



CORPORATE PROFILE & CAPABILITIES STATEMENT

Creative Research Associates

The analytical architecture legacy consultancies don't build — publication-grade 3-statement models, macroeconomic intelligence, and sovereign investment platforms.

We fuse 40 years of hands-on West African banking and dealmaking with deterministic AI pipelines to deliver bankable financial models and strategic diagnostics in days, not quarters — at up to 90% fee savings vs Big 4 advisory invoices.

Up to 90%

Fee savings vs Big 4 advisory invoices
(\$2,500 fixed vs \$100K–\$250K+)

48h – 4w

Rapid deliverable turnaround (48h
diagnostics, 5d models)

40+ Yrs

Investment & commercial banking track
record across West Africa

100%

Mathematical zero-variance audit-ready
architecture

THE ADVISORY PARADOX

Why Should Bankable African Deals Cost \$150,000 Just to Document?

Legacy advisory models are structurally broken, inhibiting growth and development in developing economies. International consultancies bill exorbitant fees for junior analyst desk research, while local sponsors are locked out of global capital markets by prohibitive transaction costs. CRA replaces mechanical labor with deterministic AI pipelines grounded in real-time central bank telemetry, with transaction architecture led directly by senior African bankers.

DIMENSION	THE CRA ARCHITECTURE	TRADITIONAL GLOBAL (BIG 4 / MBB)	REGIONAL BOUTIQUES
Fee Structure	Fixed-fee upfront (\$2,500 – \$25,000+)	\$100,000 – \$250,000+ hourly retainers	\$15,000 – \$40,000 with scope expansions
Delivery Velocity	48 hours – 4 weeks turnaround	8 to 16 weeks	6 to 10 weeks
Team Composition	Senior professionals (zero juniors)	Junior analysts billed at partner rates	Blend of senior and junior team members
Model Architecture	AI-scaffolded, dynamic zero-variance	Static spreadsheets, fragile formulas	Mixed quality templates
Knowledge Transfer	Complete formula transparency & ownership	Locked sheets to protect billable hours	Locked sheets to protect billable hours

90%

Fee Savings vs Big 4 advisory invoices (\$2,500 standard vs \$100K+)

48h – 4w

Rapid Turnaround · 48h diagnostics, 5d standard models

40+ Yrs

Local Market Truth · commercial banking across West Africa

100%

Zero Formula Variance · audited circularity resolution

HOW THE MODEL WORKS

Nine Pillars of Zero-Variance Rigor

Three operating forces combine to disrupt legacy advisory economics — delivering publication-grade modeling, empirical central bank telemetry, and transparent fixed fees.

40+ Years Senior Leadership

Commercial banking, private equity, DFIs, concessions, and real-world African operations across infrastructure, power, mining, telecoms and finance.



Deterministic AI Scaffolding

Automated pipelines absorb data extraction, central bank telemetry ingestion, and calculation — guaranteeing mathematical zero-variance and auditability.



Senior Independent Practitioners

Vetted senior practitioners mobilized directly with zero corporate overhead bloat, zero analyst churn, and zero junior training hours.

32

Standardized diagnostic modules per country/sector dossier

48 Hours

Strict delivery guarantee for sovereign macro diagnostics

1,000x

Monte Carlo IRR & DSCR stress-testing iterations

FAST / SMART

Spreadsheet standards adhering to IFC & AfDB appraisal criteria

WHY AUTOMATION, WHY NOW

Turning Automation Into an Economic Equalizer

While developed economies debate whether automation threatens white-collar employment, in developing markets technology is the great equalizer. It democratizes access to sophisticated corporate finance, macroeconomic intelligence, and transaction preparation.

The African Philosophical Foundation • UAC Nkannea ("The Light of Innovation"): Inspired by the philosophy behind this Adinkra symbol, CRA's mission is to use frontier technology to leapfrog legacy advisory methods that have historically disadvantaged African sovereigns and indigenous sponsors through exclusionary pricing. By combining sovereign data sovereignty with deterministic automation, we bring institutional-grade capital access to every bankable transaction.

Rapid Diagnostic Scaffolding

Automated pipelines ingest central bank telemetry, multilateral gazettes, and national budgets to absorb junior drafting labor.

Sovereign Data Sovereignty

All models are processed within private, air-gapped enclaves with AES-256 encryption. Client data never trains public AI models.

Massive Capital Preserved

Preserving \$40,000 to \$235,000+ per transaction to reinvest directly into project execution, local employment, and capex.

LEADERSHIP & GROUND TRUTH

Senior Professionals. Zero Junior Intermediaries.

CRA's foundation reflects the 40-year career of founder **Joseph A T Demby**, an MBA and Chartered Financial Analyst (CFA), spanning commercial banking, corporate finance, and executive leadership — including 25 continuous years operating within African emerging markets across infrastructure, power, mining, telecoms, and financial services. Every engagement is led directly by senior practitioners.

01 // CAPITAL PERSPECTIVE

The Fund Manager's Eye

Managing African investment portfolios for offshore funds requiring strict risk controls, forensic audits, covenant compliance, and uncompromising corporate governance.

02 // ENTERPRISE PERSPECTIVE

The Executive's Reality

Running African operating companies on the ground — payroll, supplier credit, port clearance, and steering balance sheets through severe FX shortages and devaluations.

03 // SOVEREIGN PERSPECTIVE

The Policymaker's Strategy

Advising African ministries and investment promotion boards to structure bankable PPPs, deploy sovereign portals, and negotiate multi-stakeholder financing packages.

“Advancement through creative and technological innovation.”

CORE PHILOSOPHY • UAC NKANNEA

INSTITUTIONAL SERVICES

Institutional Advisory Across Five Core Disciplines

Every deliverable adheres to international banking standards with fixed-fee pricing and guaranteed delivery within days, not quarters.

[01] Macroeconomic & Sovereign Diagnostics

48H SLA

Granular sovereign and sector economic intelligence covering inflation, FX corridors, debt sustainability, and concession benchmarks.

- 15–20 page publication-ready Country / Sector Dossier
- FX risk telemetry, currency sensitivity & liquidity analysis
- Regulatory policy matrix & sovereign benchmarks

\$2,500 STANDARD · 48 HOURS \$5,000+ BESPOKE

[02] 3-Statement Financial Modeling

MOST POPULAR

Publication-grade dynamic IS, BS, and Cash Flow projection models with audited circularity resolution and Monte Carlo sensitivity testing.

- Audit-ready Excel workbook with zero formula variance
- Dynamic DCF, IRR, and DSCR banking sensitivity tables
- Executive memorandum & investment committee summary

\$2,500 STANDARD · 5 DAYS \$5,000+ BESPOKE

[03] Digital Investment Ecosystems & Hubs

PLATFORM

Turnkey sovereign investment portals and private deal rooms connecting national project pipelines with international DFIs and syndicates.

- White-labeled sovereign deal intake & verification platform
- Encrypted virtual data room (VDR) with access telemetry
- Interactive macroeconomic indicators & GIS pipeline maps

FROM \$25,000 · SCOPED 2–4 WEEKS

[04] Fundraising Dossiers & DFI Syndication

CAPITAL INTRO

Institutional Information Memoranda (IM), syndicate teasers, and underwriting packs tailored to the strict credit committees of AfDB, IFC, BII, AFC, and regional commercial banks.

- 35–50 page institutional Information Memorandum (IM) · 3-page executive teaser for capital syndicates
- Targeted capitalization structure & DFI Environmental & Social Governance (ESG) gap matrix

\$2,500 STANDARD (5 DAYS) · \$5,000+ BESPOKE (1–4 WEEKS) SYNDICATE-READY

[05] Company Report & Due Diligence Research

DUE DILIGENCE

Rigorous multi-source corporate intelligence, governance profiling, off-taker creditworthiness assessments, and physical asset verification conducted across West Africa.

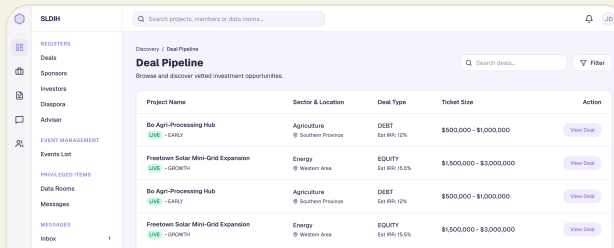
- Company profile, shareholding structure & historical financial performance analysis
- Operations & key executive vetting · Physical site verification & local stakeholder testimony

\$2,500 STANDARD (5 DAYS) · \$5,000+ ADVISORY (SCOPED) GROUND TRUTH

OPERATIONAL INFRASTRUCTURE

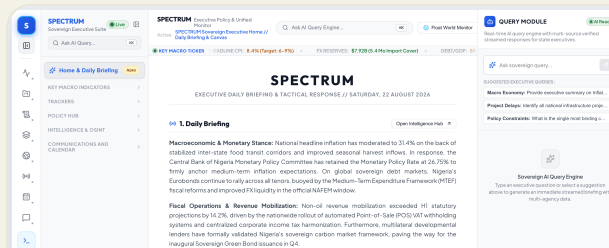
AI-Enhanced Tools & Platforms Ready for Sovereign Deployment

We don't just deliver static PDFs that gather dust on a shelf. We build and deploy live digital environments that streamline intelligence, monitoring, and deal execution across African markets.



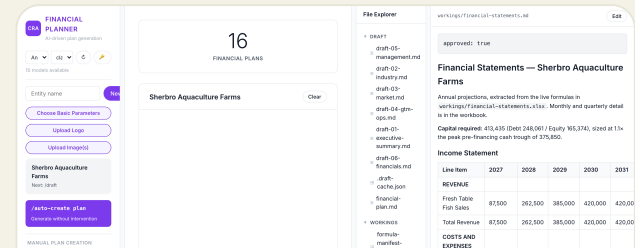
Sierra Leone National Investment Hub

National sovereign investment ecosystem showcasing infrastructure pipelines, data rooms, regulatory concessions, and deal matchmaking.



Spectrum Geopolitical Telemetry

Executive dashboard tracking regional macroeconomic indicators, currency depreciation corridors, legislation trackers, and capital projects.



Financial Planner Workspace

Institutional narrative and dynamic statement editor combining balance sheet linking, debt scheduling, and valuation sensitivity.

ANGLOPHONE
● ECOWAS
TELEMETRY SUITE

Real Sector & GDP ·
Growth & Prices

Fiscal & Debt · Deficit &
Restructuring

Monetary & FX · Policy
Rates & Corridors

Financial Sector · CAR,
NPLs & Liquidity

Ghana · Nigeria · Sierra Leone ·
Liberia · The Gambia · 2021–2025P

WHO WE SERVE

Strategic Client Segments & Regional Footprint

CRA acts as a high-velocity technical and transactional partner to leading market participants across Africa’s investment ecosystem.

CLIENT SEGMENT	PRIMARY VALUE REALIZED
Investment Agencies	Diagnostics & digital tracking platforms that convert international interest into committed capital.
PE & VC Funds	Accelerated deal screening, standardized financial modeling & portfolio turnaround diagnostics.
Development Finance Institutions	Audit-grade project documentation meeting multilateral governance & ESG standards (IFC, AfDB, BII).
Cross-Border Investors	Independent macroeconomic intelligence & ground-truth validation, free from promoter bias.
Mid-Market Enterprises	Direct access to Wall-Street-caliber models and documentation at locally compatible, fixed cost.
Infrastructure Sponsors	Rapid transformation of technical concepts into bankable feasibility dossiers and bank underwriting packs.

Leadership Network · Zero Junior Intermediaries

Senior practitioners across Financial Modeling, Digital Platforms, Policy & Strategy, Institutional Finance, PR & Communications, and Systems.

MODELLING & FORECASTING

DIGITAL PLATFORMS

POLICY & STRATEGY

INSTITUTIONAL FINANCE

SYSTEMS IMPLEMENTATION

Five Anglophone Sovereigns

Decades of direct relationships and empirical telemetry across key English-speaking ECOWAS economies.

GHANA · REGIONAL HUB

NIGERIA

SIERRA LEONE

LIBERIA

THE GAMBIA

TRANSPARENT PRICING

Fixed Fees. Zero Billable Hour Surprises.

Advisory fees shouldn't be a mystery. We publish standard rates openly: pre-prepared fixed deliverables, guaranteed turnarounds, and zero open-ended billing hours.

1. Standardized Pre-Prepared Solutions

FIXED FEE

PACKAGE LINE	FIXED FEE
Macroeconomic & Investment Diagnostics · 48 Hours	\$2,500
Company Report · 5 Days	\$2,500
Financial Projection Models · 5 Days	\$2,500
Fund-raising Documentation · 5 Days	\$2,500

2. Bespoke & Sovereign Mandates

BESPOKE

MANDATE TIER	STARTING FEE
Financial Projections (with Actuals) · 1–4 Wks	From \$5,000
Bespoke Fund-raising IM Dossier · 1–4 Wks	From \$5,000
Advisory & Project Consultancy · Scoped	From \$5,000
Digital Platform Solutions (Hubs) · Scoped	From \$25,000

Traditional Global Advisory: \$100,000–\$250,000+ · 8–16 wks

Regional Consultancies: \$15,000–\$40,000 · 6–10 wks

The CRA Architecture: \$2,500–\$25,000+ · 48h–4w · Up to 90% Capital Preserved

HOW WE WORK

Engagement Workflow: How We Work Together

A clear, four-stage path from first intake to audit-ready delivery — no ambiguity, no scope creep, no surprise invoices.

01 SCOPING**Rapid Intake**

4-Hour response SLA on verified institutional submissions. Scoping ingested into secure analytical pipelines.

02 SYNTHESIS**AI Scaffolding**

Automated central bank telemetry ingestion, macroeconomic benchmarking & zero-variance model generation.

03 SCRUTINY**Senior Review**

Seasoned African investment bankers stress-test all operating assumptions, covenants, and capital structures.

04 DELIVERY**Audit-Ready**

Bankable 3-statement models, publication-grade dossiers, and syndicate teasers delivered directly to lenders.

Direct Senior Access — Zero Junior Intermediaries

Submit your project specifications for rapid review. Standard pre-prepared solutions are delivered with guaranteed 48-hour to 5-day turnaround and transparent \$2,500 fixed fees.

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STRICTLY CONFIDENTIAL · MUTUAL NDA