

VANESSA CHIEMERIE KELECHI

A C A R B

SENIOR CORPORATE & COMMERCIAL LAWYER

FINANCIAL SERVICES · FINTECH · PAYMENTS

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PROFESSIONAL ASSOCIATIONS

Nigerian Bar Association (NBA)

Member — Lagos Branch

Compliance Institute of Nigeria (CIN)

Member — MCIN

Nigeria Inst. of Chartered Arbitrators

Associate Chartered Arbitrator — AcArb

EDUCATION & CERTIFICATIONS

Nigerian Law School

Bachelor of Laws — BL
Second Class Upper
2022

University of Benin

Bachelor of Laws — LL.B
2021

Nigeria Inst. of Chartered Arbitrators

Associate Chartered Arbitrator (AcArb)
2021

Clinton Global University, Edinburgh

Criminal Justice, Advocacy & Educational Access
2020

Acumen Compliance

AML/CFT Certification
2025

Digihub Technology Institute

Front-end Software Development
2021

IN VIEW

UK Solicitors Qualifying Exam (SQE)

Solicitors Regulation Authority — England & Wales

Certified AML FinTech Compliance Assoc. (CAFCA)

ACAMS — Global Body

Institute of Chartered Secretaries & Administrators (ICSAN)

Corporate Governance & Company Secretarial

CAREER PROFILE

Senior corporate and commercial lawyer with deep expertise in financial services regulation, cross-border payments, and fintech licensing across Africa, the UK, Canada, and the US. Proven track record leading regulatory strategy, securing high-impact licences, supporting complex product launches, and advising boards and C-suite on risk, governance, and growth in highly regulated environments. Operated at Head of Legal level, supporting acquisitions, fundraising, and international expansion. Known for internalising compliance functions and significantly reducing reliance on external counsel. Particularly strong in payments, stablecoins, EMI/PI regulatory frameworks, digital asset regulation, and regulator-facing roles across FCA, FinCEN, FINTRAC, and CBN environments. Experienced in UK FCA Authorised/Small Payment Institution frameworks, Canadian MSB licensing, US FinCEN compliance, sandbox advisory, and GDPR obligations — positioning for senior legal and compliance leadership within global fintech organisations in the UK, Canada, and the US.

Core Value Delivered: Support regulated financial services and fintech companies to enter markets, obtain licences, launch products, and scale compliantly — while reducing legal costs and regulatory risk. Senior regulatory leadership across multiple jurisdictions; direct engagement with CBN, SEC, FCA, FinCEN, FINTRAC; successful acquisition of PSS, IMTO, MSB and investment licences; AML/CFT and transaction monitoring for high-value cross-border flows; M&A and acquisition support; fundraising and investor readiness; board governance and company secretarial leadership.

REGULATORS ENGAGED

CBN SEC FCA FinCEN FINTRAC

CORE EXPERTISE

PAYMENTS & PSP REGULATION	FINTECH LICENSING	AML / CFT FRAMEWORKS
CROSS-BORDER PAYMENTS	STABLECOINS & DIGITAL ASSETS	M&A & ACQUISITIONS
CORPORATE FINANCE	COMMERCIAL CONTRACTS	SAAS & API AGREEMENTS
BOARD GOVERNANCE	INVESTOR DUE DILIGENCE	KYC / CDD / TM
MARKET ENTRY STRATEGY	FUNDRAISING & CAPITAL RAISES	IP & DATA PROTECTION
EMI / PI REG. FRAMEWORKS	GDPR & DATA PRIVACY	COMPANY SECRETARIAL
CONTRACT DRAFTING & REVIEW	REGULATORY SANDBOX ADVISORY	SOFTWARE LICENSING

PROFESSIONAL EXPERIENCE

BLUEBULB

May 2023 — Present (3+ Years)

Continuous three-year engagement with Bluebulb. Outsourced by Bluebulb to lead regulated operations at Rabafast Technologies (Canada/USA) and Sendova (UK) during 2024–2025 before returning as Legal Manager.

LEGAL MANAGER

Nov 2025 — Present

Leading legal, regulatory, and risk strategy for Bluebulb's expanding fintech platform across payments and credit infrastructure. Overseeing credit risk rating frameworks; supported acquisition of a \$400K PSS licence; advised on a \$20 Billion commercial paper raise. Implementing compliance reporting across Nigeria and Canada; continuously engaging regulators; responding to audits; ensuring alignment with evolving AML, GDPR, and payments regulations. Providing senior legal advisory on product development, partnerships, licensing, and cross-border expansion; internalising legal operations; reducing external legal costs by over 67%; and strengthening board governance, risk management, and company secretarial functions.

CONTINUED

HONOURS & AWARDS

- NBA Lagos Exceptional Award — 2024
- Tony Elumelu IWD Mentee — 2022
- 1st Place Nigeria Institute of Chartered Arbitrators Associate Training Exam 2021
- Judge Ajibola Prize for International Arbitration (ICJ)

PUBLIC SPEAKING

- Speaker —
Stablecoin Africa 2025 Summit
on building trusted payment rails, tackling fraud, and strengthening identity frameworks in digital finance
- Thought Contributor —
African Tech Summit, Nairobi 2024
- Speaker —
African NXT International Conference
on engaging young people in open government
- Keynote Speaker —
Tryve Technologies Conference
on governance and innovation in emerging technology
- Anchor Speaker —
NBA Lagos Conference 2023
on law in a globalised economy

PUBLICATIONS

Recapitalization Waves: A Risky Trajectory for Future M&A in Nigeria's Banking Sector
[The Cable · BusinessDay](#)

Understanding the CBN 2024 Guidelines on Dormant Accounts and Unclaimed Assets
[The Cable · LawPavilion](#)

Revisiting the Gender Equality Bill and the Senate Idiosyncrasies
[Lawyard](#)

Analysing the Nuances of the CJN v CCT: Fidelity to the Rule of Law
[Legal Commentary](#)

LANGUAGES

English **FLUENT**
Igbo **BASIC**
Pidgin English **PROFICIENT**

INTERESTS

- Cross-border Payments
- Fintech Markets
- Global Policy
- Media & Public Affairs
- Startup Ecosystems
- Community Development
- International Affairs
- Tech Innovation

ADDITIONAL SKILLS

- Contract Lifecycle Management
- Legal Project Management
- Regulatory Technology (RegTech)
- Privacy by Design / GDPR
- Payment Scheme Rules (Visa/MC)
- Term Sheet Negotiation
- VC & Growth Equity Terms
- Open Banking & PSD2/PSD3
- AML Risk Assessment
- Legal Ops & Budget Management
- Regulatory Change Management
- Corporate Governance Advisory
- Board Pack Preparation
- Correspondent Banking Frameworks
- Shareholder Rights & Restructuring

PROFESSIONAL EXPERIENCE (CONTINUED)

HEAD OF LEGAL — Rabafast Technologies Inc.

Jan 2025 — Nov 2025

Head of Legal (Secondment)

Seconded by Bluebulb | Canada & USA regulated market entry

Seconded by Bluebulb to lead Rabafast's entry into the Canadian and US markets and establish regulated payments operations from inception. Built the Canadian Money Services Business from the ground up; secured FINTRAC MSB registration; implemented full AML, KYC, CDD, transaction monitoring, and regulatory reporting frameworks aligned with FINTRAC and FinCEN requirements. Advised on a \$20 million early-stage fundraising round; supported investor due diligence; structured regulatory disclosures. Led legal strategy for stablecoin and digital asset partnerships, including advisory on Circle Mint integration. Negotiated commercial agreements with Thunes, Fireblocks, Yellow Card, and Conduit Technology. Supported product development, software licensing, API partnerships, and cross-border payment rails while significantly reducing dependence on foreign consultants.

HEAD OF LEGAL — Sendova (UK)

May 2024 — Jan 2025

Head of Legal (Secondment)

Seconded by Bluebulb | UK expansion and regulatory repositioning

Seconded by Bluebulb to lead the UK expansion and regulatory repositioning of a London-based payments institution. Managed the full legal acquisition of the business from its previous owners; rebuilt the entity's legal, governance, and regulatory foundation. Onboarded the full C-suite, product, and technology leadership teams; established governance, reporting, and compliance structures aligned with FCA expectations. Managed banking and liquidity relationships across Europe, the US, China, and African payment corridors. Prepared and supported the entity's FCA application to transition from a Small Payment Institution to an Authorised Payment Institution, engaging directly with regulators and external stakeholders.

SENIOR LEGAL COUNSEL

May 2023 — Apr 2024

Led group-wide legal and regulatory strategy for a multi-entity fintech group operating across payments, asset management, and financial services. Secured a CBN IMTO licence, a SEC Fund Portfolio Manager licence, and a CBN PSS licence across three special purpose vehicles. Built and implemented compliance frameworks aligned with CBN, SEC, AML/CFT, and data protection requirements; engaged directly with regulators on applications, inspections, and post-licensing obligations. Internalised legal and regulatory processes, reducing external legal spend to under 35% of annual budget. Acted as board secretary; advised senior management on regulatory risk; supported multi-million-dollar transactions across payments, digital assets, and financial services.

INFUSION LAWYERS

Feb 2022 — Apr 2023

Associate

Advised a global investment firm with portfolio exposure spanning oil & gas, blockchain technology, real estate, infrastructure, healthcare, and private equity across Western Europe, Sub-Saharan Africa, and the Middle East. In the energy and extractives sector, advised on upstream joint venture agreements, farm-in/farm-out transactions, production sharing contracts, and regulatory compliance under NUPRC and DPR frameworks, including Petroleum Industry Act (PIA) implementation. In the blockchain and digital assets space, structured token issuance frameworks, advised on DAO governance, drafted smart contract advisory memoranda, and provided regulatory analysis on DeFi platforms and crypto asset classification. Supported infrastructure mandates involving PPP agreements, concession contracts, and EPC/FIDIC frameworks across construction and real estate developments. Advised portfolio companies in healthcare and pharma on licensing, distribution agreements, and regulatory submissions. Negotiated and executed cross-sector transaction documents including share purchase agreements, convertible notes, shareholder agreements, loan facilities, and NDAs. Led multi-jurisdictional dispute resolution for major Nigerian indigenous companies across oil & gas, infrastructure, and construction sectors.

EARLIER EXPERIENCE

AUTOGIRL

Aug 2021 — Feb 2022

Head of Partnerships

Led commercial partnership strategy, contract negotiation, and business development across the automotive sector. Drafted and reviewed commercial agreements, supplier contracts, and partnership frameworks; managed key external relationships and supported commercial structuring of new business lines.

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BROAD INDUSTRY EXPERIENCE

Cross-sector corporate & commercial practice spanning oil & gas, blockchain & digital assets, infrastructure, real estate, employment law, public law, communications, and legal publishing.

SECTORS COVERED

- Oil & Gas / Extractives
- Blockchain & Digital Assets
- Real Estate & Construction
- Infrastructure & PPP
- Healthcare & Pharmaceuticals
- Private Equity & Venture Capital
- Technology & TMT
- Employment & Labour Law
- Public Law & Governance
- Legal Media & Publishing
- Corporate & Commercial Litigation
- International Arbitration

EARLIER EXPERIENCE (CONTINUED)

OXFORD HOLDINGS

Oct 2021 — Apr 2022

Corporate Communications Lead

Led corporate communications, stakeholder engagement, and brand positioning for a diversified holding group spanning real estate, investments, and commercial services. Drafted internal and external communications, managed investor-facing disclosures, and coordinated stakeholder messaging across business units. Gained cross-sector exposure to corporate governance and board-level communications across a multi-industry holding structure.

DUALE, OVIA, ALEX-ADEIPE & ASSOCIATES

Mar 2022 — May 2022

Legal Extern

Gained Tier 1 Nigerian law firm exposure across energy, real estate, maritime, infrastructure, and capital markets practice groups. Supported senior partners on upstream oil & gas regulatory matters, gas utilisation agreements, and environmental compliance under the Petroleum Industry Act (PIA). Assisted on maritime and admiralty transactions including port agreements and vessel charterparties. Participated in real estate due diligence, title investigations, and property acquisition documentation. Contributed to public sector procurement advisory and government contract reviews across construction and infrastructure projects. Developed strong transactional drafting skills across diverse commercial practice areas at Nigeria's most prominent corporate law firm.

NATIONAL INDUSTRIAL COURT OF NIGERIA

May 2022 — Jun 2022

Legal Extern

Supported judicial proceedings and case management at Nigeria's specialist employment and labour court across multiple industry sectors. Researched and prepared case files covering oil & gas sector collective bargaining disputes, aviation sector employment termination claims, construction industry workplace rights litigation, and healthcare sector discrimination proceedings. Developed deep working knowledge of Nigeria's Labour Act, Trade Disputes Act, National Industrial Court Act, and related instruments governing employment relationships across all major industry sectors.

AFRICAN BAR ASSOCIATION

Sept 2020 — Dec 2020

Secretariat Committee Member

Supported the pan-African legal advocacy and continental governance work of the African Bar Association. Contributed to organisation of continental legal events and member jurisdiction coordination across 54 member states. Engaged with cross-border legal policy discussions spanning natural resources law, trade law, human rights, and continental governance frameworks, including work touching on energy, extractives, and cross-border investment regulation.

INTERNATIONAL BAR ASSOCIATION

May 2020

Facilitator

Facilitated delivery of an IBA programme engaging international legal practitioners on global legal developments spanning technology regulation, cross-border commercial law, natural resources, and comparative legal frameworks. Gained exposure to multilateral legal institutions and international legal practice across multiple jurisdictions and industry sectors.

NIGERIAN BAR ASSOCIATION — SBL CLUB

Nov 2019 — Sept 2021

Club Coordinator

Led coordination of the NBA Section on Business Law Club, organising legal seminars and professional development events on corporate transactions, energy law, capital markets, and commercial practice. Built and managed member engagement across the Nigerian legal profession over a two-year tenure, supporting institutional growth, network development, and cross-sector knowledge-sharing.

ALEGH & CO SAN

Aug 2018 — Jan 2019

Paralegal

Supported a Senior Advocate of Nigeria's high-volume chambers across civil litigation, commercial disputes, oil & gas regulatory matters, real estate conflicts, and construction arbitration. Conducted legal research, drafted pleadings, motions, and affidavits, and assisted with court filings across multiple practice areas and industries. Gained foundational exposure to Nigerian commercial litigation, civil procedure, and chambers management.

LEGAL WATCHMEN

Feb 2016 — Aug 2018

Legal Writer

Produced legal analysis, regulatory commentary, and editorial content across a broad spectrum of Nigerian law. Covered oil & gas regulatory developments (including pre-PIA upstream policy debates and environmental compliance), real property law, criminal justice reform, constitutional law, technology regulation, infrastructure governance, and corporate law developments. Built strong analytical writing and legal research skills across industries, contributing to public legal literacy and cross-sector legal discourse over a two-year tenure.