She was a 'late starter' in the business sense, having concentrated on raising her four sons and three daughters for the first 24 years after leaving school. When she joined the Ibru Organisation, she had many opportunities for career development. I could have done anything from law to economics to social welfare, but when I was given the opportunity to enter Oceanic Bank in a management role, it came at a time I was ready for it.

And now she is ready for more. Her bank's vision is 'Think Banking, Think Oceanic' and it's a vision that Ibru believes will serve all Africans, not just Nigerians. 'We extract value and touch people in terms of their ability to actualise themselves. We reach out to people that other banks don't ordinarily assist. We identify up-and-coming entrepreneurs and mentor them, assisting with strategic business plans. We believe that the only way Africa can grow is by identifying its own entrepreneurs and giving them the necessary financial support.'

Oceanic Bank is highly regarded in Nigeria and continues to expand. Ibru explains: 'Our thinking is that we have to build on this goodwill for the future, not only to become a top Nigerian bank, but to expand into other African countries where we can also provide services to people who want to take advantage of what we have to offer, especially in terms of value-added services.'

Marta Torre is host to the first Oceanic Bank outside of Nigeria and Ghana is next in line. 'We want to bring banking to the average African. There have been many Africans who have not been able to realise their business dreams because of a lack of funds. What we have achieved in Nigeria can be achieved in many other African countries. Actually, we will not stop in Africa, because we will follow our entrepreneurs wherever they go, continuing to provide the necessary financial services to help them prosper – even if that is outside the continent.'

Ibru has a positive outlook for Africa's economic growth. 'It seems,' she says, 'that everybody is coming to Africa to trade. This is the best time for us all. Africans are beginning to take their destiny into their own hands with their new “can-do” attitude. The continent is on the threshold of huge development and there are a lot of countries that are looking for opportunities to create value. Combining finance, education and information technology is going to create a new culture that will help us all achieve our goals faster and gain advantages in a short period of time. This is the right time for Africa. There is no doubt of that.'

One wonders what keeps Cecilia Ibru committed to the bank. Surely it is time to move on to other challenges? But she is quick to respond. 'It is like having a child. You want to help that child to grow into a responsible citizen that will affect others positively. I am therefore committed to Oceanic Bank because we are, by all standards, a very young company, a big competitor with top banks that are over a century old.'

The media refers to Ibru as one of the most powerful women in Africa and it is clear that she was born to serve mankind. She is focused on encouraging people to accumulate knowledge and achieve self-advancement by walking her talk. 'I believe in always doing my best no matter what I do. By the time I retire from the bank, I will be well established enough for the next generation to take it to the next level. The best man must run the bank,' she says. Of the best woman, we say AB.

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And now she is ready for more, it seems. Her bank's vision is Think Banking, Think Oceanic and it is a vision that Ibru believes will serve all Africans, not just Nigerians. "We extract value and touch people in terms of their ability to actualise themselves. We reach out to people that other banks don't ordinarily assist. We identify up-and-coming entrepreneurs and mentor them, assisting with strategic business plans. We believe that the only way Africa can grow is by identifying its own entrepreneurs and giving them the necessary financial support."

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