Personal statement - Temisan Gerrard Agbajoh

Global Talent endorsement, digital technology

I build financial products on blockchain infrastructure. I came to this from inside traditional banking, and that background shapes everything I make.

My career started in 2016 at Access Bank in Nigeria, in operations - the ground floor, where you learn how money actually moves. In 2018 I joined Guaranty Trust Bank's head office, in procurement and supply chain, responsible for buying across the country. COVID stress-tested that job: we were sourcing sanitisers and PPE for branches nationwide while supply chains broke around us. Banking taught me two things I still build on. Financial institutions are engines of trust, and most of their machinery is invisible until it fails. And when it fails, it fails ordinary people first.

In 2020 I got into DeFi, and I did not dabble. In 2021 I resigned from GTBank and joined Kudy Financials as Head of Digital Asset Desk, spending a year structuring the firm's bitcoin portfolio. By 2022 I had become one of the people Nigerian media called when they needed crypto explained: a panellist on Nairametrics' investment webinar series, quoted in their market coverage, and interviewed as the DeFi expert on Channels Television's Business Morning. What mattered about that period was not the attention. It was that people with savings at stake wanted straight answers, and I could give them.

My first degree is in microbiology. I was running a digital asset desk and explaining markets on television, but I knew there was a knowledge gap between the world I came from and the world I was building in. So in 2023 I came to the UK for the MSc in Finance (FinTech and Risk) at the University of Salford - to understand the traditional financial system properly, on its own terms, so I could apply blockchain to new financial primitives without fooling myself about what I was replacing.

Since 2022 I have been building what started as MonopolyDAO and is now Settley. The problem is simple to state: real-world assets hold most of the world's value and almost none of its liquidity. We are unlocking that liquidity, starting with real estate because it is the hardest asset class - if the plumbing works there, it works anywhere. Alongside it we built SettleySend, a cross-border payments product that has processed over a hundred real payments end to end.

In 2025 I joined ZILO. Suzanne Warren introduced me to the money-market-fund concept, and I am now building the on-chain money market fund: the safest, most boring product in traditional finance, rebuilt so it settles on-chain and anyone with a phone can hold it. This year Ripple announced a strategic investment in ZILO and selected ZILO's transfer-agency capability for its institutional digital-asset infrastructure.

Why the UK. Because this is where the institutions I am rebuilding actually live. The UK is one of the few places where tokenised funds, digital-asset regulation and deep capital markets exist in the same postcode, and where a person like me can work on them seriously rather than around the edges. Salford gave me the grammar of traditional finance; the UK's digital technology sector is where I want to use it.

My planned occupation is what I already do: product work at ZILO on institutional tokenisation, and building Settley. I already live in Manchester, where I studied, and travel to London for the work at ZILO. That pattern suits me, and I plan to keep it.

What the UK digital technology sector gets from me is concrete. A working on-chain money-market fund built here, in a market the UK is positioned to lead. A real-world-asset platform that starts with property, an asset class this country knows intimately, and proves the model on it. And teaching: I plan to run workshops at Salford so the next cohort learns this from someone who builds it, and to keep mentoring the founders I already work with.

I have watched financial machinery fail people in Nigeria, and I have helped explain those failures on television. Now I am building the replacement, here, where it can be done properly. I want to see blockchain infrastructure used to build new financial primitives that are safe and accessible for more people. That is the whole point of why I am doing this. It is why I want to be here.