

THE BIG CHAPTER

Steven Ademola: The Call That Changed OJP

A selected excerpt

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CHAPTER THREE

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February 19, 2003.

Traffic was wicked on Ademola Adetokunbo that day. I cannot recall why. It snaked as far as the eye could see, and by that time of the afternoon, the air conditioner had decided to go on a summer vacation.

My colleague, Chinedu Ibiam, and I were on our way to see two of our biggest clients. My car had broken down at the office, and Chinedu had offered to drop me off since his own client was a few blocks away. He had suggested rolling down the windows, which we did, paying for it with the sounds of blaring horns and people. Lagos was, after all, life.

I had recently been promoted to Director, Strategy & Business at Indo International, a small but fast-growing

manufacturing company that was attracting growing investor interest.

We were in the middle of an argument about what was causing the traffic, when my phone started to ring. The number was one I did not recognize. Usually, I would not have taken the call but that day, I took the call almost immediately.

“Hello?”

“Mr. Steven Ademola?” His voice was soft and gentle, and at first, I almost thought he was one of those people who made a living trying to con people out of their hard-earned money.

“Who is speaking?” I asked, irritated.

I heard a chuckle, then a gentle reply: “Bad day, huh? This is Kayode Lawal of OJP Microfinance Bank. I have your CV in front of me and thought I would call”.

Founder and Chairman of OJP Microfinance Bank — Chief Kayode Lawal. The name rang several bells in my head. At first, I thought to myself: “What a clever scammer”.

“Adenike Orimisan speaks highly of you, and she says you could become our next Chief Executive,” he said.

I froze. Chief Executive? Me? Had he mixed up my name with someone else’s? But then he mentioned Adenike, my friend from university.

He continued: “I would like to have a chat with you. When can you come into the office?”

Till today, I cannot remember what I said to him or how I said it and how the conversation ended. All I recall is Chinedu asking if I was alright and if he needed to turn the knob on the air conditioner, as I was sweating profusely.

I would later look back at my time at OJP with fondness and appreciation. Nine years later, people would remember the awards, the headlines and the fact that I had become one of the youngest CEOs in the country. What they would not see were the fourteen months of tears, struggle and uncertainty that came first.

But none of that had happened yet. On February 19, 2003, I was a strategy director sitting in a hot car on Ademola Adetokunbo, wondering why the Chairman of a microfinance bank had called me.

Note: Names of persons and companies have been altered, based on client confidentiality.