

Managing investment in the diaspora

Imagine the wealth that could be created if Nigerians in diaspora invested the estimated US \$25 billion sent home annually directly into the Nigerian economy?

With over 15 million Nigerians living abroad* it comes as good news that Coronation Registrars has built a digital platform allowing people living in the diaspora to buy, sell, track or manage their investments remotely, regardless of where in the world they are. By digitalising products, especially shareholder dividend payments, for example, Nigerians living abroad don't have to travel home in person to access their investment earnings. Instead, Coronation's digital self-service channels allow shareholders to access share registries, secure e-mandates, and effect soft copy share dematerialisation, all online. Even where forms require physical signatures, the Coronation digital platform provides a work-around verification process, remotely validating identification details with security questions to enable the electronic signing of documents.

The ability to confirm identity remotely is particularly useful for Nigerians living abroad who, for example, get married and change their names, or who, over time, may have altered their signatures, opened new accounts or have new addresses overseas. Even investors living in Nigeria no longer need to visit Coronation offices. Just as one can manage investments from abroad remotely, Nigerians living at home can do the same from the comfort and convenience of their homes or offices.

Another advantage of a digitalised investment management process is Coronation's online unclaimed dividend search facility. Shareholders living abroad, or even in Nigeria, who have lost track of their investments or can no longer remember what investments they may have taken out years ago, can simply upload their details to Coronation's online unclaimed dividend search link. Linked to Nigeria's national investment register, users will quickly be reunited with lost or forgotten investments.

Digitalised processing is especially useful should Nigerians die abroad, or when Nigerians living abroad need to complete probate processes for loved ones who have passed away at home. The Coronation digitalised platform helps clients, for example, send certified true copies of probate documents to registrars, and set up and operate estate late accounts remotely. Nigerians living abroad requiring the probate process to be guided and managed by a trustee can also now contact and appoint a trustee in Nigeria online.

While particularly useful for Nigerians living abroad, Coronation's online probate management process can be used by all Nigerians, regardless of where they find themselves. Even Nigerians living at home, for example, will benefit from using the online probate management process, avoiding queues while managing the process from the comfort of their own homes or offices.

Moreover, a link to Coronation Registrars appears on most third-party partner sites. This allows Nigerians invested in products through third parties, like Access Bank for example, to use the Coronation Registrar online platform to research and manage their investments, complete probate processes, or appoint a trustee online in Nigeria through **Coronation Trustees** as their managers.

The Coronation ShareholderLive (<https://shareholderlive.coronationregistrars.com/>) platform presents Nigerians in diaspora an opportunity to do much more with their hard-earned income than just send cash home - or hoard it abroad. Investing the estimated US\$ 25 billion repatriated annually by Nigeria's diaspora will not only make much more money available to the folk at home, but cycling these volumes into the domestic investment industry will significantly deepen local capital markets, strengthen domestic balance sheets, and drive unprecedented new growth and job creation.

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