October, 2014.

**4. Courses taught at University Level**

 I Undergraduate Programmes

* Investment Analysis and Portfolio Management (BFN 404)
* Entrepreneurial Development (BFN 411)
* Theory of Corporate Finance (BFN 403)
* Monetary and Fiscal Policy (BFN 304)
* Comparative Banking (BFN 302)
* Data Processing and Management Information System (BFN 303)
* Statistics of Finance (BFN 206)
* Introduction to Macroeconomics (BFN 218)

 II Postgraduate Programmes

* Corporate Finance (ACC 805) – M. Sc (Accounting)
* Financial Management (MBA 715)
* Corporate Finance (BUS 812) – M. Sc (Bus Admin)

**D. TRAINING PROGRAMMES ATTENDED**

1. Grant Writing Workshop, 20th – 22nd August, 2019. Organised by Achievers University, Owo Linkage Committee
2. Tax Audit and Investigation: sine qua non for Increased IGR for SIRS and FIRS at the 15th Mandatory Continuing Professional Education (MCPE). Organised by the Institute of Company and Commercial Accountants of Nigeria at the UI Venture Hotel, Opposite Chapel of Resurrection, University of Ibadan – Ibadan on September 24th, 2016.
3. Forensic Accounting and Fraud Investigation at the Fellow Membership Forum of the Institute of Company and Commercial Accountants of Nigeria on April 16th, 2016.
4. Financial Projection / Budgeting for SME Business at the Fellow Membership Investiture of Newly Upgraded Members of the Institute of Company and Commercial Accountants of Nigeria on March 21st, 2015.
5. Support Plan, Risk & Needs Assessment at the University of Birmingham, Birmingham – United Kingdom on January 15th, 2010.
6. Introduction to Teaching. Organised by the University of Wolverhampton, Wolverhampton – United Kingdom on September 7th, 2009.
7. Quantitative Approaches, Information and Data Management in Statistical Methods. Organised by the University of Wolverhampton, Wolverhampton – United Kingdom on January 5th, 2006.
8. Ethics, Research Governance and Good Research Practices. Organised by the University of Wolverhampton – Wolverhampton on January 19th, 2006.

**E. MEMBERSHIP OF PROFESSIONAL BODIES**

1. Fellow, Institute of Company and Commercial Accountants of Nigeria
2. Member, Chartered Institute of Bankers
3. Member, American Real Estate Society

**F. PUBLICATIONS**

**1. Thesis / Dissertations**

* Draft National Quality Assurance Policy for Achievers University, Owo (2021). A Project submitted in Part Fulfilment of the Certificate for **Module 1 – Theory, Practice of Current Developments in Quality Assurance in Higher Education** at the Virtual Institute for Capacity Building in Higher Education in conjunction with the National Universities Commission (NUC), Abuja – Nigeria.
* An Investigation into Factors Affecting Housing Finance In Emerging Economies: A Case Study of Nigeria (2009) An Unpublished PhD Thesis, University of Wolverhampton, Wolverhampton – United Kingdom.
* Nigerian Capital Market Under Structural Adjustment Programme: An Appraisal of Activities in the Primary Market (1991), An M. Sc Dissertation, Department of Economics, Faculty of Social Sciences, University of Ibadan, Ibadan – Nigeria

**2. Books and Monographs**

* Akinwunmi Adeboye A. (2019) – Data Processing and Management Information Systems in Finance in the Emerging Economies.

**3. Contributions to Books (Chapters)**

* **Akinwunmi Adeboye A.** and Akinola, Akinwumi Olusegun (2020) – Investigating Dividends Policy and Market Value of Shares in Selected Quoted Deposit Money Banks in Nigeria –in *KaustubhaNand Bhatt* (Ed) – *Current Strategies in Economics and Management Vol. 8 Chapter 9, Book Publishers Int., West Bengal – India and Regent Street, London –UK*
* **Akinwunmi Adeboye A.** and Adekoya, Rosemary Bukola (2020) – Study on external reserve management and its effect on economic growth of Nigeria (1985 – 2013) – *Chun-Chen Kuo*(Ed) – *Insight into Economics and Management Vol. 3 Chapter 11,Book Publishers Int., West Bengal - India and Regent Street, London-UK*
* **Akinwunmi Adeboye A.** and Ajala, Rosemary Bukola (2020) – Sustainable Entrepreneurship and National Development in Nigeria (2000-2016) *- in Bakare Kazeem Kayode (Ed) – Insight into Economics and Management Vol.2 Chapter 9, Book Publishers Int., West Bengal – India and Regent Street, London-UK*
* **Akinwunmi Adeboye A**. (2019) – Theories of Banking: Robust Literature, Missing Link – in Onwumere , J. U. J. and Kabir Mohammed (Eds) – *Money, Banking, Finance, Financial Markets and Institutions, Enugu: University of Nigeria, Enugu Campus Publication.*

**4. Published Journals**

I Alo, Ebenezer A., **Akinwunmi Adeboye A.** and Efuntade, Olusegun Alani (2022) –

 Enhancing Effective Logistic Optimization through Operations Research

 Transportation Management Techniques, *FUOYE Journal of Finance and*

 *Contemporary Issues (Accepted for Publication).*

II Alo, Ebenezer A. and **Akinwunmi, Adeboye A. (2021) –** Achieving Standard and Total Quality Management Practices in Nigerian Polytechnics, *Christopher University*

 *Journal of Management and Social Sciences (CUJMSS)* Vol. 1 No 2, November 2021

 Pp 74-82.

III Alo, Ebenezer A. and **Akinwunmi, Adeboye A. (2021) -** Healthcare Delivery and Patients’ Satisfaction: An Empirical Analysis of Patients’ Perception of Quality Service Delivery in Southwest, Nigeria, *World Wide Journal of Multidisciplinary Research and Development 7(7) pp 65-70.*

IV Ilori, Folusho Olayemi and **Akinwunmi Adeboye** (2020) – Comprehensive Analysis of the Effect of Oil and Non – Oil Revenues on Economic Development in Nigeria, *International Journal of Accounting Research Vol. 5(3) 2000, pp 93 -106.*

V Micah, Ezekiel Elton Michael, Mohammed KazeemAdekunle and **Akinwunmi, Adeboye A.** (2019) – Assessment of Electronic Inventory Management Systems Utilization in the Healthcare Industry in Abuja (FCT), Nigeria *– European Journal of Business and Innovation Research Vol. 7 No 6, November 2019, pp 1-17.*

VI Micah, Ezekiel Elton Michael, Mohammed KazeemAdekunle and **Akinwunmi, AdeboyeA.** (2019) – Survival Strategies and the Growth of Small and Medium Scale Enterprises (SMEs) in the Federal Capital Territory (FCT), Abuja – Nigeria**,**  *European Journal of Business and Management Vol.11 No 30, 2019 pp 106-115*.

VII **Akinwunmi, Adeboye A.** and Akinola, Akinwumi Olusegun (2019) – Dividends Policy and Market Values of Shares in Selected Quoted Deposit Banks in Nigeria, *International Journal of Management Sciences and Business Research September 2019, Vol. 8 Issue 9 Pp 1-11.*

VIII **Akinwunmi, Adeboye A.** and Akinola, Akinwumi Olusegun (2019) – Financial Control and Accountability in the Public Sector in Nigeria, *European Journal of Accounting, Auditing and Finance Research, Vol. 7 No 7, August 2019 pp 89-98.*

IX Oyewole. Oyindamola O., Osimen, GoddyUwa, **Akinwunmi, Adeboye A.** and Anegbode E. John (2018) – The Role of Multinational Oil Companies (MNOC) and Militancy in Niger Delta, *International Journal of Humanities and Social Sciences Vol. 5 Issue 4, July / August 2018, pp 40-51.*

X **Akinwunmi, Adeboye A.** and Ajala-Adekoya, Rosemary Bukola (2018) – An Assessment of the Impact of External Borrowing on the Economic Growth of the Developing Countries (Nigerian Experience), *Asian Business Research Vol. 3 No 1, March 2018 pp 29-40.*

XI Ali-Momoh, Betty, **AkinwunmiAdeboye A.** and Akinola, Akinwumi Olusegun (2018) – The Relevance of Variance Analysis Cost Control in a Manufacturing Organisation in Nigeria, *Scholasticism – An* Interdisciplinary *Journal, Ambrose Ali University, Ekpoma – Nigeria Vol.2 (2018), pp 119-126.*

XII **Akinwunmi, Adeboye A.,** Ajewole Olusayo and Isaac Ogbeifun (2018) – Motivation and Employees Performance among Health Workers in Nigeria, *European Journal of Business and Management Vol. 10 No 6, 2018 pp 80-91.*

XIII Osimen, G. U., Micah, Ezekiel Elton Michael and **Akinwunmi, Adeboye A.** (2017) – The Role of Theoretical Framework in Qualitative Research,*Journal of Educational Research and Social Sciences Vol. 3 No 1, Nov 2017, pp 13-31.*

XIV Micah, Ezekiel Elton Michael, **Akinwunmi, Adeboye A.** and Aghemelu, Austin Thomas (2017) – Political Economy of the West and Africa Under-Development Syndrome in the 21st Century, *International Journal of Humanities, Social Sciences and Education (IJHSSE), Vol. 4 Issue 8, August 2017 pp 1-14.*

XV **Akinwunmi, Adeboye A.,** Micah, Ezekiel Elton Michael, Aghemelu, Austin Thomas (2017) – Motivation and Job Satisfaction among Female Employees in the Financial Sector in Nigeria, *Journal of Business Management Vol. 3 Issue 7, July 2017, pp 1-14.*

XVI Osimen, GoddyUwa, OyewoleOyindamola and **Akinwunmi, Adeboye A.** (2017) – Fulani Herdsman and Rural Communities / Farmer’s Conflicts in Nigeria, *Journal of Social Science and Humanities Research Vol. 2 Issue 6, June 2017 pp 72-88.*

XVII **Akinwunmi, Adeboye A.** and Adekoya, Rosemary Bukola (2016) – External Reserves Management and its effect on the Economic Growth of Nigeria (1985 – 2013). *International Journal of Business and Finance Management Research Vol. 4 Issue 3, 2016 pp 36-46.*

XVIII Osimen, Goddy U., **Akinwunmi, Adeboye A.** and Adetula, Samuel Lanrewaju (2015) – Peace Keeping Role of Nigeria in Sub-Saharan Africa, *Journal of Research in Humanities and Social sciences Vol. 2 Issue 10pp 26-34.*

XIX **Akinwunmi, Adeboye A.**, Gameson, R., Hammond F. and P. Olomolaiye (2012) – An Overview of Residential Real Estate Financing in Nigeria, *Journal of Real Estate Literature (A publication of the American Real Estate Society) Vol. 20 No 2, 2012 pp 263-288.*

XX **Akinwunmi, Adeboye A.** and OyedekoYusuph (2018) – Day-of-the- Week Effect and stock Market Liquidity: Does Blue Monday Effect Hold in Nigeria Stock Market Liquidity - In Proceedings of the 4th ICAN Annual International Academic Conference themed Contemporary Issues in Accounting, Finance and Corporate Governance in Collaboration with Covenant University, Ota – Ogun State held from April 17th – 20th, 2018 at the Covenant University, Ota-Ogun State pp 743-750.

XXI Abayomi, M. A. and **Akinwunmi, Adeboye A.** (2016) – Corruption: Obstacle to Sustainable Development in Nigeria, *Journal of Educational Research in Natural and Social Sciences, Vol. 2 Nos 1&2 pp 34-48.*

XXII Abu, J.A. and **Akinwunmi, Adeboye A.**  (2016) – Corporate Governance and Corruption Control, *Journal of Educational Research in Natural and Social Sciences, Vol. 2 Nos 1 & 2 pp 114 – 121.*

**5. Journals Accepted for Publication**

1. Ayodele, A. ‘Sesan, Akinwunmi, Adeboye A. and Adenegan, Taiwo S. (2021) – Resource Planning and Management in Nigeria for Economic Recovery Under Sustainable Economic Development: The Public-Private-Partnership (PPP) Model, *Journal of Educational Research in Natural and Social Sciences (JERNASS) (Paper Accepted)*

**6. CONFERENCE / WORKSHOP/ SEMINAL PAPERS**

2021 Training Workshop / Annual Conference for Directors of Academic Planning in Nigerian Universities (CODAPNU) between Mon. 10th and 12th Jan. 2022, at the Idris Abdulkadir Auditorium , National Universities Commission (NUC), Maitamt – Abuja, Nigeria

I 2021b Fundamentals, Current Developments and Future Directions of Accreditation

 in Higher Education, Organised by Virtual Institute for Capacity Building in Higher

 Education (VICBHE) – Abuja in conjunction with the National Universities

 Commission (NUC) between August 30th and October 11th, 2021.

ii 2021a Theory, Practice and Current Developments in Quality Assurance in Higher Education, Organised by Virtual Institute for Capacity Building in Higher Education (VICBHE) – Abuja in conjunction with the National Universities Commission (NUC) between May 31st and June 30th, 2021.

iii 2019 Training Workshop Conference held for Directors of Academic Planning in Nigerian Universities between 2nd and 6th December 2019, at the Idris Abdulkadir Auditorium, National Universities Commission (NUC), Maitama – Abuja, Nigeria

iv **Akinwunmi, Adeboye A.** and OyedekoYusuph (2018) – Day-of-the-Week Effect and Stock Market Liquidity: Does Blue Monday Effect Hold in Nigeria Stock Market Liquidity - In Proceedings of the 4th ICAN Annual International Academic Conference themed Contemporary Issues in Accounting, Finance and Corporate Governance in Collaboration with Covenant University, Ota – Ogun State held from April 17th – 20th, 2018 at the Covenant University, Ota-Ogun State pp 743-750.

v Abayomi, M.A. and **Akinwunmi, Adeboye A.** (2016) – Corruption: Obstacle to Sustainable Development in Nigeria. Paper presented at the Achievers National Conference on Public Policy (ANCOPP 2016) titled Corruption and Insecurity: Siamese Twin Impediments to Sustainable Development in Nigeria on Friday, May 27th, 2016 at the Trinity Auditorium, Achievers University, Owo – Ondo State, Nigeria.

vi Abu, J. A. and **Akinwunmi, Adeboye A.** (2016) – Corporate Governance and Corruption Control. Paper presented at the Achievers National Conference on Public Policy (ANCOPP 2016) titled Corruption and Insecurity: Siamese Twin Impediments to Sustainable Development in Nigeria on Friday, May 27th, 2016 at the Trinity Auditorium, Achievers University, Owo – Ondo State, Nigeria.

vii **Akinwunmi, Adeboye A.,** Gameson, R., Hammond, F. and P. Olomolaiye (2008) – The effect of Macroeconomic Policies on Project / Housing Finance in Emerging Economies – in Lodi, S. H., Ahmed, S.M.. Farooqui, R. U. and M. Saqib (Eds) – *Proceedings of the First International Conference on Construction in Developing Countries – Advancing and Integrating Construction Education Research & Practice, 4-5 August 2008, NED University of Engineering & Technology, Karachi – Pakistan pp 23-32.*

viii**Akinwunmi, Adeboye A.**, Gameson, R., Hammond F. and P. Olomolaiye (2007) – Mortgage Insurance and Housing Finance in Emerging Economies – in Boyd, D (Ed) – *Proceedings of 23rd Annual ARCOM Conference, 3-5 September 2007, University of Ulster, Belfast – UK,Association of Researchers in Construction Management pp 243 – 252.*

**G. COMMENDATION LETTERS**

* + 1. Commendation Letter for participating in the Committee on Benchmark for Minimum Academic Standards (BMAS) for Health Information Management issued on 14th October, 2020.
	1. Commendation Letter for participating in the Curriculum Development Committee of the Senate on the ratification of Benchmark for Minimum Academic Standards (BMAS) for Health Information Management issued on 14th October, 2020

**H. RESEARCH FOCUS / ACTIVITIES**

Researcher’s interests are focussed on Real Estate Financing in Emerging Economies, Machine Learning Approach for Credit Scoring, Corporate Finance, Management of Financial Institutions, Investment Analysis and Portfolio Management, Entrepreneurial Development, Project Evaluation and International Trade / Finance.

**I. COMMUNITY SERVICES**

Establishing the Araromi – Ibese Community Bank in Ogun State was by my initiative and it was commissioned in Jan. 1994. This was the first Community Bank in Yewa North Local Government of Ogun State.

1. **OTHER RELEVANT INFORMATION**
2. **Administrative and Management Experience while in Achievers University**
3. External Examiner for Undergraduate Programme (2018 / 2019 Academic Session) – Department of Banking and Finance, Afe Babalola University, Ado - Ekiti, Nigeria.
4. Master’s Project Examined – Department of Management and Entrepreneurship Studies, COMAS – AfeBabalola University, Ado Ekiti- Nigeria
5. ADEWUNMI, AbimbolaYetunde (Mrs) – Gender Diversity and Organisational Performance in Selected Tertiary Institutions in South-West of Nigeria - An M.Sc Project (2019), Department of Management and Entrepreneurship Studies, College of Social and Management Sciences, AfeBabalola University, Ado Ekiti – Nigeria.
6. ALABI, BolatitioBoladale (Mrs) – Women Empowerment and Skill Acquisition as a Strategy for Economic Development in Nigeria: A Case Study of Ekiti State – An M.Sc Project (2019), Department of Management and Entrepreneurship Studies,College of Social and Management Sciences,AfeBabalola University, Ado Ekiti – Nigeria
7. PONNLE, Adeola – Recruitment Ethics and Organisational Performance in Selected Companies in Akure, Ondo State - An M.Sc Project (2019), Departmentof Management and Entrepreneurship Studies, College of Social and Management Sciences, AfeBabalola University, Ado Ekiti – Nigeria
8. ABDULKAEEM, Zainab Ololade – Workplace Romance and Employees’ Performance in Selected Institutions in Ado Ekiti, Ekiti State – An M.Sc Project (2019), Department of Management and Entrepreneurship Studies, College of Social and Management Studies, College of Social and Management Sciences, AfeBabalola University, Ado Ekiti – Nigeria.

 (c) Postgraduate Thesis / Dissertation / Projects Supervised

1. Entrepreneurship, Small and Medium Scale Industries in Nigeria: A Myth or Reality – A PhD Thesis of Kessie International University, South Korea.
2. Examining the Impact of Employee Training and Development on Organisational Profits – An MBA Dissertation of Kessie University, South Korea.
3. A Machine Learning Approach for credit scoring of Fintech Start-Ups in Nigeria – An MBA Dissertation, Achievers University, Owo – Nigeria (2020 / 2021)
4. Capital Structure and Financial Performance of Selected Listed Manufacturing Firms Pre and Post COVID-19 in Nigeria. An M. Sc Accounting Dissertation, Achievers University, Owo – Nigeria (2020 / 2021)
5. Capital Structure and Financial Performance of Listed Healthcare Firms in Nigeria. An M. Sc Accounting Dissertation, Achievers University, Owo – Nigeria (2020 / 2021)
6. Liquidity Management and Performance of Manufacturing Firms in Nigeria. An M.Sc Accounting Dissertation, Achievers University, Owo – Nigeria (2020 / 2021)
7. Career Development and Employee Commitment in Insurance Companies in Akure Metropolis, Ondo State. An MBA Dissertation, Achievers University, Owo – Nigeria (2020 / 2021).
8. Public Sector Financial Management and Economic Growth in Nigeria: An Appraisal. An M. Sc Accounting Dissertation, Achievers University, Owo – Nigeria (2018 / 2019}
9. Determinants of Corporate Social Responsibility disclosure in all listed companies in Nigeria. An M. Sc Accounting Dissertation, Achievers” University, Owo – Nigeria (2018 / 2019)
10. Oil, Non-Oil Revenue Generation and Economic Development in Nigeria. An M. Sc Accounting Dissertation, Achievers’ University, Owo – Nigeria (2018 / 2019}
11. Dividends Policy and Market Value of Shares on the Nigerian Stock Exchange: A Study of Selected Quoted Deposit Money Banks in Nigeria. An M. Sc Accounting Dissertation, Achievers’ University, Owo – Nigeria (2017 / 2018 Session)
12. The Nigerian Tax Administration and Information Technology: A Study of Selected Federal Government Establishments Operating IPPIS. An M. Sc Accounting Dissertation, Achievers University, Owo – Nigeria (2017 / 2018 Session)
13. Tax Revenue Generation and Economic Development in Nigeria (1993 – 2017). An M. Sc Accounting Dissertation, Achievers University, Owo-Nigeria (2017 – 2018 Session)
14. Dynamic Effect of Non-Oil Export on Exchange Rate Volatility in Nigeria. B. Sc Banking and Finance Project, Achievers University, Owo – Nigeria (2017 / 2018 Session)
15. External Debt and Nigerian Economic Growth (1970 – 2016). B. Sc Banking and Finance Project, Achievers University, Owo – Nigeria (2017 – 2018 Session)
16. The Use of Accounting Ratios To Measure Financial Performance of Deposit Money Banks (A Case Study of Access Bank Plc 2000 – 2015). B. Sc Banking and Finance Project, Achievers University, Owo – Nigeria (2015 / 2016 Session)
17. **EXTRA CURRICULUM ACTIVITIES**

Reading professional journals, political discourse, travelling and watching Arsenal Football Club of England, as a favourite team

**L. REFEREES**

**Names and Addresses of 3 Referees**

1. **Professor Paul Olomolaiye**

Pro Vice-Chancellor and Executive Dean

Faculty of Environment and Technology,

University of West England

Frenchay Campus, Coldharbour Lane,

Bristol BS16 1QY, UNITED KINGDOM

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1. **Dr Fola Michael Ayokanmbi**

Associate Professor,

 Department of Technology,

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 Alabama A & M University

 P. O. Box 448

 Normal, Alabama 35762 USA

 Email: Michael.ayokanmbi@aamu.edu

 Tel. 001(256)372-4312

Fax: 001(256)372-5564

1. **Professor Joseph Odekunle Fayeye**

 Dean, College of Social and Management Sciences,

Achievers University,

KM 1, Idasen – Ute Road,

P. M. B. 1030,

Owo – Ondo State

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Signature ............................................. Date: 3rd October, 2021