The Guardian

Conscience, Nurtured by Truth

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Borrowing to survive:

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Cost-of-living crisis fuels debt trap as digital loan rates near 50%/month

Rising costs for basic living expenses are driving millions to high-interest digital lenders, leading to record defaults and credit write-offs.

SURVIVAL BORROWING SURGES AS PURCHASING POWER DROPS

40.8%

of borrowers now use loans strictly to cover basic food and living costs.

CUT-THROAT MONTHLY INTEREST RATES REACH 50%

56%↑

Monthly rates range from 19% to over 56%, creating severe compounding debt traps.

DEFAULT RISK SKYROCKETS AS WRITE-OFFS SPIKE

520%

Digital loan write-offs surged by 520% while 45.8% of formal credit users report repayment stress.

EXPLOSIVE GROWTH ACROSS DIGITAL CREDIT PLATFORMS

$1.63 BILLION

Digital loan disbursements hit $1.63 billion, led by platforms like OPay handling over 57% of credit.

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Tinubu defends power record as Atiku faults reforms, Obi pledges 10,000MW

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Panorama

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SPOTLIGHT

Nigeria faces test of power integration ahead of ECOWAS review

By **Oludare Richards**

NIGERIA and other West African countries are under pressure to advance regional electricity integration as ECOWAS reviews efforts to establish a cross-border power market and strengthen electricity exchanges among member states.

The development comes as the West African Power Pool (WAPP) prepares for its 21st General Assembly in Conakry, Guinea, on November 6 and 7, where 60 member utilities are expected to review priority electricity interconnection projects and progress towards establishing the regional market.

The preparations coincide with a monitoring and evaluation mission by members of the ECOWAS Parliament to WAPP headquarters in Abomey-Calavi, Benin, to assess the implementation of a programme promoting a climate-friendly regional electricity market.

The regional market is intended to facilitate electricity trade across national borders, supported by interconnected transmission networks and coordination among participating countries. For Nigeria, the extent of participation and potential gains will depend on the capacity of its domestic electricity system to support reliable cross-border exchanges.

El Niño: Lagos warns residents to avoid sunlight, stay hydrated

THE Lagos State Government has urged residents to take precautions against possible extreme heat as the dry season approaches and the El Niño climate challenge strengthens.

The Lagos State Commissioner for the Environment and Water Resources, Tokunbo Wahab, issued the warning in a statement posted on X yesterday.

Wahab warned that rising temperatures could worsen dehydration, heat discomfort, respiratory problems and poor air quality, particularly among children, older persons, pregnant women and outdoor workers.

He said: "As Lagos prepares for possible extreme heat conditions associated with the strengthening El Niño climate pattern and the transition into the dry season, I urge all residents to take necessary precautions to protect their health and wellbeing."

He attributed the state's vulnerability to its high population density, rapid urbanisation, limited green spaces and built-up environment, which can intensify the urban heat effect.



Founder, Elevate Africa, Queen Consort of Warri Kingdom, Olori Atuwatse III (left); Co-Founder, Olu of Warri, Ogiame Atuwatse III, and Director of Diaspora Affairs, Office of the President, Federal Republic of Ghana, Kofi Okyere Darko, after the signing of Accra Declaration on the sideline of Elevate Africa Convening 2026.

FBI blames North Korea for record $6.3b crypto hack

THE United States law enforcement agency has accused North Korea of being behind the hack in a statement, confirming earlier suspicions from private investigators and analysts that a Pyongyang-affiliated group called TraderTraitor was responsible.

TraderTraitor is the same group blamed for a $1.5 billion theft from the Bybit platform in February last year.

"The Federal Bureau of Investigation (FBI) is releasing information advising the Democratic People's Republic of Korea (North Korea) was responsible for the theft of more than $6 billion USD in virtual assets from cryptocurrency exchange Binance, on or about October 29, 2026," the statement said.

Binance said Sunday that it had resumed withdrawals after more than $6 billion in virtual assets were stolen from the cryptocurrency exchange in a major hack the FBI said North Korea was responsible for.

Binance is the world's largest crypto exchange by daily trading volumes. News of the hacking attack, which is thought to be the biggest-ever crypto heist, caused the prices of most major cryptocurrencies to fall sharply on Friday.

The company has offered reassurances it will cover the losses from the attack, saying it has used company funds to buy tokens to replenish 90 percent of what was stolen.

King Charles to address slavery as UK mulls formal apology

KING Charles is to speak with "unflinching honesty" and "sincere sorrow" on the lasting pain of the transatlantic slave trade, during the final leg of his Caribbean tour in Antigua, Buckingham Palace has said. The King will address Commonwealth leaders on Tuesday in a speech which will touch on the issue.

Prime Minister Andy Burnham said he was "open" to the possibility of the UK formally apologising for its role in slavery - a change in the government's stance.

It is understood the Palace was told in advance of Burnham's comments in an opinion piece on Friday night, and the King has not made any changes to his speech in light of them.

The UK government has never formally apologised for slavery or offered to pay reparations. Burnham has previously stuck with the policy of his predecessors, and stopped short of offering any consideration of reparation payments.

... DAY 4572

OUR GIRLS STILL MISSING

Tope Templer Olaiya, News Editor

@TopeTempler



RANDOM FACTS

• Africa's largest start-ups by valuation
1. Opay - $4 billion
2. Flutterwave-$3.25bn
3. MOOVE - $2.1 billion
4. Wave - $1.7 billion
5. Andela - $1.5 billion
6. TymeBank - $1.5bn
7. MNT-Halan - $1.4bn
8. Esusu - $1.2bn
9. Fawry - $1.2bn
10. InterSwitch -$1bn
11. Moniepoint - $1bn
12. Palmpay - $1bn.
13. M-KOPA - $600m
14. Wasoko-MaxAB - $526 million
15. Kuda Bank - $500m

• Africa's largest economies
1. South Africa - $489 billion
2. Egypt - $442.9bn
3. Nigeria - $386.7bn
4. Algeria - $331.9bn
5. Morocco - $195.6bn
6. Angola - $157bn
7. Kenya - $151bn

TODAY'S QUOTE

"Follow me if I advance!
Kill me if I retreat!
Revenge me if I die!

Life demands courage, for it is filled with trials that test the human spirit.

NGO DINH DIEM

Beware of false knowledge; it is more dangerous than ignorance.

Both optimists and pessimists contribute to society. The optimist invents the aeroplane, the pessimist the parachute.

GEORGE BERNARD SHAW"

TODAY IN HISTORY

• Intl Day to End Impunity for Crimes Against Journalists

• 2025 - Nigeria
U.S. Pres. Donald Trump raised threats of military action and air strikes after re-designating Nigeria as a "Country of Particular Concern" over violence against Christians. Citing alleged killings of Christians, Trump accused the Federal government of "turning a blind eye" to the violence and directed the U.S. Department of War to "prepare for possible action."

• 2022 - Ethiopia
A peace agreement was signed between the Ethiopian government and the Tigray People's Liberation Front, ending the Tigray War.

• 2017 - Nigeria
Jide Tinubu, the first son of national leader of the All Progressives Congress, Bola Tinubu, died from cardiac arrest in London.

• 2004 - USA
U.S. presidential election: George W. Bush defeated Senator John Kerry to win a second term as President of the United States.

• 1988 - USA
The Morris worm, the first Internet-distributed computer worm to gain mainstream media attention, was launched from MIT.

• 1983 - USA
Martin Luther King Day: At the White House Rose Garden, U.S. President Ronald Reagan signed a bill creating a federal holiday on the third Monday of every January to honour American civil rights leader Martin Luther King Jr.

• 1964 - S'Arabia
King Saud of Saudi Arabia was deposed by a family coup, and replaced by his half-brother Faisal.

• 1963 - Vietnam
South Vietnamese President Ngo Dinh Diem was assassinated following a military coup. In 1955, he had proclaimed himself as President of the newly created Republic of Vietnam. and later first president of South Vietnam until his assassination during the CIA-backed 1963 coup d'état.

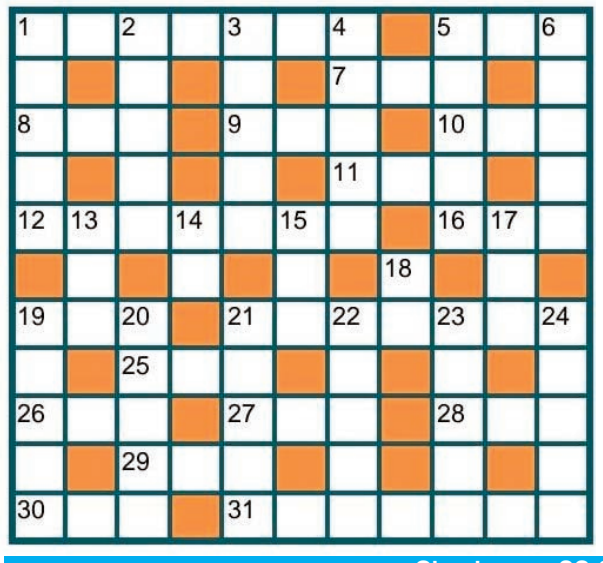
• 1956 - Israel
Suez Crisis: Israel occupied the Gaza Strip.

• 1950 - Ireland
George Bernard Shaw, Irish author and playwright died. He became the leading dramatist of his generation and was awarded the 1925 Nobel Prize in Literature.

• 1930 - Ethiopia
Haile Selassie was crowned emperor of Ethiopia.

• 1920 - USA
Warren G. Harding, on his 55th birthday, was elected to become the 29th President of the United States. It was also the first U.S. Presidential Election in which women can vote.

CROSS WORD PUZZLE



• ACROSS
I. Kind of Volkswagen car, (7).
5. Donkey, (3).
7. Furniture on which to sleep, (3).
8. Irregular, (3).
9. Obbligato, abbr., (3).
10. Management buyout, abbr., (3).
11. Recording company, (3).
12. Telling lies under oath, (7).
16. 'Tea' in Ireland, (3).
19. Animal kept at home, (3).
21. Extraordinary, (7).
25. Long-tailed rodent, (3).
26. Beverage drink, (3).
27. In the least, (3).
28. Snake-like fish, (3).
29. Barrier across a river, (3).
30. Sheltered place, (3).
31. Strong-smelling, (7).

• DOWN
I. Tread heavily, (5).
2. Lowest point, (5).
3. Small town in Osun State, (5).
4. Monastery, (5).
5. Allow to enter, (5).
6. Factual narrative, (5).
13. LGA in Lagos State, (3).
14. Justice of Peace, abbr., (2).
15. Decay, (3).
17. Anglican, abbr., (3).
18. Barium's symbol, abbr., (2).
19. Coloured part of flower, (5).
20. Occupation, (5).
21. Paper paying for postage, (5).
22. Synthetic textile fiber, (5).
23 Daughter of one's brother, (5).
24 Success, (5).

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Check page 39 for solution to the puzzle

News

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APC's sustained attacks on democracy will fail, says ADC

From **Danjuma Michael** (Katsina) and **Andrew Oota** (Abuja)

• Ojudu flays attack on Sowore, says opposition can't justify violence
• Katsina govt clarifies on Yankara incident, urges calm

THE African Democratic Congress Presidential Campaign Council (ADC-PCC) has said that the coordinated and state-sponsored assault on democracy, freedom of association, and the constitutional right of Nigerians to political participation under President Bola Tinubu will fail.

Relatedly, former senator representing Ekiti Central and former Special Adviser to ex-President Muhammadu Buhari on Political Matters, Babafemi Ojudu, condemned the attack on activist and African Action Congress (AAC) presidential candidate, Omoyele Sowore, in Ekiti State, saying political disagreement must never be used to justify violence.

Meanwhile, the Katsina State Government has clarified an incident in Yankara, Faskari Local Council, where some campaign vehicles belonging to the ruling APC were set ablaze by a mob.

The ADC-PCC said the unfolding incidents across the country went beyond ordinary political rivalry, alleging that they represented a disturbing pattern of intimidation, harassment and suppression of opposition voices.

"These are calculated atrocious actions skewed to scare Nigerians ahead of the general elections," it alleged.

In a statement signed by its Director of Media and Publicity, Kola Ologbondiyan, the council recalled a series of incidents, including attacks on its leaders and members in Kaduna, the reported assault on its Sokoto State governorship candidate, Munir Iya, by operatives of the Sokoto Marshals along Airport Road, Sokoto, and alleged attacks on other opposition figures.

It also cited the reported demolition of its governorship campaign office in Kebbi State and the alleged denial of a campaign venue in Enugu State to the Nigeria Democratic Congress (NDC) presidential candidate, Peter Obi.

The council further referenced the reported attacks on Sowore and other opposition voices, describing the incidents as part of an emerging pattern of political intolerance.

According to the ADC-PCC, the alleged attacks, denial of campaign venues, arrests, harassment and intimidation of opposition figures raise serious concerns about the state of democratic freedoms and political pluralism in Nigeria.

It argued that President Tinubu and the APC enjoyed the benefits of political participation and opposition politics when they were outside government, insisting that those same democratic freedoms must be guaranteed to all political parties and their members.

The ADC-PCC expressed concern over the continued detention of its Vice Chairman and former governor of Kaduna State, Nasir el-Rufai, alleging that he was being unlawfully held and denied his right to bail.

It warned that the circumstances surrounding his detention would not weaken the party, adding that the international community was watching developments in Nigeria.

OJUDU, in a statement entitled 'Ekiti Must Be Safe For Dissent', described the attack on Sowore as incompatible with democratic values and warned that citizens must be free to express opinions, criticise government officials and promote political causes without fear of assault.

Read the remaining story on www.guardian.ng

JNPSNC dismisses TUC's rejection of N70,000 transport allowance

NLC seeks inflation-linked minimum wage ahead of 2027 review

From **Gloria Nwafor** (Lagos) and **Collins Olayinka** (Abuja)

THE Joint National Public Service Negotiating Council (JNPSNC) has dismissed the Trade Union Congress of Nigeria (TUC)'s rejection of the N70,000 transportation allowance for public servants, declaring that the position would not affect implementation of the agreement reached with the Federal Government.

This was as the Nigeria Labour Congress (NLC) called for an inflation-linked national minimum wage in the 2027 review, insisting that workers' earnings must reflect prevailing economic realities, including the cost of housing, transportation, food and other essential needs.

The council argued that TUC was not part of the negotiations that produced the agreement, insisting that NLC, JNPSNC and Joint Health Sector Unions (JOHESU) secured the intervention after more than six hours of negotiations with the government.

JNPSNC's National Secretary, Gbenga Olowoyo, stated this in a circular addressed to presidents and general secretaries of its affiliated unions, as well as state chairmen and secretaries of the council.

He maintained that although the TUC had the right to express its opinion, it could not reject an agreement in whose negotiation it had not participated.

"TUC was never part of the discussion, although it has an explicit right to express its opinion on any matter it is directly involved in, but not on what it was not part of at any stage of the engagement or negotiation with the Federal Government," he said.

Olowoyo, however, challenged TUC to negotiate a higher transportation allowance for public servants, saying any additional benefit secured for workers would be welcome.

Read the remaining story on www.guardian.ng



Managing Director, Nigerian Export Import Bank (NEXIMBank), Abba Bello (left); Director-General, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Odii Charles and Vice President Kashim Shettima during the MSMEs stakeholders meeting at the Presidential Villa in Abuja, at the weekend. PHOTO: NAN

Obi challenges Tinubu over debt, poverty, insecurity at Owerri town hall

From **John Akubo** and **Joke Falaju**, Abuja

• ActionAid demands transparency in FG's N50,000 cash support scheme
• Oye laments rising hardship, poverty despite higher revenue for govts

PRESIDENTIAL candidate of the Nigeria Democratic Congress (NDC), Peter Obi, has accused President Bola Tinubu's administration of piling up debts without delivering meaningful improvements in the living conditions of Nigerians.

Similarly, ActionAid Nigeria called on the Federal Government to provide details of the funding, beneficiary selection criteria and disbursement mechanisms for its proposed N50,000 cash support programme for poor and vulnerable Nigerians.

Meanwhile, the Chairman of the Alliance for Economic Research and Ethics, Dele Oye, called on the federal and state governments to ensure that increased public revenues translate to better living conditions for Nigerians, noting that Nigeria's fiscal position has improved but has yet to produce a level of citizen satisfaction that reflects the gains.

Obi made the remarks on Saturday at a town hall in Owerri, Imo State, during his nationwide consultations with citizens ahead of the 2027 general elections.

Before the meeting, the former Anambra governor had visited a market in Owerri, engaging with traders, buyers, and other residents on the economic realities facing households and businesses.

He said the conversations offered a glimpse into the hardship Nigerians were facing, particularly under the present economic policies.

Taking a swipe at Tinubu, Obi questioned the President's absence from Imo, claiming that he had not spent a night in the state since assuming office more than three years ago, despite spending over 260 days outside the country.

He also faulted the administration's record of borrowing, arguing that the mounting national debt had not produced corresponding improvements in citizens' welfare.

Obi painted a troubling picture of the country's situation, citing widespread hunger, multidimensional poverty, insecurity and the growing number of children out of school.

He said Nigeria needed a different development approach that would prioritisecitizens' welfare rather than allow economic growth and government spending to remain disconnected from everyday realities.

The NDC candidate pledged that he and his running mate, Senator Rabiu Kwankwaso, would focus on national security, healthcare, education, national unity and poverty reduction if elected in 2027.

ActionAid said the government must clarify whether the intervention under the National Emergency Relief and Stabilisation Intervention (NERSI) was a one-off grant or a monthly payment, noting that conflicting information had emerged from official sources.

The Country Director of ActionAid Nigeria, Andrew Mamedu, made the demand in a statement following the announcement of the intervention by the Minister of Humanitarian Affairs and Poverty Reduction, Dr Bernard Doro, on October 30, 2026.

Read the remaining story on www.guardian.ng

Private sector growth slows in October as fuel costs push up prices

Economic growth must improve livelihoods, says new NESG chair

By **Isaac Chibuife**

NIGERIA'S private sector maintained its expansion for the ninth consecutive month in October, although growth slowed slightly as rising fuel costs drove up input and selling prices, the latest Stanbic IBTC Bank Purchasing Managers' Index (PMI) has shown.

However, the incoming Chairman of the Nigerian Economic Summit Group (NESG), Omoboyede Olusanya, called for a shift in Nigeria's economic policy priorities from achieving impressive growth figures to delivering measurable improvements in employment, incomes, productivity and living standards.

The headline PMI declined to 55.7 points in October from 56.4 points in September, indicating a moderation in the pace of business activity. A reading above 50 points signals an improvement in business conditions, while a figure below that threshold indicates contraction.

Despite the slowdown, new orders increased for the ninth consecutive month, supported by stronger customer demand and the introduction of new products. However, the pace of growth was slightly weaker than in September, when new orders recorded their fastest expansion since early 2022.

Business output also increased for the 23rd consecutive month across all four sectors monitored by the survey. However, growth eased marginally from September's more than four-and-a-half-year high.

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Call quality wanes as telcos record spike in data revenue

By Adeyemi Adepetun

AMID growing complaints about deteriorating voice call quality, poor data offering, and network congestion, Africa's biggest telecom operators are cashing in on data consumption.

MTN Nigeria and Airtel Africa's latest earnings reports as of September 30, 2026 (Q3 and H1 respectively) showed that while traditional telephone services struggled to maintain reliability, surging demand for Internet connectivity is transforming their balance sheets. From streaming and social media to mobile payments, the continent's digital appetite is rewriting the revenue story for telcos.

Checks by *The Guardian* showed that as of August 2026, Nigerians have consumed 1.75 million terabytes of data. As it is, Nigerians currently consume an average of about 14.8 GB of mobile data per subscriber each month. Daily consumption now

MTN records 55.3% increase in PAT as Airtel earns $452m

stands at roughly 45,800 terabytes, equivalent to more than 15 million hours of HD video streaming every day.

While the Nigerian Communications Commission (NCC) has charged the operators with the need to improve services across the country, the House of Representatives has issued arrest summons for chief executives of telecommunications companies after they failed to honour an invitation to appear before its committee investigating the quality of services in the sector.

The lawmakers took the decision last week after rejecting the chairman of the Association of Licensed Telecommunications Operators of Nigeria (ALTON), Gbenga Adebayo, whom the companies sent to represent them.

The ad hoc committee, chaired by Rep. Olumide Osoba (APC-Ogun), directed that the chief executives and other top management officials of licensed operators appear before it on November 4, 2026.

Indeed, MTN Nigeria reported a 23.6 per cent jump in revenue to N4.61 trillion in the nine months to September 2026, while Airtel Africa's half year revenue climbed 28.2 per cent to $3.82 billion.

Both companies credited data services as the primary growth engine, with Airtel's data revenue soaring 35.3 per cent and MTN's EBITDA rising 36.8 per cent on the back of higher smartphone penetration and heavier data usage per customer.

In effect, even as subscribers lament call drops and poor voice quality, operators are earning more than ever from the continent's booming digital consumption.

Commenting on the report, MTN Chief Executive Officer, Karl Toriola, said, "Growth is increasingly volume-led, driven by more users, deeper data adoption, higher usage and rising demand for home broadband, supported by continued investment in network coverage, capacity and quality.

"In fintech, core mobile money revenue more than doubled, up 102.2 per cent, while our airtime and data credit service continued to recover following its resumption under a multi-partner model, with revenue up 78.5 per cent on Q2. We continue to deliver on our efficiency programme, expanding margins and strengthening cash generation despite energy cost pressures, and these gains are increasingly structural."

Nigeria tackles global fraud networks through U.K. partnership

NIGERIA has reaffirmed its commitment to strengthening international cooperation in the fight against cybercrime and digital-enabled criminal activities, describing the challenge as a critical national security and economic priority.

The Nigerian delegation made this commitment at the recent Fraud Joint Disruptions Week event in the United Kingdom, where it highlighted the country's efforts to strengthen law enforcement capacity, improve digital forensic investigations and deepen collaboration with international partners and technology companies.

The delegation comprised officials of the Nigeria Police Force National Cybercrime Centre (NPF-NCCC) and the Joint Case Team on Cybercrime (JCTC), established under the Office of the Attorney-General of the Federation and Minister of Justice.

Leading the delegation, Assistant Commissioner of Police (ACP), Bashir Abdullahi, who represented the Inspector-General of Police (IGP), Olatunji Disu.



National Treasurer, Chartered Institute of Bankers of Nigeria (CIBN), Haruna Musa (left); Chief Executive Officer, Nigeria Economic Summit Group (NESG), Dr Tayo Aduloju; Honorary Fellows recipient, Vice Chairman of Famfa Oil Limited, Mrs Folorunsho Alakija; Lagos State Governor, Babajide Sanwo-Olu; and President/Chairman of Council, CIBN, Dele Alabi, during the 2026 CIBN Fellowship investiture themed: "Bank Recapitalisation: Leveraging New Bank Capital for Nigeria's Industrial Transformation" in Lagos at the weekend

Oando returns to profitability with N159.7b as revenue rises to N2.78tr

By **Waliat Musa**

OANDO Plc has returned to operating profitability, recording an operating profit of N159.7 billion in the nine months ended September 30, 2026, against an operating loss of N109.7 billion in the corresponding period of 2025, as higher production and improved operational efficiency boosted its financial performance.

The indigenous energy company disclosed this in its unaudited nine-month financial results, which showed a 9 per cent increase in revenue to N2.78 trillion, driven by higher crude oil liftings, increased gas and natural gas liquids (NGL) sales volumes, and improved average realised prices.

Gross profit also rose by 483 per cent to N174.5 billion, compared with N29.8 billion in the corresponding period of 2025.

SERAP urges Tinubu to probe alleged manipulation of INEC voter register

By **Silver Nwokoro**

SOCIO-ECONOMIC Rights and Accountability Project (SERAP) has urged President Bola Tinubu to direct the Nigeria Data Protection Commission (NDPC) to investigate allegations of AI-generated photographs and manipulation of personal data in the preliminary Register of Voters published by the Independent National Electoral Commission (INEC).

SERAP called on Tinubu to direct the National Commissioner and Chief Executive Officer of the NDPC, Dr Vincent Olatunji, to conduct a prompt, thorough and independent investigation into the reported irregularities ahead of the 2027 General Elections.

The organisation also urged the commission to establish the nature and extent of the irregularities, determine whether they constitute a breach of the Nigeria Data Protection Act 2023, identify those responsible and ensure affected Nigerians can verify and correct their records without being unfairly excluded from the electoral process.

In a letter at the weekend, signed by its Deputy Director, Kolawole Oluwadare, SERAP said the reported irregularities raised serious concerns about the security and integrity of Nigerians' personal data and the reliability of the voters' register.

The organisation's demand follows INEC's publication of the preliminary Register of Voters and its acknowledgement of suspected AI-generated photographs and questionable registration records identified during the nationwide display of the register from October 9 to 15, 2026.

According to SERAP, INEC, in a statement issued on October 27, acknowledged public concerns over suspected AI-generated photographs appearing in the preliminary register published on its website.

NGX cautions investors, cites N300b Ponzi losses

By **Helen Oji** and **Victoria Nwachukwu**

NEXIM offers women entrepreneurs 9% loans to expand

INVESTORS have been urged to verify investment opportunities and beware of promises of unusually high returns, following losses of more than N300 billion to Ponzi schemes in Nigeria in recent years, according to a 2025 report by the Securities and Exchange Commission.

The warning came at the 2026 FinTribe Finance Fair in Lagos, where stakeholders called for greater financial knowledge, discipline and access to opportunities to help women build and protect wealth.

The Chief Executive Officer of NGX Regulation Limited, Olufemi Shobanjo, said financial inclusion should go beyond opening bank accounts or providing access to financial products, as people also needed the knowledge to use those services effectively.

He said the Nigerian capital market offered equities, bonds, exchange-traded funds and mutual funds, but investors needed to understand the risks, potential returns and costs before committing their money.

Founder of FinTribe, Jennifer Awirigwe, said the community had grown into a movement of women across 47 countries, who had collectively invested more than $8 million.

She said the fair aimed to encourage women to make financial decisions, start businesses and invest with confidence.

Awirigwe urged participants to seek information from financial institutions and leave the event with one financial decision to implement.

Explaining this year's theme, "I CAN", she said one of the biggest barriers facing women was sometimes the belief that certain opportunities were beyond their reach. She urged them to challenge such beliefs and take up opportunities they had previously considered unattainable.

Actress, producer and director, Omoni Oboli, said women who lacked money to start a business could consider collaboration, noting that they might have experience, knowledge or lived experiences others valued.

She urged entrepreneurs to use social media to make their products and services visible, saying this could help them find partners or potential supporters.

Asset: Arabambi sues CCB for alleged refusal to release Obi's records

From **Ameh Ochojila**, Abuja

A suit has been instituted against the Code of Conduct Bureau (CCB) over its alleged refusal and failure to release the certified true copy of the asset declaration form submitted by the Presidential candidate of the National Democratic Party (NDC), Mr Peter Gregory Obi.

According to the document, Abayomi Arabambi instituted the suit, marked FHC/ABJ/CS/2504/2026, which was filed at the Federal High Court, Abuja, on October 15, 2026.

Arabambi is seeking the certified true copy (CTC) of Obi's asset declaration form submitted to the bureau in 2006, as well as all accompanying documents relating to his declaration of assets and liabilities during his tenure as governor of Anambra State between March 17, 2006 and March 17, 2014.

OPay withdraws $304m U.S. IPO after foreign regulatory inquiry

Fintech says probe will not affect Nigerian operations, customer services

By **Helen Oji**

OPAY has withdrawn its planned $304 million initial public offering (IPO) in the United States following a regulatory inquiry in an undisclosed foreign jurisdiction, halting a listing that would have valued the fintech company at about $4 billion.

The withdrawal came after the company priced 16 million American depositary shares (ADSs) at $19 each, the lower end of its target range of $19 to $21, ahead of its planned listing on the New York Stock Exchange (NYSE).

The company did not disclose the nature of the inquiry or identify the jurisdiction involved.

However, it described the matter as 'immaterial' to its core operations and said it should not be interpreted as a reflection of its business performance.

NUJ demands prosecution of perpetrators of crimes against journalists

By **Seye Olumide**

THE Nigeria Union of Journalists (NUJ) has called on the Federal Government, security agencies and other relevant institutions to investigate and prosecute perpetrators of crimes against journalists, warning that impunity threatens press freedom and democratic governance.

The Union made the call yesterday in a statement by its National President, Alhassan Yahya, to mark the 2026 International Day to End Impunity for Crimes Against Journalists, which is being observed globally on November 2.

It expressed concern over what it described as persistent intimidation, unlawful arrests, physical attacks, cyberbullying and other forms of harassment targeting journalists in Nigeria and other parts of the world.

According to the NUJ, the failure to bring perpetrators of attacks against journalists to justice creates an atmosphere of fear, encourages self-censorship and undermines the public's right to accurate information.

It said journalism remained essential to democratic governance because of its role in holding those in authority accountable, amplifying the voices of marginalised groups and providing citizens with information needed to make informed decisions.

The Union urged government agencies to ensure independent and transparent investigations into reported cases of attacks, harassment and unlawful detention of journalists, stressing that those found culpable should face prosecution.

It also called for stronger enforcement of existing legal protections against arbitrary arrests, censorship and the misuse of security regulations to intimidate media professionals.

The NUJ further urged law enforcement and security agencies to recognise journalists as essential partners in democratic governance rather than adversaries, while calling for collaboration among media organisations, civil society groups and international partners to establish effective safety measures and emergency support systems for journalists working in high-risk environments.

The Union, while reaffirming its commitment to defending press freedom and protecting media workers, said threats against journalists undermined democratic institutions and the rule of law.

It called on civil society organisations, human rights groups and citizens to support efforts to ensure that journalists could perform their duties without fear or intimidation.

"No journalist should pay with their safety, freedom, or life for reporting the truth," the statement added.

Adeboye denies leading protest against Jonathan, seeks responsible journalism

Charges Nigerians to channel their potential in right direction

By **Adeyemi Adepetun** and **Isaac Taiwo**

THE General Overseer (GO) of The Redeemed Christian Church of God (RCCG), Pastor Enoch Adejare Adeboye, has denied ever leading a protest against former President Goodluck Jonathan.

He said the reports that he carried a placard against the former leader were deliberately twisted.

Adeboye, who spoke yesterday during the November thanksgiving service at the RCCG Headquarters, Ebute Meta, Lagos, said that because the story was twisted in the media, he was branded "A very wicked man" for allegedly carrying a placard against Jonathan.

The RCCG general overseer, while admitting that he did carry a placard, said that it was for a prayer walk and not a political protest.

He said that the exercise followed a directive from the Christian Association of Nigeria (CAN), asking all churches to organise prayer walks around their premises to pray for the nation.

Read the remaining part of this story on www.guardian.ng

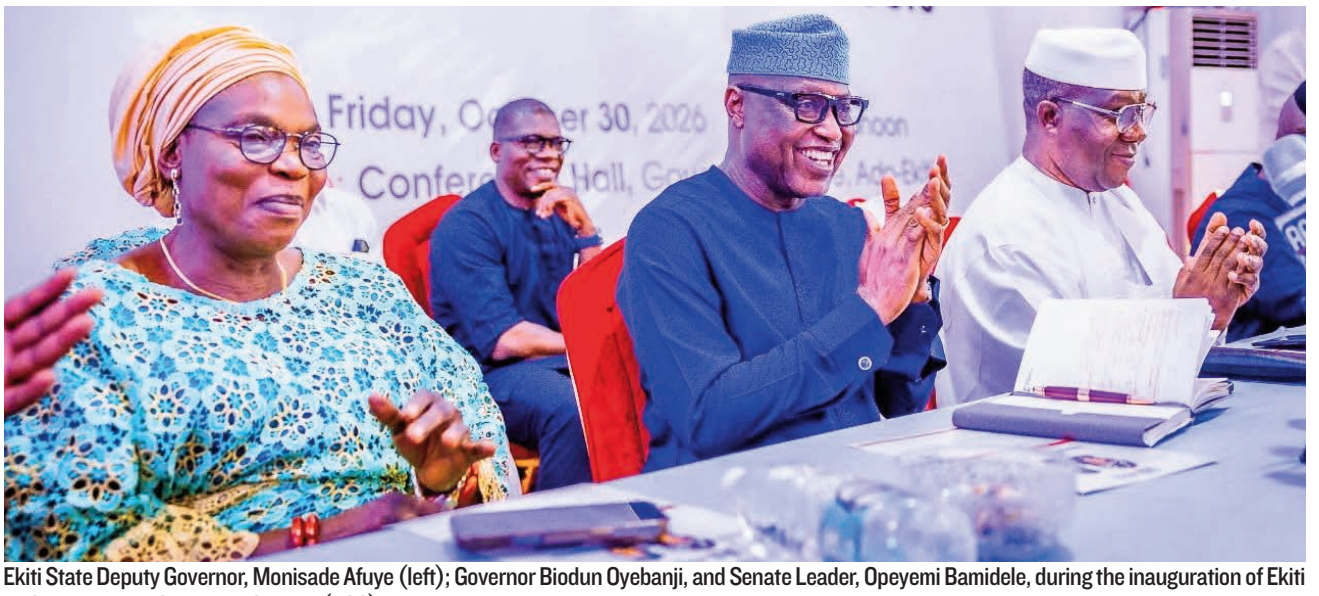
Academy urges FG to prioritise biomedical research for pandemic preparedness

By **Opeyemi Babalola**

THE Academy of Medical Sciences has called on the Federal Government to begin strategic preparations for future pandemics, warning that continued underinvestment in health research, particularly biomedical research, will leave Nigeria poorly equipped to contain the next major outbreak.

The Academy noted that Nigeria remains stuck in a reactive mode, relying on foreign sources for vaccines while other countries are investing heavily in biomedical research to prepare for future threats.

A professor of Orofacial Clefts at Lowa University, United States (U.S.), Azeez Butali, while speaking at the Academy's 2026 yearly scientific conference themed: "The Genetics and Genomics of Non-communicable Diseases: Integrating Science into Clinical Care," in Lagos, said Nigeria must move beyond reactive responses to disease outbreaks and begin investing in research that would enable it to develop homegrown solutions.



Ekiti State Deputy Governor, Monisade Afuye (left); Governor Biodun Oyebanji, and Senate Leader, Opeyemi Bamidele, during the inauguration of Ekiti APC Presidential Campaign Council (PCC) in Ado-Ekiti

Copyright levy: ANA hails Tinubu as NCC moves to boost authors' earnings

From **Joseph Chibueze** (Abuja) and **Sunday Aikulola** (Lagos)

Akume, Adedimeji, others task authors on addressing insecurity

THE Association of Nigerian Authors (ANA) has hailed President Bola Tinubu's administration for operationalising Nigeria's copyright levy system, describing the development as a major step towards improving authors' earnings and strengthening the economic value of the creative industry.

The policy, created under Section 89 of the Copyright Act 2022, compensates rights holders for the private, non-commercial reproduction (such as photocopying and digital scanning) of their works.

The levy imposes a five per cent levy across select electronic devices, storage media, printers, photocopiers, phones, and cloud services capable of storing or copying copyrighted material

However, so far, the Federal Government has released an initial N1.21 billion through the Nigerian Copyright Commission (NCC).

ANA President, Dr Usman Oladipo Akanbi, said the intervention would help to ensure that Nigerian writers receive financial rewards for the use and exploitation of their intellectual works, beyond the recognition their literary contributions attract.

He spoke during the opening of ANA's 45th International Convention at the Mamman Vatsa Writers' Village, Abuja, at the weekend, where he also commended the Nigerian Copyright Commission (NCC), led by its Director-General, Dr John Asein, for facilitating the process and advancing the protection of authors' rights.

The operationalisation of the levy comes amid growing calls for stronger mechanisms to ensure that creators benefit financially from their intellectual property, particularly as literary works increasingly supply content for film, television, theatre, advertising and digital platforms.

For authors and publishers, effective copyright administration could help expand legitimate revenue streams, improve returns on creative investments and strengthen incentives for producing new works.

Read the remaining part of this story on www.guardian.ng

Occupational therapists seek policy on demand for rehabilitation

From Ernest Nzor (Abuja) and Adewale Momoh, Akure

- Tasks govt on retention strategies amid brain drain syndrome
- Experts seek stronger support for trauma survivors

THE Occupational Therapists Association of Nigeria (OTAN) has called for the government's investment in rehabilitation services, professional development, and workforce expansion, warning that the country's growing rehabilitation needs require urgent policy attention and stronger retention of trained therapists.

The call was made during the Association's maiden scientific conference and yearly general meeting, at the weekend, themed "Sustainable Nation, Functional Individual: Leveraging Occupational Therapy for Functional Restoration of Individuals in Developing Countries."

According to the OTAN National President, Oluwasegun Ayeni, the conference came more than two decades after the Association was established, stressing that the gathering provided a platform for members in clinical, academic, and private practice settings to exchange ideas, share experiences, and others.

Ayeni traced the evolution of occupational therapy in the country and identified long-standing misconceptions, including the perception of the discipline as subordinate to physiotherapy, as a barrier to its visibility, recognition, and institutional growth.

He disclosed that the intervention of the National Committee for the Advancement of Occupational Therapy, Audiology, and Speech Therapy Education, established by the Federal Ministry of Education in March 2026, had increased the number of universities offering occupational therapy programmes from two to more than 10 within seven months.

Ayeni called for improved working conditions, competitive remuneration, expanded training opportunities, and deliberate workforce retention strategies to prevent trained therapists from migrating abroad in search of better opportunities.

MEANWHILE, mental health professionals, legal practitioners and advocates yesterday called for stronger support systems, improved access to professional counselling and increased public awareness to help Nigerians overcome trauma and other emotional challenges.

They spoke at the 2026 Pain to Purpose Mental Health and Wellbeing Conference, organised by Flourish Life Centre in partnership with the Back to Light Foundation.

Read the remaining part of this story on www.guardian.ng

Stakeholders decry access, execution gaps in LASG maternal health policies

By **Victoria Nwachukwu**

MATERNAL and newborn health policies in Lagos State are facing significant challenges in implementation and access to care, with health professionals and advocates identifying gaps in funding, service delivery and policy provisions that could prevent women from receiving timely care.

Stakeholders at a Birth Justice Advocacy programme, organised in collaboration with Lead Foundation and International Centre for Environmental Health and Development (ICEHD) on strengthening maternal and newborn health through advocacy, policy and practice, discussed how the existence of healthcare policies and facilities do not necessarily guarantee access to services, particularly when financial, transport and environmental barriers remain.

ICEHD Programme Officer, Victor Adewoye, said the engagement intends to identify policy gaps, establish advocacy priorities and develop recommendations to guide subsequent action, adding that it is a starting point for discussions that would bring participants' experiences together to inform decisions and strengthen partnerships.

Project Director, ICEHD, Dr Ndudi Bowei, said the Foundation reviewed two policy documents obtained from the Lagos State Primary Health Care Board and the state Ministry of Health and had identified gaps relating to maternal and neonatal health, disability and access to care.

Oyebanji reappoints Olatona as IRS chairman

Names Ishola Akingbade chairman of Ekiti State Security Trust Fund

EKITI State Governor, Biodun Oyebanji, has approved the reappointment of the Executive Chairman of the Ekiti State Internal Revenue Service (IRS), Olaniran Olatona, for another four-year term.

The reappointment commenced on November 1, 2026.

A formal request for the confirmation of Olatona's appointment will be transmitted to the Ekiti State House of Assembly this week.

In a related development, Oyebanji has appointed a financial management expert and former Commissioner for Finance in the state, Ishola Akingbade, as Chairman of the Ekiti State Security Trust Fund.

Cost-of-living crisis fuels debt trap as digital loan rates near 50%/month

By Isaac Chibuife

- Low-risk OPay borrowers pay 19% interest on monthly loans
- Lender accounted for 57.4% of Nigeria's $1.6 billion digital loans in 2025
- Approved digital lending apps near 500
- Oye seeks CBN intervention over cut-throat interest rates
- Analysts warn against mounting household debt risks

NIGERIA'S worsening cost-of-living crisis is pushing millions of households into a debt trap, even as digital lenders aggressively factor rising default rates into the cost of their loans. Digital loan disbursements rose to $1.63 billion last year.

Unlike a few years ago, when they began operations, digital lenders now charge nearly 20 per cent interest on one-month loans as they struggle to offset a growing number of defaulters.

While borrowers who default for extended periods may end up paying several times what they borrowed, non-borrowing users of digital-first banks also face constant pressure as lenders seek to expand their customer base.

Checks by *The Guardian* show that OPay, which claimed to have accounted for 57.4 per cent of the total value of digital credit disbursed last year, charges low-risk borrowers 18.9 per cent monthly interest through its EaseMoni lending platform. Compounded monthly at that rate, the interest would translate into an effective annual rate of about 698 per cent, excluding fees and other charges.

A new PalmPay customer who spoke with *The Guardian* yesterday said he had been offered a daily interest rate of 1.5 per cent. If compounded daily, that rate would translate into an effective monthly rate of about 56.3 per cent.

The treatment of default penalties by digital lenders is even more complicated. Except where debts are formally restructured, penalties—often calculated as certain percentages of the principal and accrued interest—may be applied daily.

For customers with poor credit ratings, interest rates are even higher, with some approaching 25 per cent monthly. A user of one of the apps who had never borrowed through it told our correspondent yesterday that she had been offered a monthly interest rate of 19.2 per cent.

Despite the cut-throat cost, short-term loans have become a means of meeting immediate needs for millions of Nigerians, raising concerns that the trend could deepen the financial vulnerability of struggling citizens.

Unlike conventional lenders, most digital lenders do not treat early facility liquidation differently. Hence, borrowers still pay principal plus full tenor interest charges even where the credit is liquidated a day after disbursement.

The shift is increasingly visible in the expansion of digital lending platforms, particularly OPay, which has grown from a payments-focused fintech into a major consumer-credit provider. The number of its quarterly borrowers surged to 6.7 million in the first half of 2026, from 3.5 million a year earlier, while income from loans overtook earnings from payment-related services.

OPay's latest filing with the United States Securities and Exchange Commission (SEC) shows that it disbursed $927.63 million in new loans in the first half of 2026, a 204 per cent increase from $305.12 million in the corresponding period of 2025.

Its quarterly borrowers rose by about 91 per cent, from 3.5 million to 6.7 million. Income from loans reached $236.12 million, exceeding the $130.55 million it earned from payment-related services.

The filing shows that OPay offers personal loans as well as credit to micro, small and medium-sized businesses. The company estimated that its $938.3 million in new loans in 2025 accounted for 57.4 per cent of Nigeria's total digital loan disbursements of $1.634 billion that year.

OPay is not alone in expanding credit through digital financial services. Moniepoint Microfinance Bank reported that it disbursed more than N1 trillion in loans to small businesses in 2025. Its chief executive, Tosin Eniolorunda, said the next phase of the bank's growth would centre on credit built on payment rails.

FairMoney Microfinance Bank also reported that it disbursed more than N150 billion in loans during the same period.

Credit growth, however, does not establish a direct link with the cost-of-living crisis. Some observers say it reflects longstanding gaps in access to formal credit. Others are concerned about whether borrowers can repay their loans as their real incomes shrink.

The Federal Competition and Consumer Protection Commission (FCCPC) has granted full or conditional approval to nearly 500 digital money-lending apps, while more than 100 illegal or non-compliant platforms have been flagged, blacklisted or delisted from the Google Play Store over alleged privacy violations, harassment and other lending abuses.

The expansion of regulated lending has improved access to credit for some consumers. However, with concerns mounting over high interest charges, aggressive debt recovery and loan refinancing, analysts have warned that easier access to credit poses serious risks to households.

The expansion of digital credit is taking place against a widening gap between household incomes and living costs. As earnings lose purchasing power, some Nigerians are drawing down their savings, cutting consumption or borrowing to meet expenses that cannot be postponed.

The 2026 Access to Financial Services in Nigeria survey by Enhancing Financial Innovation and Access (EFInA), weighted by the National Bureau of Statistics (NBS), provides evidence of the shift towards consumption-related borrowing.

The survey found that 40.8 per cent of formal borrowers took loans mainly to meet expenses or finance consumption, up from 31.7 per cent in 2023. By contrast, the propor-

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Mishkom Mupun, His Royal Highness, Da Yusuf Walle (left); representative of the Chief of the Naval Staff, Rear Admiral Jonathan Mamman; Project Facilitator, Rear Admiral Nan-Manle Damtong; his wife, Rachael and other dignitaries, during the inauguration of the newly constructed maternity ward at Abwor Dyis, Pankshin Local Government Area of Plateau State, at the weekend PHOTO: NAN.

Tinubu defends power record as Atiku faults reforms, Obi pledges 10,000MW

From Adamu Abuh, Andrew Oota (Abuja) and Opeyemi Babalola (Lagos)

- APC cites N4tr bond, 1.5m meters, grid projects to defend administration
- Ex-VP: Bonds cannot replace reliable power, demands fairer tariff regime
- Nnaji says Nigeria needs 100,000MW for growth, faults 2013 privatisation

PRESIDENT Bola Tinubu's electricity record has faced renewed criticism ahead of the 2027 general elections, with his campaign council defending the administration's reforms, former Vice President Atiku Abubakar accusing it of failing to deliver on its campaign promise, and Peter Obi pledging to generate, transmit and distribute at least 10,000 megawatts (MW) if elected president.

This came as former Minister of Power, Prof. Bart Nnaji, said Nigeria requires at least 100,000MW to achieve significant economic growth and compete with emerging economies such as Brazil and Indonesia.

In a statement yesterday, spokesperson of the All Progressives Congress (APC) Presidential Campaign Council (PCC) and Minister of Solid Minerals, Dele Alake, insisted that Tinubu remained committed to fulfilling his campaign promise of stable and reliable electricity supply, despite the challenges confronting the sector.

Alake urged Nigerians to assess the President's pledge in its entirety, including his undertaking to provide adequate explanations for any failure to deliver before seeking a second term.

During the build-up to the 2023 presidential election, Tinubu had promised to ensure stable electricity supply across the country and challenged Nigerians not to re-elect him if he failed to fulfil the commitment without satisfactory explanations.

Alake recalled the President's, saying: "Whichever way, by all means necessary, you will have electricity, and you will not pay for estimated bills anymore. A promise made will be a promise kept. If I don't keep the promise and I come for a second term, don't vote for me, unless I give you adequate reasons why I couldn't deliver."

He argued that some recent public commentary had reproduced the campaign pledge without its concluding qualification, maintaining that a fair assessment should consider the full statement alongside the administration's record since 2023.

"While fixing the power sector crisis remains unfinished, the President is working consistently to deliver on his promise to Nigerians, and his commitment to face the challenges head-on has never diminished," he said.

The APC PCC said Tinubu had taken deliberate steps to address longstanding challenges in the sector, beginning with the signing of the Electricity Act, 2023, on June 9, barely two weeks after assuming office.

According to Alake, the legislation liberalised the power sector, allowing state governments to participate in electricity generation, distribution and transmission. He listed Lagos, Enugu, Abia, Ekiti, Oyo, Kaduna and Niger among states that had established their own electricity regulatory agencies to attract private investment.

The council also said the administration had taken responsibility for more than N6tr in legacy debts accumulated between 2015 and 2025, while introducing the Presidential Metering Initiative to address a national metering gap of more than seven million customers.

It disclosed that more than 1.5 million customers had been metered under the initiative in the last three years.

On outstanding obligations to operators, Alake said the government had established a N4tr bond programme to settle verified legacy debts owed to 21 electricity-generating and gas companies.

He disclosed that the first and second tranches had raised more than N1.2tr to settle part of the verified liabilities, adding that the intervention was reducing market risks and encouraging fresh investments by generation companies.

He cited Geregu Power Plc's recent investment in new transformers to improve operations at its Geregu 1 Power Plant as evidence of growing confidence in the sector.

On transmission infrastructure, Alake said Tinubu had reviewed the Presidential Power Initiative inherited from the administration of the late President Muhammadu Buhari and signed an acceleration agreement with German partners in December 2023 to fast-track projects aimed at strengthening the national grid.

He said the Federal Executive Council (FEC) approved the first batch of five Transmission Company of Nigeria (TCN) substations for upgrades in December 2024, with the projects expected to be commissioned before the end of the administration's first term.

In June 2026, the FEC approved another batch involving the construction of eight new substations and the upgrading of four existing ones in targeted locations.

The APC PCC also cited plans to modernise the more than 60-year-old Osogbo Grid Control Centre and construct an East-West super grid. It added that the Rural Electrification Agency had connected universities, hospitals and rural communities to solar power.

On electricity tariffs, Alake said the administration had moved towards cost-reflective rates to improve liquidity in the market while introducing measures to protect low-income consumers.

He explained that the introduction of service bands with different tariffs was intended to improve the financial viability of distribution companies, strengthen cash flow and reduce the government's burden of electricity subsidies.

Atiku: Legislation, bond schemes can't replace reliable electricity, faults tariff regime

HOWEVER, Atiku dismissed the APC's defence, accus-

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Customs partners NFIU, EFCC, others against illicit financial flows

By **Adaku Onyenucheya**

NIGERIA Customs Service (NCS) has engaged six Federal Government agencies to strengthen inter-agency collaboration in tackling cross-border illicit financial flows, money laundering, corruption, drug trafficking, terrorism financing, and other related offences.

The agencies include the Economic and Financial Crimes Commission (EFCC), the National Drug Law Enforcement Agency (NDLEA), the Nigeria Police Force (NPF), the Nigerian Financial Intelligence Unit (NFIU), the Nigeria Immigration Service (NIS), and the National Counter-Terrorism Centre under the Office of the National Security Adviser (ONSA).

In a statement yesterday by the Customs National Public Relations Officer, Dr Abdullahi Maiwada, the Assistant Comptroller-General in charge of Headquarters, Muhammad Shuaibu, made a three-day visit from October 27 to 29, 2026, to the agencies, which focused on deepening strategic cooperation and intelligence sharing among the agencies to combat financial crimes and other illicit activities.

Speaking during the engagements, Shuaibu said the initiative aimed to enhance inter-agency coordination to address threats to Nigeria's economy and national security.

"The sole objective of this mission is to effectively detect and disrupt cross-border illicit financial flows. The measures include field visits to selected border stations to assess practical Customs control measures and engage with relevant agencies." Shuaibu said.

In his remarks, the Chief Executive Officer of the NFIU, represented by the Chief Operating Officer, Intelligence Security Service Sector, Muhammed-Mustapha, commended the Nigeria Customs Service for its efforts in combating smuggling and reinforcing border security.

He also noted the longstanding relationship between the two institutions, stating that when NFIU was created, NCS was the first to collaborate with it, saying: "No particular agency understands things better than how customs does globally."

Meanwhile, the World Customs Organisation (WCO) Mentoring Team, led by Shahiduzzaman Sarkar, interacted with the agencies on approaches to addressing Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT).

The team also called for stronger collaboration with the NCS to ensure the initiative's success.

During the engagements, participants identified communication gaps, bureaucracy and database privacy concerns, among others, as impediments to effective inter-agency collaboration.

The discussions also explored measures to address these challenges and strengthen institutional synergy.



Chief Executive Officer, Top50 Brands Nigeria, Taiwo Oluboyede (left); Chief Executive Officer of Ladybird Limited, Bunmi Oke; Group Brand Lead, Dangote, Tunde Oladipo, and Director of Administration, Julius Berger Nigeria Plc., Dr Abdulaziz Kaita, during the Brand Nigeria Leadership Forum and Awards 2026 in Lagos, at the weekend. PHOTO: AYODELE ADENIRAN

We've cut C'River's debt by N70b without fresh loans, says Otu

- Owan-Enoh, Edu targets more votes for Tinubu, Otu
- Delta reduces legacy debt to N63b, targets full clearance by Q1 2027

From **Olusegun Koiki** (Lagos), **Solomon Azu** (Calabar) and **Monday Osayande** (Asaba)

CROSS River State Governor, Bassey Otu, has said his administration reduced the state's inherited domestic debt by more than N70 billion without taking fresh loans.

This was as the Minister of State for Industry and Director of Manufacturing & SME Mobilisation of the All Progressives Congress (APC) Presidential Campaign Council (PCC), John Owan-Enoh, said the 2023 presidential result in Cross River, where President Bola Tinubu won only seven of the 18 local councils, must not be repeated in 2027.

Also, former Minister of Humanitarian Affairs, Dr Betta Edu, has empowered 500 market women in Cross River State with deep freezers and N50,000 seed capital each as the APC intensifies mobilisation ahead of the 2027 general elections.

Don faults justice system as 52,519 inmates await trial

From **Ameh Ochojila**, Abuja

A PROFESSOR of Law, Osaretin Izevbuwa, has criticised Nigeria's criminal justice system over prolonged detention without trial, alleged police abuses, judicial delays and corruption, warning that institutional failures were undermining citizens' access to justice.

Izevbuwa, who delivered the 27th inaugural lecture of the Igbinedion University, Okada, Edo State, said Nigeria's criminal justice crisis was not primarily caused by a lack of laws but by the failure of institutions to enforce existing safeguards and hold erring officials accountable.

Speaking on the topic, 'Institutional Pathologies and Systemic Reforms: The Gatekeepers' Role in the Administration of Criminal Justice in Nigeria', he identified the police, prosecutors, judiciary and the Nigerian Correctional Service as critical institutions whose failures reinforce one another.

He argued that although the Constitution, the Administration of Criminal Justice Act (ACJA) 2015, the Police Act 2020, and the Nigerian Correctional Service Act 2019 provide safeguards, their implementation remains weak.

Okonkwo canvasses reform of Igbo business model

By **Olusegun Koiki**

CHAIRMAN of United Nigeria Airlines (UNA), Prof. Obiora Okonkwo, has said the Igbo entrepreneurial model must be reformed, not discarded, if it is to remain competitive in today's global economy.

Okonkwo, who was the facilitator at the 2026 Annual General Meeting (AGM) of De Imperial Philanthropic Family in Lagos at the weekend, delivered a paper entitled 'Recalibrating the Igbo Entrepreneurial Model for the Emerging Global Economy'.

Warning against its abandonment, he explained that the model's strength, which included individual initiative, self-reliance, and a long record of commercial success, remained valuable.

He proposed the development of an Igbo apprenticeship system in which apprentices would be competent in digital commerce, financial technology, data analytics, artificial intelligence, international marketing, business management, intellectual property, and export procedures.

The UNA boss advised that the system should add these competencies while keeping the scheme's practical, mentor-based character.

He criticised universities that conduct research without considering how it might be commercialised, arguing that academic institutions needed closer ties to industry.

Okonkwo further urged enterprises to create opportunities for young people to contribute ideas and continue learning and experimenting, so that indigenous firms remain dynamic.

He also suggested closer exchange between universities and markets, so that knowledge from academia could meet skills from the informal sector.

In recalibrating the Igbo entrepreneurship model, Okonkwo said businesses must collaborate more rather than engage in unhealthy competition and rivalry.

On the export of Nigeria's goods, Okonkwo said the country could export some agricultural products, but entering certain markets required meeting specific standards for certification, packaging, quality assurance, export documentation, and intellectual property protection.

He cited the Aba Export Group lab set up under Abia State Governor Alex Otti and commissioned in 2025, as an example of institutional support.

Rivers' residents set agenda for next governor as five candidates sign charter

FIVE governorship candidates in Rivers State have been asked to demonstrate how they intend to address unemployment, poor infrastructure, declining public services and economic challenges, as citizens begin demanding measurable commitments ahead of the 2027 election.

The candidates, representing five political parties, also signed a 13-point Citizens' Charter of Demands at the seventh edition of the 'Rivers We Want' town hall meeting organised in Port Harcourt at the weekend.

Those who signed the charter were Ben-Gurion John Peter of the Social Democratic Party (SDP), Ivy West of the African Action Congress (AAC), Gabriel Pidomson of the African Democratic Congress (ADC), Nature Dumale Kieghe of the Peoples Redemption Party (PRP) and Minaibim Harry of the National Rescue Movement (NRM).

The charter demands urgent government intervention in education, youth employment, environmental protection, housing, agriculture and economic development, among other areas.

Convener of the Rivers Peace Initiative (RPI), Obinna Ebogidi, said the engagement was designed to shift political conversations from campaign rhetoric to citizens' expectations and the responsibilities of whoever eventually emerges governor.

He said the initiative was not intended to determine whom voters should support but to provide an opportunity for citizens to scrutinise candidates' programmes and hold them accountable after the election.

Ebogidi said that Rivers State's enormous natural resources and economic potential had not translated into improved living conditions for many residents, stressing that the next administration's performance should be measured by the quality of public services and opportunities available to citizens.

Ebogidi, who identified quality education, accessible healthcare, employment opportunities, community safety, responsible management of public resources and accountable institutions as critical indicators of good governance, urged the candidates, including those who did not attend the meeting, to engage with the charter, insisting that the responsibility of governing Rivers State extended beyond securing electoral victory.

He also challenged the residents to sustain their participation in governance beyond election periods by asking questions and demanding accountability from elected officials.

E-hailing drivers seek govt relief, fair fares amid rising operating costs

By **Benjamin Alade**

THE Amalgamated Union of App-Based Transporters of Nigeria (AUATON) has called on the Federal Government and the 36 state governments to introduce targeted economic relief measures for e-hailing drivers, citing rising fuel prices, vehicle maintenance costs and what it describes as unfair pricing practices by digital transport platforms.

The union said app-based transport operators were facing increasing financial pressure despite their contribution to urban mobility, employment and the transportation of millions of Nigerians.

The Lagos State Chairman of AUATON, Jaiyesimi Azeez Olalabi, made the call in an open letter addressed to President Bola Tinubu and state governors.

The appeal followed the Federal Government's reported approval of a monthly transport allowance of N70,000 for public servants for six months, beginning in November 2026.

DLA guber candidate promises $50b economy in Enugu

APC faults NDC's town hall dispute

From **Lawrence Njoku**, Enugu

GOVERNORSHIP candidate of the Democratic Leadership Alliance (DLA) in Enugu State, Nnamdi Ugwu, has promised to grow the state's economy to $50 billion within four years if elected as governor in 2027, stating that the state has the potential to become one of Africa's leading economic centres.

Ugwu, who spoke over the weekend when he unveiled his manifesto to the people, also said his administration would offer free and compulsory education, create industries and ensure that youths gained employment to discourage social malaise and improve productivity.

Meanwhile, the All Progressives Congress (APC) has accused the National Democratic Congress (NDC) of making misleading allegations against the Enugu State Government over a dispute that arose from a town hall venue in Enugu over the weekend.

In a statement, the APC State Campaign Spokesperson and Director of Public Communications, Steve Oruruo, said the NDC was attempting to link the state government to a disagreement over a private commercial incident.

Reps drop Mines Ranger bill over conflict with police powers

From **Adamu Abuh**, Abuja

THE House of Representatives has stepped down a bill seeking to establish the Nigeria Mines Ranger Service (NMRS) following concerns that its provisions could confer the agency with investigative powers of the Nigeria Police Force (NPF).

The concerns emerged during the consideration of the Bill for an Act to Establish the Nigeria Mines Ranger Service to Prevent and Combat Illegal Mining, Artisanal Mining and Other Crimes and Related Matters (SB.253).

Sponsored by the House Leader, Julius Ihonvbere, the bill generated extensive debate among lawmakers, particularly over Clause 23, which deals with the power of the proposed service to obtain information.

It provided that the commander-general or any authorised officer of the service shall have access to records held by any person or authority affected by the proposed legislation for the purpose of discharging duties under the Act.

Sultan confers traditional title on ex-JAMB Registrar, Oloyede

From **Tunde Omolehin**, Sokoto

THE Sultan of Sokoto, Muhammad Sa'ad Abubakar III, yesterday conferred the immediate past Registrar of the Joint Admissions and Matriculation Board (JAMB), Prof. Is-haq Oloyede, with the traditional title of Kuliyan Sokoto.

According to the monarch, the honour was in recognition of Oloyede's contributions to education, Islamic affairs and national development, as well as his patriotism and selfless service to the country.

He added that the honour underscored the importance of national unity, religious harmony and peaceful coexistence, stressing that excellence and service to humanity should transcend ethnic and regional boundaries.

Speaking after receiving the title, Oloyede described the honour as a combination of his religious, cultural and personal aspirations, adding that it was particularly significant because he was a Yoruba man being honoured by the Sultan of Sokoto.

According to him, the title carried both traditional and religious responsibilities, particularly because it was conferred by the Sultan, who is also the President-General of the Nigerian Supreme Council for Islamic Affairs.

Meanwhile, in a goodwill message delivered on behalf of the Alake of Egbaland by Capt. AbdulRasheed Raji (rtd), the monarch described the honour as a testament to Oloyede's integrity, scholarship and distinguished record of public service.

NACC urges new measures to curb rising cost of cooking gas

By **Chinedum Uwaegbulam**

AMID the rising costs pushing some families back to firewood and charcoal, the Nigerian Alliance for Clean Cooking (NACC) has called for measures to lower cooking gas prices and make clean fuels affordable and accessible to households.

The Chairman, BACC Board of Trustees, Mr Ewah Eleri, made the call at the Nigeria Clean Cooking Forum in Abuja, organised by the alliance in collaboration with the Federal Ministry of Environment and development partners, with the theme, "Clean Cooking Energy for All in Nigeria: Unlocking and Diversifying Finance for Nigeria's Clean Cooking Transition."

Eleri said rising cooking fuel costs and weak household purchasing power were reversing progress towards cleaner energy, forcing families to abandon gas for traditional fuels.

According to him, "more Nigerian families are climbing down the energy ladder, abandoning their gas cylinders in favour of fuelwood in open fire. Such a reversal would undermine efforts to improve household health, protect forests and advance Nigeria's climate objectives."

For his part, the Minister of Environment, Balarabe Lawal, called for increased investment in the clean cooking sector, saying that substantially more capital was needed to accelerate the shift from traditional fuels to cleaner alternatives.

Also, the General Coordinator and Head of Office for Spanish Cooperation in Nigeria and ECOWAS (AECID), Santiago Ormeño, called for regional cooperation to expand access to clean cooking across West Africa.

Congratulating Nigeria on developing its Nationally Determined Contribution (NDC 3.0), Ormeño said the framework offered an opportunity to position clean cooking as a viable industry and a tool for tackling climate change, adding that the sector's challenges crossed national borders and required coordinated responses.

Ormeño stressed that affordability remained a major barrier for households across West Africa, urging stakeholders to address the cost of cleaner cooking technologies and fuels.

Meanwhile, the Implementation Manager of the Nigeria Energy Support Group at the German development agency, GIZ, Joshua Garba, called for greater private-sector investment and stronger collaboration among government, development partners and industry players, saying that Nigeria would need substantial private capital and coordinated action to achieve its clean cooking targets.

Also, the Director-General of the Standards Organisation of Nigeria (SON), Farouk Salim, said product standardisation was essential to consumer protection and public confidence in clean energy technologies.

Represented by Pius Manji, Salim said standards provide benchmarks for assessing the performance, efficiency and reliability of clean cooking equipment and other energy systems.



Lagos State Commissioner for Basic and Secondary Education, Tolani-Ali Balogun (left); Divisional Manager, Sales and Customer Services, Honda Manufacturing Nigeria Limited, Olabade Badejo; Public Relations Officer, Nigerian Breweries-Felix Ohiwerei Education Trust Fund/Corporate Affairs Director, Nigerian Breweries Plc, Uzodinma Odenigbo; Governor Babajide Sanwo-Olu; Winner of the 2026 Maltina Teacher of the Year Competition, Mrs Busayo Adeyemo; Minister for Humanitarian Affairs and Poverty Reduction, Dr Bernard Doro; Minister for Education, Dr Tunji Alausa, and Chairman, Nigerian Breweries-Felix Ohiwerei Education Trust Fund/Managing Director, Nigerian Breweries Plc, Thibaut Boidin, during the presentation of the N10 million grand prize and Honda HRV car to the winner at the grand finale held in Lagos over the weekend.

APC lists 1.5m metered customers, N6tr debt reduction in Tinubu's electricity reforms

From **Adamu Abuh** (Abuja) and **Bertram Nwannekanma** (Lagos)

• HURIWA seeks explanation on alleged 40,000 China-made tablets

THE All Progressives Congress Presidential Campaign Council (APC-PCC) said President Bola Tinubu's administration has metered over 1.5 million electricity customers as part of efforts to fulfil his 2023 campaign promise to end estimated billing and ensure reliable electricity supply.

Defending his record in the power sector, the council said that though the country's electricity crisis remained unresolved, the administration had introduced far-reaching reforms and interventions to address the structural, institutional and financial challenges confronting the sector.

However, the Human Rights Writers Association of Nigeria (HURIWA) has called on Tinubu's campaign organisation to explain reports that it was producing 40,000 customised tablets in China for the 2027 presidential election mobilisation.

The association also challenged the Independent National Electoral Commission (INEC), the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) to investigate the reported project and establish the source of its funding.

In a statement yesterday, the spokesperson of the APC Presidential Campaign Council, Dele Alake, urged Nigerians to assess Tinubu's electricity pledge within its full context, arguing that some public commentaries had ignored the concluding qualification in the president's campaign statement.

Top among his promises in the sector, the president had challenged Nigerians not to re-elect him if he failed to fulfil the promise of uninterruptible power supply.

However, Alake said Tinubu had moved quickly to address the structural challenges confronting the sector by signing the Electricity Act, 2023, on June 9, barely two weeks after assuming office.

NYF condemns killing of Islamic cleric, urges probe

From **Nkechi Onyedika-Ugoeze** and **Ernest Nzor**, Abuja

• CAN concerned at Christian woman's conviction in Borno

THE Northern Youth Frontiers (NYF) has condemned the killing of Islamic cleric, Sheikh Yahaya Massusuka, describing his assailants as enemies of national unity and peaceful coexistence.

NYF - a coalition of prominent youth groups in Northern Nigeria - also thanked Islamic and Christian clerics across the country for their continued prayers for Nigeria's unity, peaceful coexistence and prosperity.

In another development, the Christian Association of Nigeria (CAN) has expressed concern over the reported conviction and imprisonment of a Christian woman, identified in circulating reports as Lami Samuel Dawa, in Borno State.

In a statement by CAN President, Archbishop Daniel Okoh, the association said it was particularly concerned about reports that the case arose from circumstances involving the adult lady's conversion to Christianity, though the precise facts and legal basis of her conviction were still being verified.

In a statement, the National Chairman of the coalition, Sama Musa, stressed the importance of prayer, religious tolerance and collective efforts in nation-building. He described Nigeria as a complex nation characterised by ethnic, cultural and religious diversity, noting that faith and prayers remain important pillars for sustaining national unity.

Commending President Bola Tinubu for his pilgrimage, he said the president's decision to seek divine intervention for Nigeria demonstrated the importance of spiritual commitment to the country's peace and stability.

On the killing of Massusuka, the group described the incident as tragic, insisting that those responsible were bent on undermining Nigeria's fragile peace.

The coalition urged president, the Inspector-General of Police, and other relevant security agencies to launch an immediate, thorough investigation to ensure that perpetrators were swiftly identified, arrested, and brought to justice to justice.

MEANWHILE, CAN said the case raises important questions about religious freedom and the fundamental rights guaranteed under the Constitution of the Federal Republic of Nigeria, adding that an appeal has been filed, and that it was committed to allowing the judicial process to run its course.

Nevertheless, CAN insisted on its belief that "every individual has the right to freely choose, change or practice their religion or belief without coercion, intimidation or unlawful punishment."

City Boys deepen nationwide mobilisation ahead of elections

From **Adamu Abuh**, Abuja

THE City Boy Movement has intensified its nationwide mobilisation ahead of the 2027 general elections, with its patron, Seyi Tinubu, declaring that the organisation was consolidating its existing structures, expanding its national footprint and strengthening grassroots engagement across the country.

In a statement by the Deputy National Publicity Secretary, Arabinrin Aderonke, Tinubu described the movement's expanding activities as a deliberate effort to build a formidable national network ahead of the next electoral cycle.

According to him, the activities have taken the movement to Jigawa, Bauchi, Gombe, Adamawa and Taraba, and states in the South-East, among other parts of the federation, with engagements extending to grassroots communities.

He explained that the spread of its activities reflects its commitment to building a national platform that reaches beyond conventional political centres and engages communities at the local level.

Expressing confidence in members' commitment and determination, Tinubu said the task ahead required focus, purpose and collective responsibility.

He noted that the movement's progress would depend not merely on its visibility but also on the strength of its organisation and the dedication of members.

APC cites N4tr bond, 1.5m meters, grid projects to defend administration

CONTINUED FROM PAGE 6

ing the ruling party of highlighting legislation, bond programmes and project approvals without addressing the persistent electricity shortages experienced by households and businesses.

In a statement yesterday, issued by Phrank Shaibu, Director of Strategic Communication of the African Democratic Congress (ADC) Presidential Campaign Council, the former vice president said Nigerians needed dependable electricity rather than repeated announcements about government interventions.

"The APC should spare Nigerians the spectacle of celebrating paperwork while homes and businesses remain in darkness," he said.

Atiku argued that families continued to spend scarce resources on alternative sources of power, while traders and small business owners struggled to sustain their operations amid rising energy costs.

He also faulted the electricity tariff structure, which categorises consumers into Bands A, B, C, D and E, arguing that customers across the different categories continued to experience unreliable supply despite paying varying rates.

He specifically cited the approximately N209.50 per kilowatt-hour charged to some Band A customers before Value Added Tax (VAT), questioning why consumers should pay higher tariffs without receiving corresponding improvements in electricity supply.

The former vice president also demanded clarification on the Federal Government's plan to discontinue electricity subsidies from 2027, asking how the proposed withdrawal would affect household and business electricity bills.

Although the government had given assurances that there would be no immediate tariff increase, Atiku said Nigerians deserved to know the implications of ending the subsidies.

He pledged to work with state governments and relevant regulators, within the provisions of the law, to replace the existing electricity band system with what he described as a fairer, more transparent and affordable framework.

Such an arrangement, he said, would protect households and ensure that electricity distribution companies were accountable for the quality and quantity of power delivered to consumers.

Recalling Tinubu's campaign promise ahead of the 2023 election, Atiku quoted the President as saying: "If I don't give you constant electricity for four years, when I come back for a second term, don't vote for me."

Read the remaining part of this story on www.guardian.ng

Analysts warn against mounting household debt risks

CONTINUED FROM PAGE 6

tion borrowing for productive enterprises fell from 40.2 per cent to 34.3 per cent.

Formal financial inclusion rose to 73 per cent of adults in 2026, from 64 per cent in 2023, while formal credit use increased from six per cent to about 10 per cent, equivalent to 11.9 million people. Among informally employed Nigerians, formal credit use rose from five per cent to 15 per cent.

However, wider access has not eliminated repayment difficulties. The survey, which covered 18,679 adults between April and June 2026, found that 45.8 per cent of formal-credit users reported some or serious repayment stress. Only 30.7 per cent of formally included adults were classified as financially healthy.

The findings suggest that financial inclusion and financial well-being are not the same. While more Nigerians can access formal credit, many remain vulnerable to shocks that make repayment difficult.

Credit Direct's 2025 credit landscape report also identified rent, medical bills and school fees among the reasons Nigerians borrow, highlighting the extent to which loans are being used to finance routine household obligations.

The Guardian's cost-of-living analysis, published on September 21, 2026, estimated that a single urban worker needed N372,300 monthly to live modestly, far above the N70,000 national minimum wage. Workers surveyed spent an average of N4,500 daily on commuting, equivalent to N99,000 over 22 working days.

The analysis put the monthly cost of a basic healthy diet at N47,670. Meanwhile, allocating N125,000 monthly towards housing would still leave a worker needing to save for rent, which is often demanded a year in advance.

These pressures help to explain why short-term credit has become attractive, even when borrowing costs are high. A loan can cover a transport bill, medical expense or food purchase immediately, but it also creates a future obligation that must be met from already stretched earnings.

Although headline inflation eased to 14.63 per cent in September 2026, from 15.39 per cent in August, according to the NBS, food inflation remained elevated at 19.59 per cent. Lagos recorded the highest state food inflation rate, at 34.4 per cent.

The International Monetary Fund's 2026 Article IV report estimated that 63 per cent of Nigerians lived below the national poverty line and that 27 million people faced food insecurity in the latter part of 2025.

Vice-President of Highcap Securities, David Adonri, said the growth should be understood against Nigeria's long-standing shortage of accessible consumer finance.

He noted that President Bola Tinubu's administration had promised to expand access to affordable consumer credit to stimulate demand and enable Nigerians to acquire goods without having to save for years before making purchases.

Fintechs have leveraged their extensive retail customer networks to enter the credit market, helping to fill a gap left by traditional financial institutions, he said.

Adonri, however, cautioned against attributing the expansion entirely to the cost-of-living crisis, arguing that digital lending remained at an early stage of development and could continue to grow as more consumers became aware of the available products.

"This growth trajectory could be a natural course rather than a development caused by the country's cost-of-living crisis," he said, adding that digital loans had nevertheless become a bridge for consumers facing desperate financial situations.

Adonri said the cost-of-living crisis had left many Nigerians unable to afford necessities, with some sharply reducing consumption and others borrowing to get by. He added that the extended-family system remained an important source of support for households struggling with daily expenses.

However, he warned against treating the growth of consumer credit as a direct measure of poverty, saying the figures needed to be properly disaggregated to establish the underlying causes.

"Growth of digital credit may not completely reveal the underlying causes without proper research and disaggregation of the figures," he said.

Head of Research and Strategy at GTI Group, Abiodun Ogunniyi, said the numbers pointed to more than an increase in borrowers. With loan disbursements rising by 204 per cent, compared with 91 per cent growth in quarterly borrowers, the figures suggest that the average amount disbursed per borrower also increased.

Ogunniyi said investors would increasingly assess OPay as a creditor rather than simply a payments platform, particularly as lending income grew alongside credit-loss expenses.

The Chairman of the Alliance for Economic Research and Ethics, Dele Oye, has called on the Central Bank of Nigeria (CBN) and other relevant authorities to intervene over digital lenders charging annual interest rates exceeding 300 per cent.

Read the remaining part of this story on www.guardian.ng

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MRS. VICTORIA ADETOKUNBOH KOLADE

KANO STATE
THE CENTER OF COMMERCE

Kano in Focus

2027: Kano Will Be First to Deliver 2-million Votes for Tinubu, Says Yusuf

KANO State Governor, Abba Kabir Yusuf, has expressed confidence that Kano will lead other states in delivering massive votes for President Bola Ahmed Tinubu in the January 2027 presidential election.

Although Governor Yusuf projected more than two million votes for the President's re-election from non-indigenous residents of the state, he assured supporters of his readiness to lead Kano to victory for the APC candidate.

Yusuf gave the assurance during an empowerment and political mobilisation programme organised by the member representing Yagba Federal Constituency of Kogi State, Rt. Leke Abejide, for Yoruba, Igala, Ebira and other ethnic communities in Kano.

The governor's assurance followed concerns raised by the convener of the programme over the low political participation of non-indigenous communities, which he said contributed to the relatively poor votes secured by Tinubu during the 2023 presidential election.

Yusuf said Kano's political landscape had changed significantly since 2023, when Tinubu secured slightly more than 500,000 votes in the presidential election.

He attributed the anticipated increase in votes to the changing political dynamics in the state, particularly following his defection from the New Nigeria Peoples Party (NNPP) to the ruling All Progressives Congress (APC).

Yusuf also cited the growing strength of the APC's political structures and the number of party members occupying elective positions as factors that would change the 2023 electoral narrative.

"Twenty-two out of the 24 members of the House of Representatives from Kano, the three senators and all 44 local government chairmen, alongside 484 councillors and political appointees, are now working towards ensuring Tinubu's re-election.

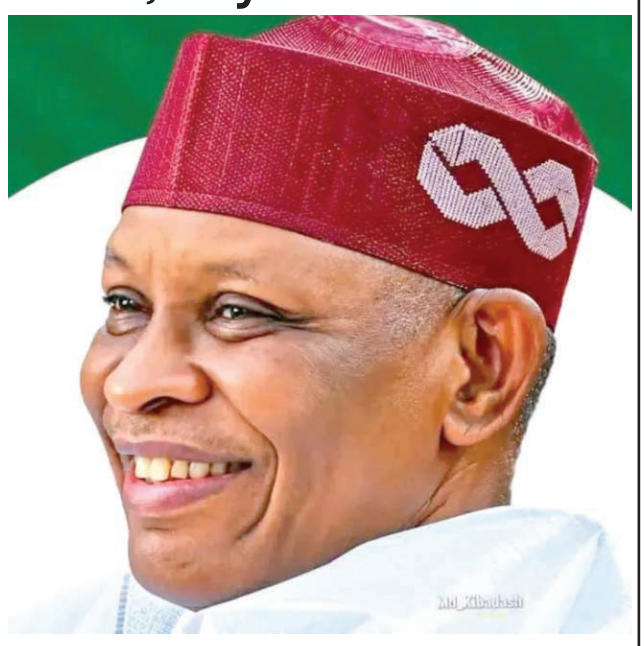
"Today, out of 24 members of the House of Representatives, 22 are APC members. Today, three senators from Kano are APC members. All the 44 local government chairmen and 484 councillors, in addition to political office holders, are working round the clock to ensure 100 per cent success for President Bola Ahmed Tinubu," he said.

Yusuf added that the growing political participation of non-indigenous communities, particularly the Yoruba, Igala and Ebira populations, would further strengthen the APC's electoral prospects.

"From what I have seen here, I believe that the Yorubas, the Igalas, the Ebiras and other ethnic communities will vote for Tinubu. I believe that we will have more than 1.5 million votes for President Bola Ahmed Tinubu," he said.

He urged APC supporters to sustain the momentum by strengthening party structures across their respective communities and mobilising voters for Tinubu and other party candidates in the 2027 general elections.

The governor also reaffirmed his administration's commitment to inclusive governance, saying residents who contribute to the state's social and economic development deserve recognition, representation and support, irrespective of their ethnic backgrounds.



Yusuf Approves Land, Donates N100Million for Yoruba Community Palace in Kano

KANO State Governor, Abba Kabir Yusuf, has approved the allocation of a plot of land for the construction of a Yoruba Community Palace in Kano as part of the social integration policy of the Gida Gida administration.

In addition, the governor announced a donation of N100 million towards the construction of the proposed palace of the Oba of the Yoruba community in Kano.

He announced the approval and donation during a fundraising ceremony, which also coincided with the N600 million Leke Abejide Foundation empowerment programme for less privileged women in Kano.

The governor also directed members of the Yoruba community who had contributed money towards purchasing land for the proposed palace to discontinue the arrangement, assuring them that the state government would provide a more suitable location for the project.

Yusuf said it would be unfair to allow the community to spend its resources on purchasing land when the state government could facilitate the process.

He acknowledged the contributions of prominent individuals towards the proposed palace, including a member of the House of Representatives who had reportedly purchased land for the project.

"With the commitments of these communities and my relationship with most of you, I don't think it is fair for me to allow you to purchase land in Kano. It is not fair, and therefore, I want you to withdraw that arrangement and channel your money somewhere else," he said.

Gov. Yusuf Rewards Experience, Professionalism with 19 New Permanent Secretaries

GOVERNOR Abba Kabir Yusuf of Kano State has reinforced his administration's commitment to a merit-based public service with the swearing-in of 19 Permanent Secretaries, recognising their experience, professional competence and contributions to the state civil service.

The appointments, formalised at a ceremony held at the Coronation Hall, Government House, Kano, are aimed at strengthening the administrative structure of government and ensuring effective coordination of public institutions.

Governor Yusuf said the selection process was guided by merit, years of service, professional capacity and commitment to the progress of Kano State, stressing that the new Permanent Secretaries emerged through a deliberate effort to recognise deserving and experienced personnel.

He described the position as a critical pillar of the civil service, noting that Permanent Secretaries have significant responsibilities in ensuring continuity in governance, providing administrative leadership and translating government policies into practical results.

The governor urged the newly appointed officials to see their elevation as a call to greater service rather than merely an achievement, reminding them that their positions require dedication, discipline and an unwavering commitment to the public interest.

He particularly charged them to uphold integrity, transparency and accountability while ensuring that government decisions are implemented effectively and public resources are managed responsibly.

Governor Yusuf further emphasised the need for teamwork, institutional coordination and professional conduct, urging the appointees to contribute meaningfully to achieving the development objectives of his administration.

Those sworn in are Yusuf Aliyu Abubakar, Hajiya Aishatu Abdulkadir, Alhaji Muhammad Musbahu Yahuza, Hajiya Hauwa Nuhu Wali, Dr. Sani Lawan Gwarzo, Engr. Garba Dauda, Dr. Halima Ibrahim Mukhtar, Hannatu Ado Gwaram, Hajiya Rabi Ibrahim Waya and Hajiya Umma Dallatu.

Others are Alhaji Muhammad Sani Suleiman, Bashir Yusuf Al'Awwal, Umma Abbas Sanusi, Alhaji Abdulkadir Shehu, Uwani Ahmad Balarabe, Tsoho Aliyu Rogo, Nura Abba Dandago, Rabi Inuwa Hussain and Alhaji Lawan Idris Shanono.

Read the remaining part of this story on www.guardian.ng

Arewa for Asiwaju: Kano Inaugurates 528 Tinubu Ambassadors

AS Gov. Yusuf Urges Kano Youths to Sustain Momentum on Tinubu's Re-election Bid

Kano State Governor, Abba Kabir Yusuf, has urged youths in the state to sustain grassroots mobilisation under the Arewa for Asiwaju (A4A) movement in support of President Bola Ahmed Tinubu ahead of the 2027 general elections.

The call followed the inauguration of 528 Tinubu ambassadors on Wednesday at the Sani Abacha Stadium, Kano, as part of efforts to strengthen the movement's grassroots structures and expand its door-to-door campaign across the state.

The ambassadors are expected to engage residents in their communities, mobilise youths and women, and raise awareness about the movement's objectives ahead of the forthcoming elections.

Governor Yusuf urged them to remain committed to their responsibilities, maintain regular contact with grassroots communities and promote peaceful political participation. He also stressed the importance of protecting voters' choices through lawful means during the electoral process.

The governor reaffirmed his support for President Tinubu's re-election bid, urging the ambassadors to sustain their mobilisation efforts and strengthen engagement with communities across Kano State.

Kano Swears in Six New Commissioners, Three Advisers

KANO State Governor, Abba Kabir Yusuf, has sworn in six newly appointed commissioners, three advisers and 19 Permanent Secretaries as part of efforts to strengthen governance and improve service delivery across the state.

The ceremony followed the confirmation of six commissioner nominees by the Kano State House of Assembly on October 26, 2026, after completing the legislative screening process.

The newly confirmed commissioners are Air Commodore Salisu Yusha'u (Rtd.), assigned to the Ministry of Internal Security and Special Services; Hon. Ibrahim Namadi Dala, Investment; Prof. Sani Lawan Manunfashi, Higher Education; Hon. Muktar Ishaq Yakasai, Humanitarian Affairs and Poverty Alleviation; Dr. Aminu Ibrahim Tsanyawa, Science and Technology; and Hon. Idris Garba Mustapha, Special Duties.

In a related development, Governor Yusuf has approved a minor cabinet reshuffle involving the redeployment of two commissioners to different ministries.

Under the new arrangement, Dr. Ibrahim Abdullahi Waiya, who previously served as Commissioner for Information and Internal Affairs, has been redeployed to the Ministry of Youth and Sports Development.

Similarly, Hamza Kachaco has been redeployed to the Ministry of Environment.

Following the reshuffle, the Ministries of Information and Internal Affairs, as well as Solid Minerals and Mineral Resources, remain vacant pending further decisions by the state government.

The governor said the appointments and administrative adjustments were aimed at strengthening government institutions, improving administrative efficiency and repositioning key ministries for effective service delivery.

He urged the newly sworn-in commissioners, advisers and Permanent Secretaries to demonstrate dedication, integrity and commitment to their responsibilities, stressing the need to prioritise public interest and work towards the development of Kano State.

Governor Yusuf further charged them to work collaboratively towards advancing the administration's development agenda and delivering the dividends of democracy to the people.



Gov. Abba Kabir Yusuf receives British High Commission Mr. Peter Vowles on a courtesy call at the Government house, Kano.



Gov. Yusuf of Kano state, (middle); Member Representing Yagba Federal Constituency of Kogi State, Rt. Hon. Leke Abejide (Rt); Former Kogi State Governor Yahaya Bello (Lt) during an Empowerment program held in Kano



Gov. Yusuf receives Former National Chairman of APC Dr. Abdullahi Umar Ganduje and other prominent politicians from Dawakin-Tofa local government area of Kano state at Government house.


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16-year-old herder killed, another injured as houses are razed in Plateau

From **Isa Abdulsalami Ahovi**, Jos

A 16-year-old herder, Abubakar Abdullahi, has been killed, another person injured and several houses reportedly razed during an early morning attack on a herding community around Tafawa in Riyom Local Council of Plateau State.

The community alleged that security operatives stormed the area at about 4:00 a.m. on Saturday, shooting sporadically at residents while they were asleep.

The operation reportedly left Abdullahi dead, injured another herder, Usaini Langai, and led to the killing of cattle and destruction of houses.

Langai, who survived the incident, alleged that the operatives dragged him and his colleague out of their room before killing Abdullahi.

"We were sleeping in the room when soldiers stormed in, brought us outside and killed my colleague instantly. They burned houses and killed some cattle. They later took me along and shot me twice before abandoning me there. Shortly afterwards, some residents who heard my cries came to my rescue and took me to a hospital in Barkin Ladi," he said.

The father of the deceased condemned the killing, describing it as unjustified and calling on the authorities to investigate the incident.

He alleged that the security operatives arrived in the community around 4:00 a.m., forcing residents to flee for safety before finding the two teenage herders in their room.

"They brought my son outside and killed him for no offence. They also opened fire on our houses. They took the other herder and shot him twice in the back, apparently believing he was dead. Fortunately, we were able to take him to the hospital for treatment," he said.



Lt. General Waidi Shaibu, Chief of Army Staff

The bereaved father further alleged that some cattle were killed while others were injured, adding that houses in other herding settlements were also set ablaze after the operatives left Tafawa.

He said the community had experienced repeated attacks on its livestock, insisting that there was no justification for the alleged security operation.

Also, Abdulhadi Muhammad, whose house was reportedly burned, called on the government to intervene and ensure justice for the affected residents.

Muhammad alleged that his cattle had been poisoned around Kwi a day before his house was burned. He said he had reported the incident to security agencies in the area and was advised to remain patient.

He urged the government to investigate the killing of community members and the destruction of property.

The Chairman of the Miyetti Allah Cattle Breeders Association of Nigeria (MACBAN) in the area, Bello Adamu, also condemned the alleged attack, describing it as a deliberate attempt to kill members of the herding community and destroy their property.

Efforts to get the reaction of the spokesperson for Operation Enduring Peace, Captain Polycarp Oteh, were unsuccessful as of press time.

Four arrested over N285,000 fraud in Borno

From **Njadvara Musa**, Maiduguri

THE Borno State Police Command has arrested four suspects over an alleged fraud involving the unauthorised withdrawal of N285,000 from a resident's account and recovered 40 OPay and Moniepoint ATM cards from them.

The command's spokesperson, ASP Nahum Daso, disclosed this in a statement, saying the incident followed a report by one Unus Burum, a resident of Shuwari II, Maiduguri.

According to Daso, the incident occurred yesterday when two young men approached Burum, claiming to be agents of Moniepoint and offering to help him increase his transaction limit.

He said the victim handed over his mobile phone to the men for assistance, but they allegedly used the opportunity to access his account and withdraw N285,000 without his authorisation.

Following the report, operatives of the State Intelligence Department launched an investigation and traced the point-of-sale transactions to the agents involved.

Daso said further investigations led to the arrest of four suspects, who reportedly confessed to their involvement in the alleged fraud.

Two Europe-based Nigerians excrete 200 cocaine wraps at Abuja airport

NDLEA arrests woman with 266 AK-47 ammunition rounds

By **Bertram Nwannekanma**

Two Europe-based Nigerian businessmen have been arrested by operatives of the National Drug Law Enforcement Agency (NDLEA) at the Nnamdi Azikiwe International Airport, Abuja, after attempting to smuggle 200 wraps of cocaine to Paris, France, in their stomachs.

The suspects, Aliocus Godian Odife and Sam Blackborn, were intercepted on Wednesday, October 28, 2026, during the outward clearance of Air France flight AF 832 from Abuja to Paris.

They subsequently excreted 200 wraps of cocaine weighing 3.460 kilogrammes after body scans confirmed that they had ingested illicit drugs.

Odife, who claimed to live in France and work in a factory, arrived in Nigeria on October 21 for a short holiday. He was arrested while attempting to return to France after a body scan revealed foreign objects in his stomach.

During interrogation, he admitted to ingesting 110 pellets of cocaine. He was placed under observation and subsequently excreted all 110 wraps, weighing 1.901 kilogrammes.

His co-traveller, Blackborn, was also arrested at the airport's departure hall after his body scan returned a positive result.

He confessed to swallowing 90 pellets of cocaine and later excreted all of them. The wraps tested positive for cocaine and weighed 1.559 kilogrammes.

In another operation, NDLEA operatives arrested a woman, Aisha Isah, with 266 rounds of live AK-47 ammunition during a patrol along the Abuja-Kaduna Expressway.



Suspects

Police kill two suspected kidnappers in Delta, arrest serial burglar in Oyo

From **Monday Osayande** (Asaba) and **Rotimi Agboluaje** (Ibadan)

THE police in Delta State have killed two suspected kidnappers and armed robbers during a gun duel in Ughelli North Local Council, while their counterparts in Oyo State have arrested a suspected serial burglar linked to four residential break-ins in Ibadan and recovered stolen items worth N16.22 million.

In Delta, the police said the operation, which took place on October 31, followed credible intelligence about the activities of suspected kidnappers and armed robbers operating from a forest hideout in Ekrerhavwe, Ughelli North.

The Police Public Relations Officer, Bright Edafe, said operatives of the Commissioner of Police Special Assignment Team (CP-SAT), working with members of the Ughelli Vigilante, stormed the hideout at about 8.35 p.m.

According to him, the suspects opened fire on sighting the approaching security team, prompting a gun battle in which two of them sustained gunshot injuries, while other gang members escaped into the surrounding forest.The injured suspects were evacuated to a hospital, where a doctor confirmed them dead.

Items recovered from the hideout included an AK-47 rifle, 26 rounds of live ammunition and two face masks suspected to have been used by the gang during its operations.

Edafe said efforts were ongoing to track down the fleeing suspects and dismantle the criminal network.

Lagos boat operators seek jetties, subsidies, funding to boost water transport

By **Adaku Onyenucheya**

BOAT operators in Lagos State have called on the incoming administration to invest more in water transportation infrastructure, provide financial support and introduce subsidies on boat engines to sustain the sector's growth and improve operators' livelihoods.

The operators, under the Association of Tourist Boat Operators and Water Transporters of Nigeria (ATBOWATON), Lagos State Chapter, also urged the government to establish more jetties and fuel stations, particularly in underserved and remote communities, to improve access to water transportation.

They further appealed for flexible loan repayment arrangements to help operators whose businesses had suffered setbacks following boat accidents, damaged vessels and faulty engines.

The demands were made at a political awareness programme organised by ATBOWATON in collaboration with its national leadership at the weekend. The event brought together boat operators, government representatives and other stakeholders to discuss the future of water transportation and the blue economy in Lagos.

Speaking at the programme, the Deputy Chairman of ATBOWATON, Lagos State Chapter, Babatunde Segun, acknowledged the outgoing administration's contributions to water transportation but urged its successor to consolidate the achievements and extend infrastructure to communities still lacking adequate facilities.

Police rescue six abducted farmers in Niger, recover two AK-47 rifles

From Bala Yahaya, Minna

THE Niger State Police Command has rescued six farmers abducted from their farms in Mahangi village, near Pandogari, Rafi Local Council of the state.

The victims were reportedly kidnapped by armed hoodlums on October 28, 2026, at about noon and taken to Hanawanka Forest.

The police said the farmers were rescued unhurt on October 29 during a joint security operation around Pandogari.

In a statement issued in Minna, the command's spokesperson, SP Wasiu Abiodun, said the victims were taken to Kagara Police Division for briefing and medical attention before being reunited with their families.

In a related development, the command said its tactical team, working alongside local vigilantes, had recovered two AK-47 rifles and two empty magazines during a security operation in Borgu Local Council.

Abiodun said the weapons were recovered on October 30 at about 10 a.m. during a clearance operation around Kaima and Gwando villages, along the Niger-Kwara border.

According to him, security operatives and vigilantes engaged suspected bandits in a gun battle during the operation, neutralising some of them, while others fled into the forest.

He said a subsequent search of the area led to the recovery of the two AK-47 rifles and magazines, which were handed over to the Police Area Command in New Bussa, Borgu Local Council.



Recovered AK-47 rifles

Police kill suspect, recover two stolen vehicles, items in Ogun

From **Azeez Olorunlomeru**, Abeokuta

THE Ogun State Police Command has killed a suspected armed robber and recovered two vehicles, a locally made pistol and several items believed to have been stolen during a raid in Ota, Ogun State.

The operation took place in the early hours of yesterday at Ijaba, Iyesi, Ota, following a distress call from a resident reporting suspected criminal activity.

According to a statement by the command's spokesperson, DSP Oluseyi Babaseyi, operatives from the Onipanu Division, under the Ota Area Command, arrived at the scene at about 1.45 a.m. but came under gunfire from the suspected robbers.

The officers reportedly returned fire, killing one of the suspects, while other members of the gang escaped with gunshot injuries.

Babaseyi said a search of the area led to the recovery of a Nissan Almera and a Toyota Camry, alongside several items suspected to have been stolen.

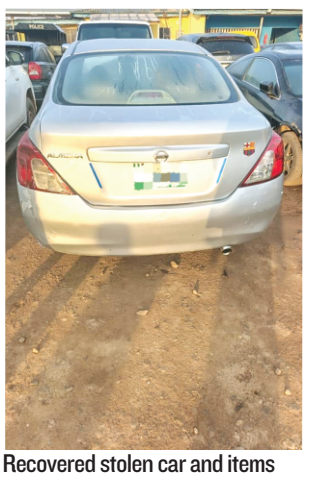
The recovered property included HP and Dell laptops, a PlayStation console, four mobile phones, a Samsung television, a standing fan, a rechargeable radio, a Wi-Fi device, clothing, an OPay ATM card and other household items.

The police also recovered a locally made pistol, two live cartridges and seven spent cartridges from the deceased suspect.

Other items found at the scene included a Tecno mobile phone, three passport photographs, an MTN SIM pack, two National Identification Number (NIN) cards and an undisclosed amount of cash.

The police spokesperson said efforts were ongoing to track down the fleeing suspects, particularly those who might have sustained gunshot injuries.

He added that investigations were also underway to establish the owners of the recovered vehicles and property and determine whether they were connected to other criminal activities.





Recovered stolen car and items

Ondo community raises alarm over illegal deforestation, alleges police inaction

By **Divine Yusuf**

THE Isua community in Akoko South-East Local Council of Ondo State has raised the alarm over alleged widespread deforestation and encroachment on its ancestral farmlands, accusing the police of failing to intervene despite reports of the activities.

Community leaders said large stretches of farmland and economic trees had been destroyed through indiscriminate logging and bulldozing allegedly carried out by external actors and corporate interests.

In a Save Our Soul statement signed by the Public Relations Officer of the Association of Isua Advisory Council, Ajoke Alecs, and its Secretary, Akiniyi Adeyemi, the community described the situation as a serious threat to its environment, economy and security.

The statement alleged that illegal tree felling was ongoing on agricultural lands, in violation of state forestry and environmental protection policies.

It added that the activities had extended to the unlawful occupation and destruction of community farmlands, which serve as the primary source of livelihood for local farmers.

The community also accused the Divisional Police Officer (DPO) in Isua of failing to act after the matter was reported to the local police station.

According to the statement, rather than investigate the allegations and prevent further destruction, the DPO allegedly sided with those accused of the activities and dismissed the matter as a civil dispute.

The community, however, argued that illegal logging, violation of forestry regulations, wilful damage to property and criminal trespass were offences requiring law enforcement intervention.

It expressed concern that the alleged failure of the police to act had emboldened those responsible and heightened tension in the area.

Consequently, the community appealed to the Ondo State Government to urgently deploy a task force or officials of the Ministry of Environment and Natural Resources to inspect the affected farmlands and halt the alleged illegal deforestation.

It also called for government intervention to protect farmers and community lands from further encroachment and destruction.

The association further urged the Commissioner of Police in Ondo State to investigate the conduct of the Isua DPO, particularly the allegations of bias and failure to respond to the community's complaints.

It also demanded the identification and prosecution, in accordance with relevant state laws, of individuals and groups found responsible for the alleged illegal logging and destruction of farmland.



Gov. Lucky Aiyedatiwa

Court restrains EFCC from arresting Honda executives, dealers, associates

By **Bertram Nwannekanma**

THE Lagos State High Court has restrained the Economic and Financial Crimes Commission (EFCC) from arresting or detaining Honda Manufacturing (Nigeria) Limited, Honda Automobile Western Africa Limited, their executives, dealers, distributors, business associates and more than 200 other applicants in connection with a pending investigation.

Justice Olukayode Ogunjobi of the Lagos Judicial Division granted the interim injunction on Wednesday, October 28, 2026, following an application by the applicants' counsel, Chief Bolaji Ayorinde, SAN, who led Akinwale Irokosu A. Apara and T. Aluko.

The applicants had approached the court to seek protection of their fundamental rights, alleging threats of arrest and detention, repeated invitations for questioning and other actions they said could infringe on their personal liberty, freedom of movement and right to privacy.

In granting the first prayer in their motion for interim injunction, Justice Ogunjobi held that the order sufficiently covered the applicants' second to sixth prayers.

The applicants had sought an order restraining the EFCC, its officers, agents and representatives from arresting, detaining or otherwise restricting their liberty in connection with the investigation pending the determination of the substantive suit.

They also asked the court to stop the commission from compelling them or their officers to report for questioning, issuing further invitations to some of the applicants, dealers, distributors and business associates, or subjecting them to harassment, intimidation and threats of arrest.

The application further sought protection for individual applicants who might be unable or unwilling to honour further invitations issued by the commission in connection with the investigation.

They also urged the court to restrain the EFCC from taking any action to restrict their liberty without complying with the Constitution, the Administration of Criminal Justice Act and other applicable laws.

The suit was instituted under Sections 34, 35, 37, 40, 43 and 46 of the 1999 Constitution, as amended, as well as relevant provisions of the African Charter on Human and Peoples' Rights (Ratification and Enforcement) Act.



Judiciary

Christian, Muslim youths sign peace accord, vow to resist electoral violence

By **Ayonote Clement**

CHRISTIAN and Muslim youths in the South-West have signed an interreligious peace accord, pledging not to allow politicians to exploit religious differences to recruit them as thugs or instigate violence ahead of the forthcoming general elections.

The agreement was signed at the South-West Zonal Interreligious Peace Accord Summit, organised by the Youth Wing of the Christian Association of Nigeria (YOWICAN) in collaboration with the National Council of Muslim Youth Organisations (NACOMYO) at Bishop Stephen Adegbite Hall, Senator Oluremi Tinubu CAN Secretariat, Alausa, Ikeja, Lagos.

The summit, themed, "Building Bridges of Faith and Politics: Strengthening Peace, Unity and National Development Through Christian-Muslim Collaboration," brought together religious leaders, politicians, youth representatives and other stakeholders to strengthen interfaith relations and promote peaceful coexistence.

Former presidential spokesperson, Femi Adesina, who attended the gathering, urged young Nigerians to remain committed to the teachings of their respective religions, saying this would help protect them from political manipulation.

Adesina, who served as Special Adviser on Media and Publicity to former President Muhammadu Buhari, described the accord as an initiative deserving nationwide support. He urged YOWICAN and NACOMYO to extend the campaign beyond the South-West to all six geopolitical zones.

He identified ignorance of one another's religious beliefs as a major obstacle to peaceful coexistence, arguing that greater understanding of the fundamental teachings of Christianity and Islam would reduce suspicion and hostility.

The Lagos State Chairman and Executive Secretary of CAN, Bishop Prof. Stephen Tunde Victor Adegbite, who represented the First Lady, Oluremi Tinubu, also identified mistrust as a major threat to religious harmony.

Adegbite recalled the cordial relationships that existed among Nigerians of different religious backgrounds while growing up, expressing concern that suspicion and intolerance were gradually eroding the country's culture of peaceful coexistence.

Citing his family background, he said religious differences should not divide Nigerians, noting that his grandmother was a Muslim. He urged young people to restore mutual trust and ensure that no Nigerian loses his or her life over political ambition.

Gbonse Foundation marks first anniversary, targets wider community impact

By **Opeyemi Babalola**

THE Gbonse Foundation has pledged to expand its financial empowerment and community development programmes to reach more people, following its first year of operation, during which it recorded 261 clients and 300 members.

Established in October 2025, the foundation said it would strengthen its interventions in women's economic empowerment, financial inclusion, healthcare, welfare and education as it begins its second year.

Operating across Igando, Egan, Odo, Ikotun and Ijegun communities in Lagos State, the organisation has supported individuals, families, market traders, church members and schoolchildren through various initiatives aimed at improving livelihoods and addressing community needs.

At its first anniversary celebration in Lagos, Imafidon Omorodion, a business leader from the foundation's head office, highlighted its efforts to empower women through accessible loans and financial literacy programmes.

She said the initiatives were designed to help women grow their businesses, increase household incomes and improve their living conditions.

Omorodion said the foundation had made progress through its engagement with market associations and trade unions but acknowledged that many prospective beneficiaries were yet to benefit from its programmes.

"Though we are doing well, we know that there is still quite a large number of prospective beneficiaries that have not been reached," she said.

She identified reaching the right beneficiaries and ensuring loan repayment as some of the challenges encountered during the foundation's first year.

According to her, some beneficiaries fail to use borrowed funds for their intended business purposes, making repayment difficult when loans fall due.

She urged beneficiaries to embrace responsible borrowing, manage their businesses prudently and avoid taking loans beyond their repayment capacity.

In a statement commemorating the anniversary, the foundation's Chief Executive Officer, Helen Olaniyan, expressed appreciation to its members, clients, partners and staff for their contributions to the organisation's growth.

She said the foundation's interventions in community healthcare, welfare support and accessible loan services reflected its determination to make a meaningful difference in people's lives.

Olaniyan also praised the staff for their dedication and teamwork, describing the anniversary as an opportunity to renew the foundation's commitment to reaching more people and deepening its impact in the communities it serves.

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STATEMENT TO NIGERIAN EXCHANGE AND THE SHAREHOLDERS ON THE EXTRACT OF UNAUDITED RESULTS FOR THE NINE MONTHS ENDED 30TH SEPTEMBER, 2026.

The Board of Directors is pleased to announce the unaudited results for the nine months ended 30th September, 2026.

SUMMARY STATEMENTS OF CONSOLIDATED AND SEPARATE FINANCIAL POSITION

	Group		Company	
	Unaudited	Audited	Unaudited	Audited
AS AT	30 September	31 December	30 September	31 December
in thousands of Naira	2026	2025	2026	2025
ASSETS				
Cash and cash equivalents	193,807,109	174,182,932	273,230	2,634,991
Trade receivables	859,807	993,364	-	-
Financial assets	754,425,717	596,524,909	407,103	381,748
Loans and advances to customers	247,852,885	130,789,376		
Inventories	1,646,970	3,219,098	-	-
Other receivables and prepayments	43,224,613	29,850,660	20,756,314	13,565,733
Reinsurance contract assets	23,538,249	15,016,067	-	-
Right-of-use assets	9,919	44,727	-	-
Investments in subsidiaries	-	-	15,873,012	15,373,012
Other entity	-	-	32,742,219	29,182,781
Equity accounted investee	14,269,938	13,791,384	3,905,488	3,905,488
Investments in Joint ventures	112,182	94,695	-	-
Investment properties	41,405,881	41,404,206	14,722,206	14,722,206
Property, plant and equipment	25,180,938	25,160,897	189,964	287,563
Intangible assets	3,047,771	2,617,811	-	-
Statutory deposits	43,905,059	26,058,065	-	-
Deferred tax assets	4,984,968	4,984,968	-	22,354
Total assets	**1,398,272,006**	**1,064,733,159**	**88,869,536**	**80,075,876**
LIABILITIES				
Current income tax payable	14,337,484	16,181,655	4,090,115	2,802,699
Trade payables	107,808,908	77,315,757	-	-
Other payables	35,697,128	39,478,764	1,997,136	2,118,765
Reinsurance contract liabilities	245,087	78,193	-	-
Due to Banks and other financial institutions	233,204,115	176,648,306	-	-
Due to Customers	375,074,498	242,188,713	-	-
Insurance contract liabilities	338,841,610	270,899,849	-	-
Investment contract liabilities	2,944,218	3,327,936	-	-
Interest bearing loans and borrowings	8,891,275	8,974,804	-	-
Deferred tax liabilities	5,065,272	11,093,022	1,773,674	1,782,104
Total liabilities	**1,122,109,595**	**846,186,999**	**7,860,925**	**6,703,568**
EQUITY				
Share capital	2,940,933	2,940,933	2,940,933	2,940,933
Share premium	6,412,357	6,412,357	6,412,357	6,412,357
Retained earnings	174,765,479	143,437,414	71,655,321	64,019,018
Contingency reserve	26,865,012	25,703,468	-	
Fair value reserve	18,043,472	14,138,080	-	-
Asset revaluation reserve	3,055,867	3,055,867	-	-
Other Reserves	3,102,209	3,102,209	-	-
Equity attributable to owners of the parent	**235,185,329**	**198,790,328**	**81,008,611**	**73,372,308**
Non-controlling interests	40,977,082	19,755,832	-	
Total equity	**276,162,411**	**218,546,160**	**81,008,611**	**73,372,308**
Total liabilities and equity	**1,398,272,006**	**1,064,733,159**	**88,869,536**	**80,075,876**

SUMMARY STATEMENTS OF CONSOLIDATED AND SEPARATE PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	Group		Company	
	Unaudited	Unaudited	Unaudited	Unaudited
FOR THE NINE MONTHS ENDED	30 September	30 September	30 September	30 September
in thousands of Naira	2026	2025	2026	2025
Interest income	110,142,303	33,173,920	397,225	457,358
Interest expense	(50,774,192)	-	-	-
Operating and Investment Income	29,422,853	18,963,830	24,129,516	17,781,940
Net fair value gains	28,086,551	31,369,274	3,837,013	14,613,593
Net realised gains/(losses)	6,569,542	(1,116,726)	-	(1,149,997)
Investment result	**123,447,057**	**82,390,298**	**28,363,754**	**31,702,894**
Insurance service revenue	115,848,850	121,708,949	-	-
Insurance service expenses	(58,626,867)	(71,235,769)	-	-
Net expense from reinsurance contract held	(39,572,196)	(38,205,305)	-	-
Insurance service result	**17,649,787**	**12,267,875**	-	-
Finance expenses from insurance contracts	(40,506,541)	(23,145,358)	-	-
Finance income from reinsurance contracts	1,112,234	468,653	-	-
Net insurance finance expenses	**(39,394,307)**	**(22,676,705)**	-	-
Direct operating expenses	(7,446,305)	(6,492,046)	-	-
Net income	**94,256,232**	**65,489,422**	**28,363,754**	**31,702,894**
Impairment write back/ (allowance)	927,009	(477,389)	-	-
Finance costs	(111,040)	(346,520)	-	-
Management expenses	(29,949,785)	(13,650,159)	(1,935,975)	(1,702,794)
Share of result of equity accounted investee	1,078,376	1,724,847	-	-
Profit before income tax expense	**66,200,792**	**52,740,201**	**26,427,779**	**30,000,100**
Income tax expense	(8,606,102)	(7,090,955)	(2,616,350)	(2,756,361)
Profit for the period	**57,594,690**	**45,649,246**	**23,811,429**	**27,243,739**
Other comprehensive income:				
items that may be reclassified to profit or loss in subsequent period (net of tax):				
Net gain on debt instruments at FVTOCI	1,781,268	3,224,222	-	-
items that will not be reclassified to profit or loss in subsequent period (net of tax):				
Equity_accounted investee - share of OCI	14,552	20,228	-	-
Net gain on equity instrument at FVOCI	4,749,530	58,259	-	-
Other comprehensive income for the period, net of tax	6,545,350	3,302,709	-	-
Total comprehensive income for the period	**64,140,040**	**48,951,955**	**23,811,429**	**27,243,739**
Profit for the period attributable to:				
– Owners of the parent	48,664,736	44,656,514	23,811,429	27,243,739
– Non - controlling interests	8,929,955	992,732	-	-
	57,594,691	**45,649,246**	**23,811,429**	**27,243,739**
Total comprehensive income attributable to:				
– Owners of the parent	52,570,128	47,658,002	23,811,429	27,243,739
– Non-controlling interests	11,569,913	1,293,952	-	-
	64,140,041	**48,951,954**	**23,811,429**	**27,243,739**
Earnings per share:				
From continuing operations				
Basic/diluted earnings per share (kobo)	827	759	405	463
From continuing and discontinued operations				
Basic/diluted earnings per share (kobo)	827	759	405	463

The full financial statements were approved by the Board of Directors on 30th October 2026 and signed on its behalf by:

Dr. (Mrs.) Omobola Johnson
Chairman
FRC/2018/PRO/DIR/003/00000018366

Wole Oshin
Managing Director
FRC/2013/PRO/DIR/003/00000003054

Friday Nwachukwu
Chief Finance Officer
FRC/2013/PRO/ICAN/001/00000002207

Full financial statements are available on the company's website www.custodianplc.com.ng

The Board of Directors is confident that barring unforeseen circumstances, this trend would be maintained for the remaining period of the financial year

By Order of the Board

ADEYINKA JAFOJO
FRC/2013/PRO/NBA/000000002403

For: Custodian Trustees Limited - Company Secretaries.



"Leadership is not a position, it is a lifetime of service."

20 YEARS OF PURPOSEFUL LEADERSHIP

A TRIBUTE TO

HIS EMINENCE

ALHAJI MUHAMMAD SA'AD ABUBAKAR III, CFR, mni

THE SULTAN OF SOKOTO AND PRESIDENT-GENERAL
OF THE NIGERIA SUPREME COUNCIL FOR ISLAMIC AFFAIRS (NSCIA)

With profound joy and deep reverence, on behalf of the family of late Alhaji Ahmadu Sokoto, Sarkin Gona, associates and well-wishers, I extend my warmest felicitations to His Eminence, Alhaji Muhammad Sa'ad Abubakar III, CFR, mni, the Sultan of Sokoto and President-General of the Nigeria Supreme Council for Islamic Affairs (NSCIA), on the momentous occasion of his 20th Anniversary on the exalted throne of his forefathers.

Your two-decade reign has been a golden era of peace, wisdom, tolerance, and selfless service. As the spiritual leader of Nigerian Muslims and custodian of the Sokoto Caliphate's noble heritage, you have distinguished yourself as a bridge-builder, a champion of inter-faith harmony, education, and national unity.

You remain a father to all of us, a voice of moderation, and a beacon of hope for the underprivileged in challenging times.

As you celebrate this historic milestone, I pray Almighty Allah (SWT), in His infinite mercy, grant you long life, sound health, wisdom and renewed strength to continue your noble service to Islam, the Sokoto Caliphate, Nigeria and humanity at large.

Congratulations, Mai Alfarma!



Signed:
Engr. Farouk Ahmed (Maishanu)
Dan Madamin Sakkwato

FOUNDER: ALEX U. IBRU (1945 – 2011)
Conscience is an open wound; only truth can heal it. Uthman dan Fodio 1754-1816

Editorial

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Africa deserves a permanent seat on the UN Security Council

THE renewed demand by President Bola Tinubu, United Nations Secretary-General Antonio Guterres, and Kenyan President William Ruto for Africa to be permanently represented in the United Nations Security Council is a timely reminder that the world's foremost multilateral institution is long overdue for fundamental reform, and that now is the time to end the continent's marginalisation in global decision-making and align the UN with contemporary geopolitical realities. But legitimate as the demand is, Africa itself must live up to the expectations of the international community to earn the status and respect that will facilitate the achievement of this request.

More than eight decades after its establishment, the United Nations cannot credibly claim to represent the international community fairly while an entire continent of more than 1.4 billion people remains excluded from permanent membership of its most powerful decision-making organ.

Speaking through Vice President Kashim Shettima at the 81st United Nations General Assembly in New York, Tinubu argued that the world of 2026 could no longer be governed by the distribution of power that prevailed in 1945. His position is both reasonable and compelling. The international order has changed profoundly since the end of the Second World War, yet the structure of the Security Council continues to reflect the political and military realities of that era.

When the UN was founded in 1945, its principal objective was to prevent another global conflict and establish a framework for international cooperation. The five permanent members of the Security Council – the United States, Russia, China, Britain and France – were accorded privileged positions in recognition of the post-war balance of power. The veto granted to each of them was intended to secure the participation of the major powers in the new international system. However, what might have appeared politically expedient at the time has become increasingly difficult to defend in the modern world, where the consequences of decisions taken by these five countries now extend far beyond their own territories. Africa, Asia and Latin America have experienced enormous demographic, economic and political changes, but the composition of the Council has failed to reflect these transformations.

Africa's exclusion is particularly indefensible. The continent accounts for 54 internationally recognised sovereign states, constitutes a substantial proportion of UN membership and remains central to discussions on peacekeeping, conflict resolution, climate change, migration, food security and international development. Yet its countries have no permanent seat at the table where some of the most consequential decisions on international peace and security are taken.

Guterres rightly described this absence as unjust and indefensible, while Ruto insisted that Africa cannot continue to be shut out. Their positions reinforce the argument that reform is no longer a favour that established powers may choose to grant. It is a question of institutional legitimacy, political fairness and the credibility of multilateralism itself.

The inadequacy of the present arrangement is evident in the operation of the veto. In June 2025, the United States blocked a Security Council resolution calling for an immediate and permanent ceasefire in Gaza, despite 14 votes in favour. The episode demonstrated how a single permanent member can frustrate the collective position of the other Council members. It also illustrated the limits of an arrangement that allows the national interests of one powerful state to prevail over an overwhelming majority.

Such instances have strengthened the case for a more representative and accountable Security Council. Although the veto was designed to prevent the major powers from being compelled into decisions they oppose, its continued unrestricted application has often undermined the Council's capacity to respond decisively to international crises.

Tinubu's demand for at least two permanent seats for Africa, with full rights and responsibilities, including veto power, alongside five non-permanent seats, therefore, deserves serious consideration. Anything less risks producing a cosmetic reform that changes the Council's appearance without correcting its underlying imbalance.

Nevertheless, securing permanent African representation will require more than forceful speeches at the General Assembly. The reform process is politically difficult because any meaningful restructuring must overcome the resistance of countries that benefit from the existing arrangement. Changes to the UN Charter require approval by two-thirds of the General Assembly and ratification by two-thirds of the UN member-states, including all five permanent members of the Security Council. This gives the very countries whose privileges are being challenged considerable influence over the reform process.

Consequently, Nigeria and other African countries must combine diplomatic pressure with a coherent negotiating strategy. The African Union's common position on Security Council reform provides an important foundation, but continental leaders must sustain their unity over the number of seats, the selection of representatives, regional rotation and the question of veto powers. Internal disagreements could weaken Africa's bargaining position and give opponents of reform an excuse to delay actions indefinitely.

Nigeria, given its population, diplomatic history, economic potential and contributions to peacekeeping, has a legitimate interest in shaping this campaign. However, its leadership must be exercised through sustained engagement with other African states rather than an assumption that the country's size alone entitles it to represent the continent. The objective should be effective African representation, not merely the elevation of one country.

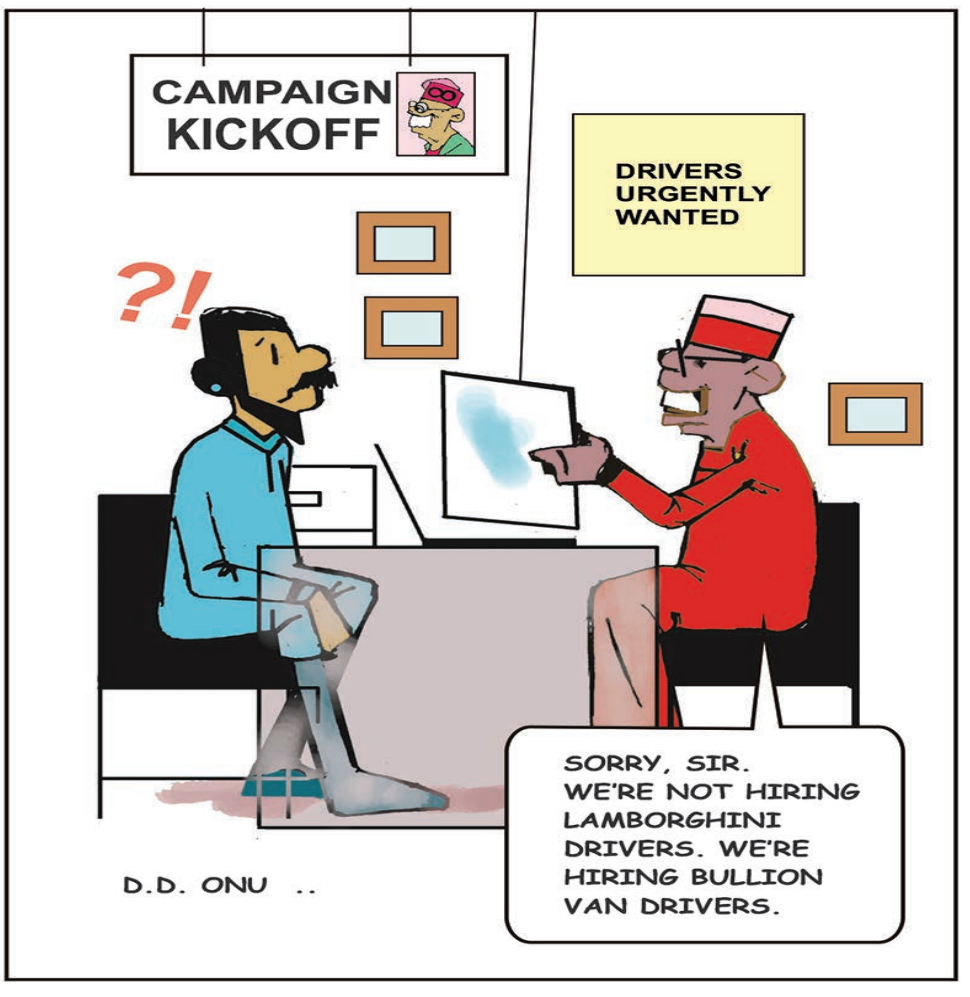
Tinubu's position on Nigeria's prospective support for the next UN Secretary-General is also significant. His assurance that equity, justice, fairness, multilateralism and reform of global governance will inform the country's decision establishes an appropriate framework for evaluating candidates. Shettima's meeting with Costa Rica's nominee, Rebeca Grynspan, and his willingness to consider her candidature, considering Nigeria's relations with Latin America and other factors, demonstrate the importance of balancing diplomatic relationships with broader institutional interests.

Nigeria should, however, ensure that the African representation question remains a substantive consideration in its engagement with all candidates. The next Secretary-General will need to demonstrate not only an understanding of Africa's concerns but also the political courage to advance meaningful reform, even when doing so challenges entrenched interests.

Ultimately, the campaign for permanent African representation is more than prestige or diplomatic status. It is about ensuring that decisions affecting Africans' lives, economies and security are not taken through a system in which the continent has no permanent voice. Africa should not be expected to shoulder a disproportionate share of the consequences of international instability while remaining marginal to the institutions responsible for addressing it. The United Nations was established to serve succeeding generations, not to preserve indefinitely the privileges negotiated by the victors of a war that ended more than 80 years ago. Its continued relevance depends on its ability to adapt to contemporary realities.

Tinubu, Guterres and Ruto have articulated a demand whose time has come. The challenge now is to transform their declarations into a sustained, coordinated and ultimately successful campaign for reform. For success in this regard, Africa must be more politically united, economically developed and diplomatically focused. The occasional failure of the African Union to speak strongly in one voice and act in unity against common challenges facing the continent portrays a divided house and a serious lack of common vision by the organisation. African countries must get serious individually and collectively and display capacity to do many things successfully. In particular, they need to show capacity and interest to make meaningful contributions to global development on many fronts. This is how the continent can present itself as a force to reckon with.

The international community must recognise that a Security Council without permanent African representation is neither sufficiently representative nor fully equipped to command universal confidence. Africa cannot continue to be central to the UN's responsibilities and peripheral to its highest decisions. The world has changed; the Security Council must change with it.



LETTER

Peter Ogbebor: Exit of a brilliant mind

SIR: Some deaths are difficult to comprehend. This is not just because they come suddenly, but because the life they interrupt is one so full of promise, ideas and possibilities. The sudden passing of Dr Peter Ifeanyi Ogbebor at just 62, on Monday, October 19, 2026, my birthday, is one such loss. At an age when he still had so much to offer his family, the academic community and society, his departure is particularly painful.

Ogbebor was a remarkable man: intelligent, quick-witted, tenacious and deeply cerebral. He had a mind that was always questioning, probing, and reaching for deeper understanding. He was a top-flight intellectual whose brilliance was evident not merely in what he knew, but in how he thought, reasoned and engaged with the world around him.

As a neighbour and family friend, I had the privilege of knowing Ogbebor beyond his professional titles. What stood out was the man himself: sharp, engaging and determined. Conversations with him could be stimulating, and his quick wit made him an interesting person to be around. He was the kind of person whose intelligence left an impression long after a conversation had ended.

Ogbebor was, in many respects, self-taught. He possessed that rare combination of natural intelligence, curiosity and the discipline to keep learning. He did not simply acquire knowledge; he worked at it, questioning assumptions and developing his understanding through personal effort. His life demonstrated that education is not merely about certificates, but also about the determination to learn, think independently and understand.

Ogbebor's professional journey reflected his commitment to continuous growth. He worked as an auditor with the then National Electric Power Authority (NEPA) until retirement.

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Opinion

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Reprofiling Federal Civil Service beyond 2027

By Tunji Olaopa

IN its first four years in office, the Tinubu administration rode on the back of the Renewed Hope Agenda, and the urgency of achieving a $1trn economy by 2030 to articulate and push energetically series of macroeconomic policies and projects—from the removal of fuel subsidy and the new tax laws to the foreign exchange floating and security intervention—that are meant to reflect the capacity of democratic governance to affect the quality of lives of millions of Nigerians.

When put together and within the larger picture of governance reforms in Nigeria's sixty years of national development, no one can fairly dismiss the depth and breadth of these governance efforts of the Tinubu government. They cumulatively aggregate lots of possibilities that will take time to take root and transform the well-being of Nigerians.

Unfortunately, however, more is required if the defining developmental efforts of the first four years of the administration must translate into a deepening of the people-centered amelioration of governance that redirect policies into directions that millions of Nigerians can tangibly feel as dividends. In other words, the Tinubu administration needs to pivot from the macro-level economic and governance foundation of the first four years into more intensive operational housekeeping at the level of the public service.

This will ensure that the administration's best governance and developmental policy efforts are brought closer home to millions of Nigerians than the statistics of economic and developmental progress that seemtoo farfrom daily existential experiences of Nigerians.

The federal civil service is perhaps one of the few of the administration's most strategic partners in getting it closer to the people who are yearning for it to do more in times of promising, life-changing and far-reaching policies. For any experiment in democratic governance to succeed today, the public service has become an indispensable, strategic and indeed inevitable partner that must be the focus of an energetic change management initiative if the next four years of the Tinubu administration must be truly and positively eventful.

To make the 2027-2031 administrative cycle really defining for Nigerians, the Tinubu administration needs to bring the federal civilservice to the forefront of the Renewed Hope Agenda in terms of its complementary function in a democracy. Clearly, civil service institutional strengthening is not significantly in the radar of any strategic national consideration at the moment and perhaps advisedly so (see Premiumtimes April 16, 2025). I had addressed this concern in an earlier contribution titled "Why Nigerian Government Pay Lip Service to Civil Service Reforms". If it were not so, the FGN would have been quick to take advantage of implementation of the Oronsaye Report in addressing institutional redundancies-induced cost of governance problematic, for example. Implementing the report is however not as straightforward as it is presented, as it is fraught with many landmines and complications that could distract a focused government. For a government struggling to do so much within its limiting four-year tenure, balancing the long-term gestation period it takes to get the impact of systemic and structural institutional reforms with the short-term four years tenure it has,calls for deep circumspection, strategic intelligence and judgement. Two, institutional reforms especially the rationalization and right-sizing of MDAs which come with extensive pains due to deep and expensive psychological pains and trauma that will attend it, added to the impact of subsidy removal and forex deregulation; can be very confounding. And any government will think twice before pursuing that kind of tricky and potentially messy change path. There are however much more manageable institutional reforms that stand tall as critical success factors post-2027.

There is a two-pronged fundamental starting point for such a change management pathway that put the civil service at the forefront of the administration's governance legacy. The first side of it is the urgent need to critically consider positioning as the head of the civil service of the federation (HCSF) a reform-minded, knowledgeable, and professional bureaucrat and public manager who is equipped with the twenty-first century literacies, competences and passion to drive the public service through the change management exercise.

The second dimension of the appointment is the imperativeneed to also reprofile the cohort of permanent secretaries for the task of getting things done especially through enhanced institutional IQ, problem solving reinforced expertise and multidisciplinary capacity for generating policy intelligence. This two-pronged leadership considerations are significant because transforming the federal civil service demands a leadership component that will make the HCSF and permanent secretaries critical change agents who can translate the Tinubu administration's design into proactive policy implementation design that reaches the people.

In the case of the permanent secretaries, there is the need to rethink the selection and assessment criteria to ensure that those appointed are the directors who embody institutional memory, possess mentoring and coaching competences, and are administratively grounded through several years of capacity development, practical exposure, multitasking and self-development.

We need to first concede that the federal civil service has been the focus of very important and well-conceived institutional and administrative reforms and reform frameworks. On the one hand, we have the Federal Civil Service Commission Strategic Plan geared towards upholding the constitutional mandate of benchmarking professional excellence and meritocracy in the civil service.

On the other hand, there is also the Federal Civil Service Strategy and Implementation Plan (FCSSIP)which is meant to improve service delivery through the implementation of performance management system that is meant to boost the optimal functionality of the MDAs. However, getting the civil service to become a world class institution demands more than putting these reform advisories and frameworks in place. It requires channeling them through disciplinedreform pathways.

The essence of a change management framework is that it pushes a reform design into a capability review of the MDAs and their need to deliver on their performance improvement plans. In other words, its remit is to ultimately transform the business model by which the MDAs operate in delivering government's policies.

The change management framework commences with two primary questions: How do MDAs operate and transact their businesses? What administrative model do they deploy as standard operating procedures? These questions refocus attention on two fundamental pathways for reforming the federal civil service to enable it backstop the Renewed Hope Agenda, post-2027, are the following: (a) resetting basic Standard Operating Procedures (SOPs), and (b) strictly enforcing Ministries, Departments, and Agencies (MDAs) Performance Improvement Plans.

Focusing on the SOPs implies getting the basics of institutional reforms right. And getting the basics of reform right means putting structures in place to reengineer the civil service standard operating system. This is foundational to any attempt to get the civil service working. It entails rethinking the structural foundation of the bureaucracy by first de-bureaucratising the outdated administrative practices, and through thedeepening of project management practices.

The Tinubu administration has already taken a right step in the right direction by ordering the Personnel Audit and Skills Gap Analysis (PASGA) project, which provides an unprecedented opportunity for the strengthening of the manpower requirements of the federal civil service and the imperative need for a reevaluated and upgraded service-wide job roles achieved through a proper alignment that matches skills to job descriptions. Most importantly, the skill and personnel audit enable the government to automatically reduce cost by eliminating ghost workers, and reduce structural overstaffing without implementing and structural changes that any stakeholder might resist.

PASGA is however the preliminary move that signals the urgency of professionalising the gatekeeping process. This is a sine qua non for the restoration of a competency-based HRM. In this regard, the FCSC has been at the critical forefront of the need to institutionalise merit-based e-recruitment and computer-based promotions. This is meant to permanently break the cycle of patronage that interferes in and dilutes the operational standards of the civil service. The basic housekeeping, as a corollary, also demands the need to fast track the professionalisation of the HR and Planning Research and Statistics functions in the MDAs in terms of deepening policy analysis and enabling policy management cum operations research for evidence-based policy making. This will be a crucial forerunner to concretising the performance bond that the MDAs have to enter into with the Tinubu administration. This move must be followed with measures directed at getting the public service to achieve more digital penetration and therefore enhanced system's efficiency. This implies directing every MDA to transcend paper-based administration by encoding its core workflow into very clear and digitised SOPs.

This helps to deepen the bureaucratic efficiency of the MDA by making citizens or business experience predictable and transparently aligned to timeline and processes regardless of which officer is in charge.

Read the remaining part of this article on www.guardian.ng

Olaopa, the Chairman, Federal Civil Service Commission and Professor of Public Administration, wrote from Abuja.

Are Nigerian classrooms ready for AI?

By Ilouno Basil Michael

ARTIFICIAL intelligence is transforming education worldwide, but in Nigeria, the gap between technological promise and classroom reality has never been wider. This document explores the tensions, opportunities, and hard truths shaping the future of AI in Nigerian education.

Nigeria faces a paradox that few nations confront: the world is racing toward AI-powered education while millions of Nigerian children have never stepped inside a functioning classroom. The numbers are staggering, and they demand more than technological optimism. Nigeria holds the world's highest number of out-of-school children, a crisis deepened by poverty, insecurity, and infrastructure gaps. Many schools lack consistent electricity, internet connectivity, or even functional furniture, prerequisites for any AI deployment, and in public classrooms, a single teacher may manage 55 or more students, making personalised instruction nearly impossible.

In 2024, a World Bank-supported intervention in Edo State offered a rare glimpse of what AI-powered learning could look like when it is done the right way. The results were remarkable and instructive. Students showed performance gains of 0.3 standard deviations, equivalent to two years of traditional classroom progress achieved in just six weeks. This proves that AI can accelerate learning dramatically, but only when the ecosystem around it is intentionally designed to support it.

The Founder/CEO of Next Generation Global Associates, Ilouno Basil Michael, in his opinions, stated that before any AI tool can reach a Nigerian student, it must overcome a wall of infrastructural deficits that policymakers rarely address head-on. Broadband, electricity, and affordability are not secondary concerns, they are the foundation. National broadband coverage remains below 50 per cent, with rural access significantly lower. In many communities, reliable internet is a luxury, not a utility, AI-heavy tools consume significant data. For households choosing between food, transport, and mobile data, educational AI becomes an unaffordable choice, and without consistent power, even the most advanced AI applications are irrelevant. Schools in northern and rural states face daily outages that make digital learning impossible.

In August 2024, the Federal Ministry of Education launched a draft National AI Strategy focusing on sector-wide adoption. The document acknowledges education as a priority area and signals political will at the highest levels. The strategy represents a meaningful first step, but drafts do not educate children, Implementation does. Without bridging the gap between strategy and implementation, Nigeria's AI education policy risks remaining a document on a shelf rather than a transformation in classrooms. AI was promised as a great equaliser. Instead, without deliberate policy, it is becoming a new axis of inequality, widening the gap between those who have access and those who do not.

Well-resourced institutions deploy AI tutors, adaptive learning platforms, and international curriculum tools. Students gain competitive advantages that compound over time. Public schools in northern and rural states lack electricity, let alone AI tools. The same technology meant to democratise education deepens existing inequalities.

Western-trained AI models struggle with Nigerian Pidgin, Hausa, Yoruba, and Igbo. Students speaking local dialects are effectively excluded from AI-powered tools.

Technology does not exist in a vacuum. The teachers who stand at the front of Nigerian classrooms every day are not obstacles to AI adoption — they are its most critical stakeholders. Many teachers worry that AI will make them invisible or replaceable — a concern not without merit given how some EdTech platforms are marketed. This anxiety, left unaddressed, becomes resistance. UNESCO-supported initiatives like the Naija Teacher AI programme aim to train 1.5 million educators to use AI as an assistant, not a replacement. The evidence is clear: AI succeeds when teachers are part of the design phase, not just the deployment phase.

EdTech platforms are expanding rapidly across Nigerian schools, but a troubling reality emerges: evidence has shown that regulatory framework has not kept its pace like Student data, privacy, and academic integrity now at a very high risk. Student biometrics data are been collected without secure, enforceable frameworks.

Parents and schools often have no visibility into what is collected or how it is been used. Existing laws are broad and fail to address AI specific risks like academic dishonesty. My opinions are that Nigerian schools must not become a testing ground for foreign software. I strongly believe there is an urgent need for the government to ensure that policies on AI tools are adapted to Nigerian context, language and values.

Scaling AI in Nigerian education requires a fundamental shift, away from flashy donor-driven pilots and toward unglamorous, systemic investment in the infrastructure, tools, and people that make learning possible. Our government must co-design with Nigerian educators. The most important principle is to design tools with Nigerian teachers and students, not for them.

The classroom must not be forced to fit the software, rather the software must fit the classroom AI is not a magic solution for Nigeria's education crisis. But it remains one of the most powerful tools available for the future — if deployed with honesty, equity, and deep respect for the realities of Nigerian classrooms. The question is not whether AI belongs in Nigerian classrooms — it is whether Nigeria's classrooms will be ready to meet AI on their own terms.

Michael, MD and founder/CEO of Next Generation Global Associate, wrote from Ikeja.

Opinion

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The enigma of deep property, TDRs and underlying zoning

By **Solomon Omoba**

PORT Harcourt's old township is more than a dated street plan. Its inherited parcel pattern, land claims, existing buildings, public infrastructure and colonial-era spatial hierarchy continue to shape who can use, improve and benefit from urban land. This article uses "deep property" as an analytical lens for these overlapping layers and considers whether Transfer of Development Rights (TDRs) could help conserve valued places while accommodating growth elsewhere. It recommends a community-informed zoning and title audit, followed by a small, legally enabled TDR pilot only where receiving areas can support additional density.

Port Harcourt was laid out in 1913–14 around the port and railway project that linked the coast to the coalfields and commercial hinterland. Historical accounts describe a spatial arrangement comprising the harbour, railway and warehouses, a commercial centre, the spacious Government Reservation now called Old GRA, and, southeast of the station, the African township—today's Old Township—laid out on a tighter grid. The initial town area was acquired by local communities under colonial authority, and the history and terms of that acquisition remain part of the city's contested land memory.

This pattern matters today because a plan is not simply geometry. Street widths, plot dimensions, building lines, drainage routes and the placement of public facilities influenced land values and development opportunities. Colonial planning standards also distinguished European and African quarters, including in plot size and servicing. Later growth, subdivision, rebuilding and informal adaptation have altered the original fabric, but the older layout still shapes access, density and the cost of upgrading. A planning response should recognise both the practical value of inherited infrastructure and the inequities embedded in its formation.

"Deep property" is not a defined Nigerian land-law category. In property scholarship, the phrase has been used to question whether ordinary freehold or leasehold concepts adequately describe layered interests in land and natural resources, including water and carbon. Applied here as an analytical, not doctrinal, term, it points to the multiple layers that coexist on an old township parcel: a statutory right of occupancy or other title evidence; customary or family histories and claims; zoning and development controls; building and infrastructure conditions; heritage and social value; and the public interest in safety, access and environmental resilience.

Consider a family plot on a narrow old-town street. The registered or documented interest may identify an occupier, but it does not by itself answer whether a rear addition blocks a drainage path, whether the building has heritage value, whether neighbours share access, or what density the current approved plan permits. Conversely, a planning map does not by itself resolve competing title or customary claims. "Deep property" is useful because it discourages treating any single document—whether a title, zoning map or historic plan—as the whole story. It does not create extra rights or override Nigerian law.

In this context, "underlying zoning" means the land-use designation and development envelope that apply to a parcel before a particular permit, variance or proposed bonus is considered. Depending on the operative plan and regulations, that baseline may specify permitted uses, density or plot ratio, height, setbacks, access, parking, environmental constraints and public reservations. Zoning must be distinguished from title: holding an interest in land does not automatically authorise every use or building form, and planning permission does not settle ownership.

For the old township, the practical question is which approved plans and rules are legally operative now, how they map to surveyed parcels, and how they have been amended or applied. Rivers State's planning framework includes the Physical Planning and Development Law No. 6 of 2003; the Greater Port Harcourt City Development Authority was established under a separate 2009 law for the wider master-plan area. The exact jurisdiction, plan and development-control authority for each old-town parcel should be verified before any rezoning or TDR proposal. The existence of an old layout does not prove that every historical zone remains current law.

A transfer of development rights scheme separates the right to build at a specified intensity from the land itself. A planning authority designates "sending areas" where additional development should be limited—for example, a conservation block, a public open-space corridor or a flood-sensitive site—and "receiving areas" where extra floor area can be accommodated. A landholder in a sending area voluntarily accepts a permanent restriction on development and receives credit; a developer in a receiving area buys the credit and may build above the baseline, subject to a defined cap and other approvals. The credit is not a land title, a planning permit or automatic permission to build.

A hypothetical Port Harcourt pilot could designate a small group of historically significant buildings or a flood-risk drainage corridor as a sending area, after field survey and consultation. A receiving area might be a planned, serviced corridor outside the fragile historic street fabric. If its baseline allowed, for example, a four-storey building, a credit could permit a carefully capped fifth storey only after the authority confirms road, drainage, water, sanitation, power, fire access and public-space capacity. The sending parcel would receive an enduring registered restriction and a transparent, independently assessed credit value. This example is illustrative; no specific sending or receiving zone is proposed without current parcel and infrastructure data.

TDRs are not a general compensation device. The World Bank's technical review cautions that a scheme needs real demand in receiving areas, careful design and attention to distributional effects; credits cannot simply replace compensation where government takes property. In a dense, infrastructure-constrained old township, transferring more floor area into an unsuitable receiving zone could worsen flooding, congestion and service failures. Credits may also benefit owners with clear title more readily than residents with customary, family or disputed interests unless eligibility and representation are designed fairly.

Rivers State and the Port Harcourt planning authorities should treat TDR as a planning instrument to test, not as an existing entitlement. The first step is to audit the baseline by publishing a parcel-level map linking current approved plans, zoning, title and occupancy records, easements, building conditions, infrastructure and flood exposure. Uncertainty should be recorded openly, and jurisdictional overlap resolved before zones are designated.

The process should then establish conservation priorities with affected residents, Rebisi and other relevant customary institutions, landholders, tenants, traders, professional bodies and heritage practitioners. It should identify the places and everyday uses communities want protected while documenting dissent and unresolved claims. A formal legal review should cover the 2003 Rivers planning law, the 2009 Greater Port Harcourt law where applicable, the Land Use Act 1978 and registration rules. If existing law does not clearly authorise transferable credits, enabling provisions and regulations should be enacted before trading begins. Those rules should specify voluntary participation, valuation, registration, appeals, credit expiry or retirement, anti-fraud checks and compensation rights separately.

Receiving areas should be chosen only where infrastructure and environmental assessments show that added intensity can be supported. Any bonus should be tied to enforceable requirements for drainage, water, sanitation, fire access, mobility, public realm and affordable or replacement housing where displacement risk exists. Implementation should begin with a small, time-limited pilot and a public TDR registry. Publishing transactions, prices, approvals, infrastructure contributions and distribution of benefits would allow the authorities and community to assess affordability, displacement, heritage outcomes and service performance before considering expansion.

The "enigma" of deep property is that a city parcel is never only a title or a zoning colour: it is also a lived place, an inherited pattern, an infrastructure burden and a set of claims that may not be equally visible in formal records. TDRs could help Port Harcourt preserve selected historic or environmental assets while directing growth to suitable locations, but only if the baseline zoning is current and transparent, receiving areas have capacity, affected communities shape the design, and the scheme rests on clear legal authority. The immediate recommendation is to map, consult, legislate where necessary, and pilot with public safeguards before any credits are traded.

Omoba is a Port Harcourt based real estate consultant.

Toluwanisings: Is it a Nigerian fate to die young?

By **Damilare Adeleye**

I grew up with a notion that no human being would die until they reached their appointed day with God. While I understand the belief, I do not entirely agree with it. There is no doubt that every soul will take its last breath someday. Death is a natural phenomenon and inevitable. But the concept of death as a black figure with horns on its head and red-painted lips, striking humans on the exact day they are destined to die, is, to me, a fictional tale created from human imagination.

Perhaps death is a spirit, and it occurs by happenstance. I have, however, come to the realisation that it rears its ugly head in different ways, including organ failure, illness, accidents, and disasters. This piece is neither a medical nor a spiritual analysis of death. Rather, it seeks to address a misconception and highlight some of the reasons death seems to take Nigerians at their prime.

If someone dies in a fatal road or air crash, for example, it does not necessarily mean they were destined to die that way. They may simply have been unlucky enough to find themselves in such circumstances. That is why prayers for safe journeys should not be taken lightly. If another person dies from heart or kidney failure, it does not automatically mean their fate was written that way. Such deaths may be the result of accumulated habits and other contributing factors. In a nutshell, while we are certain of death, how and when we die should not simply be attributed to a predetermined plan by God or Satan.

What we eat, drink, and do can determine how long we live. Our habits, relationships, locations, ancestral links, and financial circumstances can all contribute to the factors that influence our deaths. That is why life expectancy differs across countries. The difference is not because God loves people in countries with higher life expectancy more than those in countries with lower figures, or because the devil has greater power over the latter. Rather, people in countries with higher life expectancy generally have access to better environments, healthcare, and lifestyles.

Nigeria, despite being a deeply prayerful nation, is among the nations with the lowest life expectancy. According to estimates from the United Nations World Population Prospects, life expectancy at birth in Nigeria is approximately 55 years in 2026. This compares with 86 years in Monaco, 85 years in Japan, 83 years in the United Kingdom, and 79 years in the United States.

You may wonder why Nigeria has such a low life expectancy and why its citizens tend to die relatively young. There is no need to think too hard about it. I have a few reasons to enumerate here, in no particular order.

Insecurity is first on my list. Figures obtained by the International Centre for Investigative Reporting (ICIR) from its Mass Atrocities Tracker indicated that 32,667 people were killed across Nigeria between 2021 and 2026. The victims were killed in incidents involving insurgency, banditry, activities of the Indigenous People of Biafra (IPOB), and communal violence. Put into perspective, that amounts to an average of about 15 deaths per day over the period.

These people did not die natural deaths, nor should their deaths simply be dismissed as a matter of fate. They were killed by insane gun-wielding imonsters who are nothing but cannibals in human society. If Nigeria did not have such a serious insecurity problem, some of these victims would still be alive, contributing to society and living their lives peacefully. Unfortunately, the government has not demonstrated sufficient decisiveness in dealing with the demon of insecurity.

Another category of people responsible for untimely deaths among Nigerians comprises the manufacturers, marketers, and enablers of substandard and fake consumable products.

The influx of fake drinks and drugs has recently dominated public discourse. However, not many citizens are aware that these products remain in circulation in markets, at bus stops and car parks, along roadsides, and even in stores. Ordinarily, genuine products can still pose health risks when abused or misused. Now, imagine being consistently exposed to substandard or outright fake products. That is a deadly form of pleasure.

Fake products can be poisonous and, in some cases, more dangerous than people realise. They may not kill their users instantly, but prolonged exposure can damage body organs and weaken the immune system until the body can no longer cope with the harm.

We would have less to worry about if people were not willing to make money at all costs. We would also have less cause for concern if government agencies responsible for ensuring the safety of products consumed by Nigerians were more effective, efficient, and thorough in cracking down on offenders and prosecuting those responsible for such atrocities. So many lives could be saved through strict adherence to, and enforcement of, safety protocols governing the products we consume.

The last issue, which, incidentally, inspired this piece, is the state of healthcare facilities in Nigeria.

Healthcare is an essential part of life. Without access to adequate healthcare, human life is placed in greater danger. The recent tragic death of popular Yoruba gospel singer Olayemi Bayonile Bolaji, better known as Toluwanisings, is evidence that the government is not doing enough in this critical sector.

The young man of God was reportedly rejected by at least seven different hospitals after he suddenly slumped at home. According to his aide, some hospitals gave excuses, including the unavailability of doctors due to a strike, while others reportedly failed to admit the singer properly because they lacked the necessary facilities.

Hospitals built to save lives were seemingly helpless when called upon to provide one of their most important services: emergency care.

Doctors shutting down operations in such circumstances or otherwise is unjustifiable, untenable, and unacceptable. I know that the political elite have long lost confidence in the country's healthcare system, which explains why they are often quick to travel abroad for even minor medical emergencies. But ordinary Nigerians deserve better.

Many people die because public hospitals lack available beds. Many others die because of inadequate medical equipment and facilities. A better healthcare system should not be a luxury reserved for the wealthy or political elite. It must be readily available, easily accessible, and financially sustainable for ordinary Nigerians.

To those who had questioned God for not sparing Toluwani sings' life, my message is that God should not be blamed for an incident that could have been avoided if the system works. To those who believe it was God's time to take him away, they may find consolation in that belief. However, they must remember that the Nigerian system failed him at a critical moment.

We must stop pretending that all these deaths are simply a matter of fate. If we do, the next victims may be closer than we think. Urgent action is needed to build a better system, one that protects lives rather than allows preventable deaths to occur.

Adeleye wrote from Lagos State.

Finance&Economy

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CRUDE OIL PRICE UPDATE Brent crude: $109.9 | WTI crude: $101.4

FOREX MARKET UPDATE I&E Window: N1,368.33

Sanwo-Olu urges banks to deploy N4.65tr new capital for industrial growth

By **Helen Oji**

LAGOS State Governor, Babajide Sanwo-Olu, has challenged banks to translate the N4.65 trillion raised through recapitalisation into increased financing for manufacturing, agriculture, energy, infrastructure and small businesses, warning that stronger balance sheets would mean little without a corresponding expansion of productive sectors.

Speaking at the 2026 Fellowship Investiture of the Chartered Institute of Bankers of Nigeria (CIBN) in Lagos, Sanwo-Olu said the next phase of banking sector reforms must focus on financing industrial growth, creating jobs and improving Nigeria's economic competitiveness.

He said while recapitalisation had strengthened the banking industry's capacity to support the economy and withstand financial shocks, the ultimate test would be its ability to channel additional capital into productive investments.

"Nigeria has recapitalised its banks. The next task is to help recapitalise Nigerian industry," he said.

His remarks come as the banking industry enters a new phase following the recapitalisation exercise, which mobilised N4.65 trillion in fresh capital, with 33 banks meeting the new capital requirements.

Sanwo-Olu argued that the success of the exercise should not be measured by the size of banks' balance sheets alone but by the extent to which the additional capital supports new factories, expands existing businesses, creates sustainable employment and strengthens the country's industrial base.

He identified access to affordable, long-term financing as one of the major constraints facing Nigerian businesses, noting that manufacturers require substantial capital to acquire machinery, expand production and compete in international markets.

Agricultural processors, he added, need financing for storage, processing and distribution, while growing enterprises require credit facilities structured around the realities of their operations.

According to him, such investments often take time to generate returns, making it necessary for recapitalised banks to develop financing models that accommodate long-term industrial projects without compromising prudent risk management.

The governor said Lagos offered significant opportunities for financial institutions to support industrial expansion, citing the Lekki Deep Sea Port, growing industrial activities along the Lekki corridor, investments in rail and road infrastructure, and opportunities created by the state's electricity law.

He said these developments were opening up investment opportunities in manufacturing, logistics, energy and trade, where stronger participation by financial institutions could unlock private capital, improve productivity and create jobs.

Sanwo-Olu urged banks to look beyond conventional lending and become more active partners in financing these opportunities.

Similarly, CIBN President, Dele Alabi, urged banks to ensure that the additional capital raised through recapitalisation translates into industrial development, stronger businesses, improved infrastructure and sustainable employment.

He said the N4.65 trillion mobilised through the Nigerian capital market and the compliance of 33 banks with the new capital requirements demonstrated the resilience of the banking industry and the growing depth of the country's financial markets.



Group Chief Financial Officer, Pointek, Michael Ighalo (left); Group Head, HR and Admin, Bolanle Onime; Director of Business, Godwin Ajala; Group Head, E-Business and Retail Products, FirstBank, Abednego Ugwueke; Head, Personal Banking, Chukwuka Okonkwo; Head, Internal Communications, Content Management and Merchandising, Acharu Osime and Head, Acceptance Business, Charles Akunna at the official partnership press conference of FirstEase and Pointek held in Lagos, recently.

Firm's pre-tax profit surges 179% as 9-month revenue hits N1.22b

By **Helen Oji**

ZICHIS Agro-Allied Industries Plc recorded a 179.21 per cent increase in pre-tax profit to N561.32 million in the nine months ended September 30, 2026, compared with N201.04 million in the corresponding period of 2025, on the back of strong growth across its business segments.

The company's revenue also rose by 162.63 per cent to N1.22 billion from N464.20 million, according to its unaudited interim financial statements filed with the Nigerian Exchange (NGX).

The strong earnings performance coincided with a significant expansion of its balance sheet, driven by increased investments in property, plant and equipment, a N5 billion deposit for shares and substantial growth in total assets.

Profit after tax increased by 221.98 per cent to N536.22 million from N166.54 million, while basic earnings per share rose to N0.47 from N0.28.

Listed on the NGX Growth Board on January 20, 2026, Zichis recorded double- and triple-digit growth across all five disclosed revenue segments, with egg sales remaining its largest source of income.

Revenue from eggs increased by approximately 124 per cent to N394.72 million from N176.25 million, accounting for about 32.4 per cent of total revenue.

Feed mill revenue rose by approximately 231.5 per cent to N293.93 million from N88.67 million, while palm oil revenue increased by 130.1 per cent to N235.53 million.

Chicken sales also grew by approximately 196.6 per cent to N211.34 million, while fish revenue advanced by 225.5 per cent to N83.6 million.

The growth in revenue translated into improved operating performance, with gross profit rising by 210.7 per cent to N781.07 million. Gross margin also improved to 64.07 per cent from 54.16 per cent.

The company recorded N676 million in revenue and N328 million in profit for the full year 2025, meaning its nine-month 2026 revenue had already surpassed the previous full-year figure.

Its tax expense declined by 27.26 per cent to N25.1 million, supporting the growth in profit after tax.

On the balance sheet, total assets increased by 719.36 per cent to N8.71 billion from N1.06 billion as of September 2025, reflecting substantial additions to its asset base.

Property, plant and equipment rose to N6.93 billion, supported by N6.14 billion in additions, including land valued at N5.01 billion.

Aradel posts N3.95tr revenue, backed by 500% output surge

By **Isaac Chibuife**

ARADEL Holdings Plc recorded a 633 per cent increase in revenue to N3.95 trillion in the nine months ended September 30, 2026, as a sharp expansion in oil and gas production following the consolidation of newly acquired subsidiaries boosted its operating performance.

The indigenous energy company averaged 144,700 barrels of oil equivalent per day (boepd), up from 24,000 boepd in the corresponding period of 2025. The performance, which exceeded its previous production target, prompted the group to raise its full-year guidance to between 140,000 and 150,000 boepd, from a range of 110,000 to 140,000 boepd.

The stronger production base also lifted earnings before interest, taxes, depreciation and amortisation (EBITDA) by 702 per cent to N2.1 trillion, while its EBITDA margin improved from 49 to 53 per cent.

Profit after tax (PAT) fell by 82 per cent to N43.3 billion, from N245.1 billion a year earlier, largely due to a N529.1 billion earnout charge arising from Renaissance's acquisition of Shell Petroleum Development Company (SPDC).

The significant increase in production and revenue reflects the enlarged group following the consolidation of ND Western and Renaissance, which became Aradel subsidiaries following the completion of the acquisitions on December 31, 2025.

Both companies were previously accounted for as associates, making the current-period figures not directly comparable with those of the preceding year.

Aradel, however, said its profit after tax excluding the earnout charge stood at N572.4 billion, representing a 134 per cent increase over the previous year.

The company stressed that the figure was an alternative performance measure and not a profit measure recognised under International Financial Reporting Standards (IFRS).

The earnout arrangement, under which Shell retains an economic interest in a defined area within Renaissance's assets and receives payments based on revenue generated from that perimeter, has emerged as a significant financial burden for the enlarged group.

The arrangement attracted a N529.1 billion charge during the period, while the outstanding liability stood at N1.32 trillion after payments of N543.9 billion.

Speaking on the performance, Aradel's Chief Executive Officer, Adegbite Falade, said the arrangement was originally designed to ensure an equal sharing of value generated from the defined area but had produced an imbalance in its implementation.

He said the company had formally raised concerns and was engaging Shell to resolve the matter. Although he described the discussions as constructive and expressed optimism about reaching an agreement before the end of 2026, he acknowledged that the outcome would depend on both parties finding common ground.

Investors gain N65.2 trillion in 10 months as market soars by 66.2%

By **Helen Oji**

STOCK market investors gained N65.2 trillion in the first 10 months of 2026, as sustained buying interest and renewed investors' confidence lifted the market's capitalisation to N165.114 trillion on October 30, surpassing the combined gains of approximately N58.456 trillion recorded in the whole of 2024 and 2025.

The increase in market capitalisation represents a 65.22 per cent rise from the N99.937 trillion recorded on January 2, underscoring the scale of the market's expansion this year.

Data from the Nigerian Exchange (NGX) showed that market capitalisation increased by N65.738 trillion, representing a 66.15 per cent rise, from N99.376 trillion on January 2, 2026 to N165.114 trillion on October 30, 2026.

This growth exceeds the combined increase of approximately N58.456 trillion recorded in 2024 and 2025 full year, when market capitalisation rose by about N21.843 trillion and N36.613 trillion, respectively.

Similarly, the NGX All-Share Index (ASI) advanced by 98,686.46 points, representing a 63.42 per cent increase, from 155,613.03 points at the beginning of the year to 254,299.49 points on October 30.

Operators attributed the impressive performance to improved confidence in the economy, relative stability in the foreign exchange market, easing inflation, lower interest rates and increased demand for shares of companies with strong earnings prospects.

A breakdown of sectoral performance showed that oil and gas stocks led the rally, with 127.9 per cent to 6,085.42 points as of October 30, while the industrial goods sector followed, up 114.9 per cent. The banking index advanced by 60.27 per cent. The consumer goods index recorded a marginal 0.97 per cent growth, while the insurance index declined by 13.6 per cent, making it the weakest performing major sector.

The strong performance of oil and gas stocks reflects improved investor interest in the energy sector, supported by petroleum industry reforms, foreign exchange stability, higher energy prices and expectations of stronger earnings from major operators.

DESTMA PLASTICS UNVEILS FIVE BRAND AMBASSADORS TO CHAMPION MADE-IN-NIGERIA PRODUCTS

NIGERIA'S **Destma Plastics,** a manufacturer of a wide range of household, commercial and industrial plastic products, has unveiled five brand ambassadors to strengthen its market presence and encourage greater patronage of locally made goods.

The new ambassadors are Femi Adebayo, Odunlade Adekola, Toyin Abraham, Kolawole Ajeyemi and Kunle Afod. The partnership is expected to increase awareness of the company's products and reinforce its engagement with consumers across different markets.

Speaking at the unveiling ceremony at the company's head office in Ikotun-Egbe, Lagos, Chief Executive Officer of Destma Global, Olabode Olagundoye, described the appointments as a strategic step towards building stronger consumer relationships and expanding the brand's visibility.

He said the ambassadors would help build consumer confidence and strengthen the company's connection with households and businesses. Olagundoye added that Destma was focused on establishing a trusted Nigerian manufacturing brand anchored on product quality, reliability and continuous improvement.

The ambassadors, in their separate remarks, highlighted the importance of supporting local manufacturing and building confidence in Nigerian-made products.

Femi Adebayo said a tour of the production facility had reinforced his decision to partner with the brand, noting that seeing the manufacturing process firsthand had given him greater insight into the company's operations. He urged Nigerians to patronise Destma Plastics' locally manufactured products rather than incur the cost and stress of importing similar goods from abroad.

Kolawole Ajeyemi said he would leverage his travels, community visits and public engagements to promote Destma's products and reach more potential consumers. He also called for greater support for indigenous businesses and the Nigerian film industry, linking local patronage to the broader need to promote Nigerian enterprise and culture.

Kunle Afod pledged to support the brand, saying the partnership aligned with his passion for Nigerian culture and homegrown products. He said promoting locally manufactured goods was an important way to encourage indigenous businesses.

Odunlade Adekola also expressed confidence in the company after touring its factory. He said he was impressed by the machinery, production processes and workforce, adding that the visit had strengthened his support for the company's manufacturing efforts.

Beyond the Nigerian market, Destma Global is seeking to expand its reach across Africa, with partnerships already established in Ghana, Cameroon, Benin Republic, Togo, Kenya and Tanzania. The company's regional links form part of its broader ambition to grow its market presence and make its products available to more consumers across the continent.



L-R: Dr Olagundoye Olabode(CEO Destma Plastics), Kunle Afod



L-R: Mr Kayode Adeagbo, Mrs Bamike Fadipe, Mr Olagundoye Olabode, Pastor Niyi Adesanya, Mr Temitope Olaniran



Odunlade Adekola



L-R: Mr Olagundoye Olabode, Toyin Abraham Ajeyemi and Kolawole Ajeyemi



L-R: Anibilowo Oyindamola Taofikat, Mr Olagundoye Olabode, Femi Adebayo, Eze Doris Chizoba, Isaac Adeusi



L-R: Anibilowo Oyindamola Taofikat , Eze Doris Chizoba, Akinola Clinton, Madu Ngozi Grace, Mr Olagundoye Olabode, Odunlade Adekola, Bamike Fadipe, Kayode Aboderin, Isaac Adeusi

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NOVEMBER 2025 CAMBRIDGE IGCSE EXAMINATION RESULT	
A*	GRADES: 67%
A*- A	GRADES: 96%
A*- B	GRADES: 99%
A*- C	GRADES: 100%

MAY/JUNE 2026 WAEC EXAMINATION RESULT
A^1 - B^3 GRADES: 94%
A^1 - C^6 GRADES: 100%



- State of the art classrooms, laboratories, boarding and sporting facilities.
- Exceptional educators who challenge minds, nurture and bring out the best in every learner.
- Proud winners of prestigious international and national awards.
- Beautiful, serene and secure world-class campus where learning thrives.

ENTRANCE EXAMINATION FOR YEAR 7 (JSS1) DAY AND BOARDING STUDENTS FOR THE 2027/2028 ACADEMIC SESSION IS SCHEDULED TO TAKE PLACE AS FOLLOWS:

LAGOS

Dates: **Saturday, 30th January and 6th February, 2027**

Location: James Hope College, Twin Lakes Estate, Lekki, **Lagos.**

Time: 10AM

ABUJA & PORT HARCOURT

Date: **Saturday, 6th February, 2027**

Locations: 71 Usuma Street, Opp. Transcorp Hilton, Maitama, **Abuja.**

15 Nnamdi Azikiwe Road, Port Harcourt, **Rivers State.**

Time: 10AM



APPLICATION CLOSES: FRIDAY, 22ND JANUARY 2027

Application forms can be downloaded from www.jameshopecollege.edu.ng under the "admission" tab or can be collected from James Hope College, Twin Lakes Estate, Lekki, Lagos.

OPEN DAYS

DATE: SATURDAY 14TH NOVEMBER, 2026 & SATURDAY 9TH JANUARY, 2027

TIME: 9AM TO 12:30PM

DOWNLOAD APPLICATION FORMS

Follow us on all our social media handles:

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Tel: +2347083662229, +2347018282065, +2347085369376, +2347015349257

Email: admission@jameshope.edu.ng

Web: www.jameshopecollege.edu.ng

Dangote tasks Lotus Capital on real sector financing

By **Victoria Nwachukwu**

PRESIDENT and Chief Executive of Dangote Industries Limited, Aliko Dangote, has challenged Lotus Capital Limited to support efforts to enhance the performance of the real sector of the economy by financing critical areas.

This comes as the firm seeks to expand its financing activities across agriculture, real estate, renewable energy and industry.

The Managing Director/Chief Executive Officer of Lotus Capital, Hajara Adeola, said the company's next phase of growth would focus on building stronger partnerships with businesses across the economy, ranging from small and medium-sized enterprises (SMEs) to large industrial conglomerates such as the Dangote Group.

She said the objective was to develop financing solutions capable of addressing the long-term capital requirements of businesses and strengthening the contribution of non-interest finance to economic development.

Adeola spoke at the 20th anniversary celebration of Lotus Capital Halal Investments in Lagos over the weekend.

She highlighted the company's contributions to the development of Nigeria's non-interest financial services industry over the past two decades, particularly its efforts to promote investment alternatives that comply with Islamic principles.

According to her, the company is seeking to move closer to the real economy by developing innovative financing products, including technology-driven solutions, to support businesses, expand production and create employment.

She also highlighted its advisory role to the Federal Government and contributions to developing the regulatory and institutional framework for non-interest finance in Nigeria.

'Reinsurers must build capacity to retain African risk market'

By **Bankole Orimisan**

NIGERIA'S insurance recapitalisation exercise may achieve limited results unless operators translate higher capital bases into stronger underwriting capacity, improved claims settlement and greater retention of risks within the domestic market, the National Insurance Commission (NAICOM) has warned.

Speaking at an insurance industry leaders' forum organised by FBS Reinsurance Limited in Lagos at the weekend, the Commissioner for Insurance, Olusegun Omosehin, urged reinsurers to invest in technology, technical expertise, data-driven underwriting and strategic partnerships to improve the industry's capacity to absorb more risks.

In a keynote address delivered on his behalf by the Head of NAICOM's Lagos Control Office, Julius Odidi, Omosehin said the Nigerian Insurance Industry Reform Act (NIIRA) 2025 had provided a foundation for strengthening the sector. However, he stressed that the success of the reforms should be measured by improved operational efficiency, stronger risk management and better policyholder protection.

He said operators must move beyond meeting regulatory capital requirements to building institutions capable of underwriting larger and more complex risks, settling claims promptly and restoring public confidence.

The regulator's warning highlights a longstanding weakness in Nigeria's insurance market, where inadequate domestic underwriting and reinsurance capacity has encouraged the transfer of substantial risks to foreign reinsurers. This has resulted in capital outflows and limited the industry's ability to retain more premiums locally.

For operators, therefore, the challenge extends beyond raising funds to meet the new capital thresholds. They must also deploy the additional resources productively through better risk assessment, sound underwriting practices and stronger reinsurance arrangements.

Managing Director/Chief Executive Officer of FBS Re, Ganiyu Musa, said the company was positioning itself to become a leading reinsurance institution in Africa and the global market through regional expansion and a planned capital-raising programme.

BUA Foods' nine-month profit rises 11% to N450b despite revenue decline

By **Isaac Chibuife**

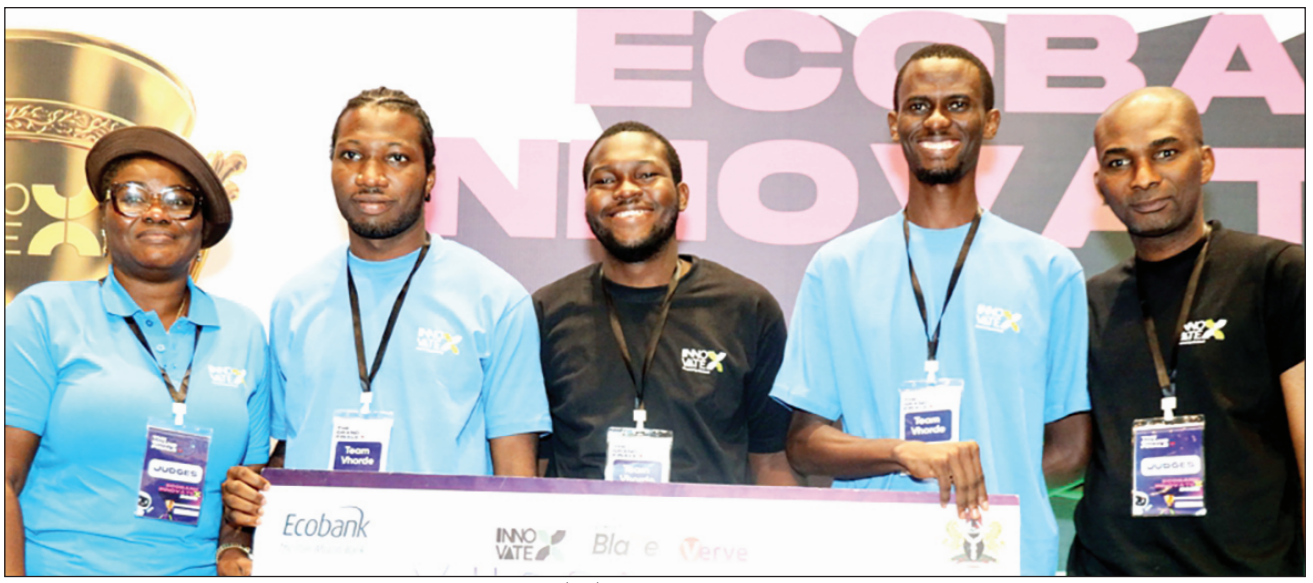
BUA Foods Plc recorded an 11 per cent increase in profit after tax to N450.47 billion in the nine months ended September 30, 2026, as lower production and operating costs offset a 19 per cent decline in revenue.

The company's unaudited financial results, released on Friday, showed that revenue fell to N1.15 trillion from N1.42 trillion in the corresponding period of 2025. Despite the drop in sales, profit after tax rose from N405.27 billion, while profit before tax increased by 11 per cent to N480.52 billion. Earnings per share also grew to N25.03 from N22.52.

The improved profitability was largely supported by a sharp reduction in the cost of sales, which fell by 34 per cent to N592.94 billion from the previous year's level. This helped push gross profit up by six per cent to N552.90 billion, compared with N520.65 billion in the corresponding period.

Consequently, gross profit margin widened to 48.3 per cent from 36.7 per cent, indicating that the company retained a larger share of revenue after accounting for production costs, despite weaker sales.

Operating expenses also declined by 20 per cent to N66.99 billion from N83.65 billion, representing a reduction of N16.66 billion.



Chief Information Officer, Ecobank Nigeria, Adebanke Oladejo (left); Team Vhorde, the overall winner of Ecobank InnovateX 2026 Grand Finale - Derick Ogbosa Osarobo, Richard Enegbuma; Henry Uti; and Head, Products and Analytics, Ecobank Nigeria, Victor Yalokwu at the Ecobank InnovateX 2026 Grand Finale in Lagos at the weekend. PHOTO: SUNDAY AKINLOLU

NIA seeks stronger technical inputs to influence insurance reforms

By **Bankole Orimisan**

THE Nigerian Insurers Association (NIA) has called for stronger technical contributions and coordinated policy advocacy by industry operators to influence regulatory decisions, address emerging risks and improve the insurance industry's capacity to support the economy.

The association's Chairman, Ebelechukwu Nwachukwu, made the call while urging the technical committees to develop more proactive recommendations on regulatory policies, market conduct and other issues affecting the industry.

Speaking at a breakfast meeting with committee chairmen and secretaries in Lagos, Nwachukwu said the industry could no longer afford to respond passively to policy changes and developments capable of affecting its operations.

She said the committees, which draw expertise from different areas of insurance practice, had a critical responsibility to provide evidence-based advice to the NIA Governing Council and strengthen the association's capacity to influence industry policies.

The call comes as Nigeria's insurance market undergoes significant changes following the enactment of the Nigerian Insurance Industry Reform Act (NIIRA) 2025, particularly the recapitalisation exercise, evolving regulatory requirements and the need to improve underwriting discipline, claims settlement and public confidence.

For operators, stronger technical coordination is becoming increasingly important as they navigate higher capital requirements, emerging risks, technological changes and pressure to expand insurance penetration in an economy where coverage remains relatively low.

Nwachukwu said the technical committees must demonstrate greater commitment, innovation and responsiveness, noting that their recommendations provided an important basis for decisions by the Governing Council on regulatory engagement, market conduct guidelines and other critical industry issues.

InfraCredit accredited to mobilise climate finance for Nigeria

By **Isaac Chibuife**

INFRASTRUCTURE Credit Guarantee Company Plc (InfraCredit), Nigeria's AAA-rated specialised infrastructure credit guarantee institution, has secured accreditation as a Direct Access Entity of the Green Climate Fund (GCF), opening a new channel for mobilising international climate finance into the country's infrastructure sector.

The approval, granted at the Fund's 46th Board Meeting held on October 28, 2026, will enable InfraCredit to develop and submit climate finance proposals directly to the GCF, potentially expanding funding for low-emission and climate-resilient infrastructure projects.

The accreditation is expected to strengthen the connection between international climate finance and Nigeria's domestic capital market, particularly by enabling local institutional investors to participate in financing projects through naira-denominated instruments.

As a Direct Access Entity, InfraCredit can originate funding proposals in partnership with domestic project sponsors, financial institutions and other stakeholders, helping to translate Nigeria's climate and development priorities into bankable infrastructure investments.

The development builds on the company's record of mobilising long-term domestic capital through credit guarantees. InfraCredit said it had facilitated more than N650 billion, equivalent to about $500 million, in guaranteed debt, enabling institutional investors to finance infrastructure projects through Nigeria's debt capital market.

Its financing approach has expanded beyond credit guarantees to include project preparation, concessional capital, construction bridge financing and risk-sharing arrangements with development partners to address investment barriers and improve the bankability of infrastructure projects.

Chief Executive Officer of InfraCredit, Chinua Azubike, said the accreditation would expand the institution's access to international climate finance and strengthen its capacity to mobilise domestic investment for sustainable infrastructure.

FirstBank, Pointek partner to bridge digital divide

By **Abigail Ikhaghu**

FIRSTBANK has partnered with technology retailer Pointek to expand access to consumer credit, enabling eligible customers to acquire smartphones, laptops, home appliances and other essential devices and spread payments over six months.

The partnership, announced at a press conference at Pointek's head office in Ikeja, Lagos, brings the retailer onto FirstEase, FirstBank's Buy Now, Pay Later (BNPL) digital lending platform. The arrangement allows customers to finance purchases at Pointek outlets through FirstBank's FirstMobile or LIT applications, with repayment periods of up to 180 days.

Speaking on the partnership, the Head of Personal Banking at FirstBank, Chukwuka Okonkwo, said the product builds on the bank's experience in digital lending but shifts its focus towards financing customers' lifestyle needs rather than providing cash loans alone.

He explained that customers could initiate transactions through the FirstMobile application or Pointek's website, where the financing option is integrated into the purchase process.

"We have created a very seamless way for people to purchase phones, laptops, and electronic equipment from Pointek and do it over six months at an interest rate of three per cent," he said.

He added that customers could also opt for shorter repayment periods, depending on their preferences and financing needs.

The Group Head, e-Business and Retail Products at FirstBank, Abednego Ugwueke, said the partnership reflected the bank's efforts to develop innovative financing solutions that help customers meet everyday needs without placing undue pressure on their finances.

"We are continuously developing innovative ways to support our customers to meet their needs, and that is why we are expanding access to FirstEase to make life easier for our customers. Through this partnership with Pointek, we are empowering customers to acquire devices and appliances they need today while paying over time in a structured and affordable manner," he said.

Under the arrangement, eligible customers can purchase a range of products, including smartphones, laptops, tablets and household appliances, while spreading payments across flexible repayment periods.

The initiative is targeted at salary earners, professionals, entrepreneurs and other individuals seeking convenient access to essential goods and services.

Director of Business at Pointek, Dr Godwin Ajala, said the partnership would make technology products more accessible by allowing consumers to acquire devices immediately and pay in instalments.

"We are making it easier for Nigerians to get the technology they want and pay for it at their own pace. Through our partnership with FirstEase, Nigerians can now own the devices they need from Pointek today and pay conveniently in instalments with Pay Small Small," he said.

The partnership is expected to strengthen access to technology financing at a time when rising prices have made smartphones, computers and other digital devices increasingly difficult for many households to afford.

FEDERAL UNIVERSITY OF TECHNOLOGY, OWERRI

P. M. B. 1526, OWERRI
OFFICE OF THE REGISTRAR

VACANCY FOR THE POSITION OF UNIVERSITY LIBRARIAN

Applications are invited from suitably qualified candidates for the position of University Librarian, Federal University of Technology, Owerri, Imo State.

THE UNIVERSITY

The Federal University of Technology, Owerri was established in 1980 by the Federal Government of Nigeria. The University strives for excellence and is poised to become one of the best Universities of Technology in the World. The University is committed to the production of high-level manpower, engaging in cutting-edge research and community service for the achievement of national development goals and global relevance.

DUTIES OF THE UNIVERSITY LIBRARIAN

The University Librarian is a Principal Officer of the University who is responsible to the Vice-Chancellor for the day-to-day administration of the University Library and the co-ordination of all Library services in the University.

He/She is also responsible for the short, medium, and long-term planning, administration and expansion of collections and services of the University Library and their maintenance at levels that meet the teaching and research needs in all programmes of the University.

QUALIFICATIONS AND EXPERIENCE

The candidate to be considered for the position should possess the following:

i) A good Honours Degree, Masters Degree and Ph.D in Library and Information Science from a recognised University.
ii) A valid membership of the Library Registration Council of Nigeria (LRCN) among other relevant professional associations.
iii) A minimum of fifteen (15) years post-graduation and professional experience in a University or other recognised body.
iv) Requisite experience as a Deputy University Librarian or its equivalent in the University system for at least five (5) years.

THE CANDIDATE

The candidate for the position is expected to be a person:

I) With verifiable knowledge in the use of Computer Software in Modern Library operations, especially in the area of e-Library platform.
ii) With very good administrative and managerial skills, able to mobilise resources, manage budget, etc.
iii) Of high integrity, who promotes excellence.
iv) With good leadership qualities, who can inspire and motivate staff under him/her
v) That is focused and innovative.
vi) With excellent physical and mental health.
vii) Who must not be older than sixty (60) years at the time of application.

SALARY AND CONDITIONS OF SERVICE

The appointment is for a period of five (5) years effective from the date of assumption of duty, and may be extended by one year subject to good performance. The salary is as applicable to similar positions in Federal Universities in Nigeria and as determined from time to time by the Federal Government of Nigeria.

METHOD OF APPLICATION

Applicants are requested to submit thirty (30) copies of detailed Curriculum Vitae in the following order:

i. Names in full (Surname first, in capital letters).
ii. Place and Date of Birth.
iii. Permanent Home Address.
iv. Present Postal Address.
v. Telephone Number(s) & Email Address.
vi. Nationality/State of Origin.
vii. Marital Status.
viii. Number & Ages of Children (if any).
ix. Secondary and Post Secondary Education (including dates & Institutions).
x. Academic & Professional Qualifications (including distinctions with dates).
xi. Present Employment indicating present status and salary.
xii. Statement of previous experience.
xiii. Publications, including authorship stating contributions (evidence to support contributions should be produced where possible).
xiv. Extra Curricular Activities.
xv. Names and addresses of three (3) Referees.

In addition to stating the names and addresses of Referees, applicants should request each of their nominated Referees to send a Confidential Report on them to the Registrar, Federal University of Technology, P.M.B. 1526, Owerri and "Confidential Report" clearly marked on the envelop which must be sealed.

CLOSING DATE

All applications and other correspondences should be forwarded in sealed envelopes directly to the Registrar and the **POST OF UNIVERSITY LIBRARIAN, FUTO** clearly marked on the envelope. Applications should reach the Registrar not later than six weeks from the date of this publication. Only candidates who are shortlisted will be invited for interview.

Chiedozie Uba
Registrar/Secretary to Council

...Technology for Service

NIGERIAN MIDSTREAM AND DOWNSTREAM PETROLEUM REGULATORY AUTHORITY (NMDPRA)

Plot 1012, Cadastral Zone, Central Business District, FCT, Abuja

INVITATION TO TENDER

1.0 INTRODUCTION

The Nigerian Midstream and Downstream Petroleum Regulatory Authority (NMDPRA) is saddled with the statutory mandate of regulating the Midstream and Downstream operations of the Petroleum Industry. To achieve its mandate, the NMDPRA is desirous to procure goods, works and services.

1.1 In compliance with Sections (24)(25) of the Public Procurement Act, 2007 the Authority is therefore inviting experienced and reputable Security services agency for the following.

2.0 SCOPE /SPECIFICATION

LOTS	PROCUREMENT OF OUTSOURCED SECURITY SERVICES.
Lot 1	North Central: Head Office Abuja, Jabi Annex Office, Nasarawa, Plateau, Kogi, Benue and Kwara.
Lot 2	North-East: Adamawa, Bauchi, Borno, Gombe and Taraba.
Lot 3	North-West: Kaduna, Kano, Katsina, Sokoto and Zamfara
Lot 4	South-East: Abia, Anambra, Enugu and Imo
Lot 5	South-South: Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Rivers.
Lot 6	South-west: Lagos, Ogun, Ondo, Osun and Oyo.

3.0 ELIGIBILITY REQUIREMENTS.

a) Evidence of Incorporation with the Corporate Affairs Commission (CAC).
b) Copy of current TAX Clearance Certificate for the last three (3) Years (2023, 2024 and 2025) valid till 31st December 2026.
c) Copy of current PENCOM compliance certificate valid till 31st December 2026.
d) Copy of current Industrial Training Fund (ITF) compliance Certificate valid till 31st December 2026.
e) Copy of Interim Registration Report (IRR) with the Bureau of Public Procurement (BPP) valid till 31st December 2026 or valid Certificate issued by BPP.
f) Copy of Nigeria Social Insurance Trust Fund (NSITF) compliance Certificate valid till 31st December 2026.
g) Signed Cover Letter.
h) A sworn affidavit disclosing whether or not any officer of the Nigerian Midstream and Downstream Petroleum Regulatory Authority (NMDPRA) or the Bureau of Public Procurement (BPP) is a former or present Director, Shareholder or has pecuniary interest in your company and confirm that all information presented in the bid are true and correct in all particular. For Joint Venture (JV's), include the Notarized Memorandum of Understanding (MOU)
i) Current Company's audited account duly stamped and signed by ANAN/ICAN licensed Auditors for the last three consecutive years (2023, 2024 and 2025).
j) Verifiable documentary evidence of at least three (3) similar jobs executed in the last three years (i.e. letters of award, certificates of practical job completion, etc.)
k) Company profile with curriculum Vitae of key staff including copies of their Academic and Professional Certificates.
l) In addition, the Federal Government Circular Ref No CS.14/T/2014 dated 25th April 2017 mandates all Companies wishing to transact business with the Federal Government to comply with the following requirements:
   i. That the Incorporation Number (RC) as issued to the Company by CAC must appear on their Letter Head, with contact telephone numbers, valid e-mail address and official Company address.
   ii. That the Letter Head paper must bear the name and the Nationalities of the Directors of the company at the bottom of the page.
m) The hard copies of these documents should follow the order listed above, appropriately paged and should have a table of content indicating the pages on which these items are to be found.

4.0 SPECIAL INSTRUCTIONS TO BIDDERS.

Lot 1 - Lot 6: All Bidders must have the following:
a) License to Operate as a Private Guard Company, issued under the Private Guard Companies Act.
b) Registration for Employer's Permit/Recruiter's License/Private Employment Agency.
c) All guards to be deployed must have the following: -
i) Minimum qualification SSCE.
ii) Certification of Medical fitness.
iii) Police character clearance or equivalent background check report.
iv) Evidence of basic security training (certificate of training from the bidder or a recognized training institution).

d) In addition, all bidders shall submit with the technical bid: -
i) A list of operational equipment available to the company (e.g. communication radios, patrol vehicle(s), metal detectors, torches and uniforms), with evidence of ownership or lease.
ii) A signed undertaking that the contract shall not be subcontracted or assigned, in whole or in part, without the written approval of the Authority.
iii) A signed undertaking to replace any guard found unsuitable by the Authority within forty-eight (48) hours of notification.
iv) Evidence of Public Liability Insurance cover, or an undertaking to obtain it within fourteen (14) days of award, covering loss or damage arising from the negligence of deployed guards.

5.0 COLLECTION OF TENDER DOCUMENTS.

Interested bidders are to collect tender documents from the Procurement Unit on Ground Floor Wing B of the Authority Headquarters Building between 9:00am – 4:00pm (Monday – Friday) with evidence of payment of a non-refundable tender fee of One Hundred Thousand Naira (N100,000.00) only which shall be paid into the Authority's Treasury Single Account (TSA) domiciled at the Central Bank of Nigeria.

6.0 SUBMISSION OF TENDER DOCUMENTS.

Prospective bidders should take note of the following steps for submission of tender documents: -
i. Enclose two (2) copies of the technical bids in a sealed envelope marked "Technical" with company name and Lot number clearly written on the front side of the envelope.
ii. Enclose two (2) copies of the financial bids in a sealed envelope clearly marked" Financial" with company name and Lot number clearly written on the front side of the envelope.
iii. Enclose both Technical and Financial envelopes into a bigger envelope and write "(Submission of tender) indicating the Lot you are bidding for.
iv. Furthermore, the name, address and phone number of each company, Lot number and Lot name should be written on the front side of the envelope after sealing.
v. All Bids should be dropped in the designated tender box at the Procurement Unit on the Ground Floor, Wing B of the Authority Headquarters Building, addressed to:

The Authority Chief Executive,
Nigerian Midstream and Downstream Petroleum Regulatory Authority (NMDPRA),
Plot 1012, Cadastral Zone, C.B.D,
Abuja.

7.0 CLOSING DATE.

Submission of tender shall end at 12:00 noon on Monday 16th November 2026.

8.0 OPENING OF TENDER.

Tender will be opened immediately after the deadline for submission at 12:00 noon on Monday 16th November 2026 at the Procurement Unit on Ground Floor, Wing B of the Authority's Headquarters Building.

9.0 GENERAL INFORMATION.

a) Bids must be in English Language and signed by an official authorized by the bidder.
b) Bids submitted after the deadline for submission would be returned unopened.
c) Bidders should not bid for more than one Lot; any bidder found to have bided for more than one Lot, directly or through an affiliated company, shall be disqualified from all Lots.
d) This invitation for Tender shall not be construed as a commitment on the part of Nigerian Midstream and Downstream Petroleum Regulatory Authority (NMDPRA) nor shall it entitle any company to make any claim whatsoever or seek compensation having responded to the invitation.
e) All expenses incurred in preparing Tenders and all expenses otherwise associated with this exercise shall be borne solely by the prospective bidder.
f) Any Bidder who fails to comply with the instructions shall automatically be disqualified.
g) All pre-qualified bidders will be contacted for financial bid opening, while financial bids of un-successful bidders will be returned un-opened.
h) The Authority reserves the right to verify any document or claim submitted. Any bidder found to have submitted false or misleading information shall be disqualified.
i) Enquiries should be directed to the Procurement Unit, Ground Floor, Wing B, NMDPRA Headquarters, Abuja between 9:00am and 4:00pm, Monday to Friday.

Signed:
Management

THE NIGERIAN ACADEMY OF ENGINEERING

4th NATIONAL INNOVATION COMPETITION

The Nigerian Academy of Engineering (NAEng) is pleased to announce the 4th edition of her Innovation Competition, **"The Nigerian Academy of Engineering National Innovation Competition".**

The objective of the competition is to identify, encourage and reward innovative works in science, engineering and technology that address and solve societal problems in Nigeria. The winning innovations will be further assisted to scale up their innovations by promoting them to investors.

The competition is open to all Nigerian Engineers, Scientists, Technologists, Technicians and Craftsmen, and other professionals involved with engineering creativity.

Prizes will include Cash, Public Recognition, Promotion of Winning Concepts to Investors, Certificates and Plaques.

Call for submission:

This call is for submission of innovative works by Individuals or Groups in any discipline or aspect of Engineering, including but not limited to the following:

ICT/Telecommunications, Agriculture & Food Processing, Energy & Energy Transition, Renewables, Infrastructure Development, Health & Health Management, Waste Management and Environmental Protection, Transportation, Mining & Mineral Processing, Artificial Intelligence (AI) and Robotics, Climate Change and related Ecological Challenges, Manufacturing, etc.

The submissions will be in 2 Stages.

Stage-1: Submission of Concept Note

Prospective participants have 7 weeks **(2nd November 2026 to 18th December 2026)** to submit Concept Notes of their innovations. This should include the following:

a) Brief description of the innovation and the particular problem(s) that it addresses or solves
b) Societal and economic benefits of the innovation
c) Brief description of the engineering processes that it covers
d) Degree of development of the prototype (how far has it been developed)
e) Sketches, photographs, drawings and other illustrations that can aid the understanding of the innovation
f) Profiles of the key participants and/or organisations

Submissions shall not be more than 20 A4 pages at this stage of the competition and shall be in pdf format.

Submissions for Stage 1 will be screened to assess the degree and level of innovation, engineering content, originality and relevance to our national development. Only participants who are shortlisted from Stage 1 will proceed to Stage 2.

Stage-2: Submission of Full Proposal

Participants who are shortlisted from Stage 1 will be given 6 weeks to further develop their innovations for Stage 2 of the competition. Details for Stage 2 submissions will be provided at the end of Stage 1. This second Stage will run from **1st February 2027 to 12th March 2027.**

The public announcement of winners of the competition shall be made in June 2027.

Eligibility and Boundaries:

The Competition is guided by the following:

- Open to all Nigerians except Fellows of the Nigerian Academy of Engineering
- Open to Engineers, Scientists, Technologists, Technicians and Craftsmen and other professionals involved with engineering creativity
- Collaborative works are accepted and encouraged
- Entries must address National Problems and Challenges
- Entries must have identifiable Engineering Content
- Nomination can be by third parties or self

All entries for stage 1 should be sent by email to info@nae.ng no later than 18th December 2026.

For further information please contact:

The Honorary Secretary
The Nigerian Academy of Engineering,
Chemical & Petroleum Engineering Complex,
University of Lagos, Nigeria
Tel: 0803 565 1455, 0907 077 8171
or Chairman, Innovation Competition Committee
on 0803 882 4592.
email: info@nae.ng
Website : www.nae.ng



UNIVERSITY OF PORT HARCOURT

CHOBA, PORT HARCOURT
RIVERS STATE, NIGERIA

INVITATION TO TENDER AND EXPRESSION OF INTEREST (EOI) FOR TETFUND 2025/2026 CAREER SERVICE CENTRE INTERVENTION, UNIVERSITY OF PORT HARCOURT

1. INTRODUCTION:

The University of Port Harcourt has obtained Approval-In-Principle from Tertiary Education Trust Fund (TETFund) for the 2025/2026 Career Service Centre Intervention with a good allocation. The University therefore invites reputable, competent and experienced Contractors, Suppliers and Consulting Firms to tender and/or express interest for the following:

2. SCOPE OF PROCUREMENT:

- **LOT 1:** CAREER SERVICE MANAGEMENT PORTAL (CONSULTING SERVICES)
- **LOT 2:** EMPLOYEE CONSULTATIVE FORM – (NON CONSULTING SERVICES)
- **LOT 3:** REGISTRATION WITH RECOGNIZED PROFESSIONAL BODIES (NON – CONSULTING SERVICES)
- **LOT 4:** PROCUREMENT OF UTILITY VEHICLE (GOODS)
- **LOT 5:** PROCUREMENT OF BOOKS (GOODS)
- **LOT 6:** PROCUREMENT AND INSTALLATION OF FURNITURE (GOODS)
- **LOT 7:** PROCUREMENT AND INSTALLATION OF EQUIPMENT (GOODS)
- **LOT 8:** CAREER CENTRE PROGRAMMES (NON – CONSULTING SERVICES)

3. ELIGIBILITY REQUIREMENTS FOR BIDS/EOIs

Prospective bidders should submit the following:

a. Evidence of Certificate of Incorporation issued by the Corporate Affairs Commission (CAC) including Form CAC 1.1 or CAC 2 and CAC 7 or Status Report.
b. Evidence of Company's Income Tax Clearance Certificate for the last three (3) years 2023, 2024 & 2025 valid till 31st December, 2026 with a minimum average annual turnover of N25 million only.
c. Evidence of Pension Clearance Certificate is valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 5 and above).
d. Evidence of Industrial Training Fund (ITF) Compliance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 5 and above or the bidder's annual turnover is N50 million and above).
e. Evidence of Nigeria Social Insurance Trust Fund (NSITF) Clearance Certificate valid till 31st December, 2026.
f. Evidence of Registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring on 31st December, 2026 or valid Certificate issued by Bureau of Public Procurement (BPP).
g. Sworn Affidavit from High Court or Court of Coordinate Jurisdiction.
h. Disclosing whether or not any officer of the relevant Committees of the University of Port Harcourt, Choba, Port Harcourt, Rivers State or the Bureau of Public Procurement is a former or present Director, shareholder or has any pecuniary interest in the bidder and to confirm that all information presented in its bid are true and correct in all particulars.
   ii. That no Director of the company has been convicted in any Country for any criminal offence relating to fraud or financial impropriety or criminal misrepresentation or falsification of facts relating to any matter.
   iii. That the Company is not in receivership, the subject of any form of insolvency or bankruptcy proceedings or the subject of any form of winding up petition or proceedings.
   iv. That the Company does not have existing loan or financial liability with a bank, other financial institution or third party that is classified as doubtful, non-performance, bad or whose repayment portion has been outstanding for the last four (4) months.
   v. Company Audited Accounts for the last three years 2023, 2024 and 2025 duly acknowledged by NRS.
   vi. Reference Letter from a reputable Commercial bank in Nigeria, indicating willingness to provide credit facility for the execution of the projects if the need arises.
   vii. Company's Profile with the Curriculum Vitae of Key Staff to be deployed for the project, including copies of their Academic/Professional qualifications such as COREN, QSRBN, ARCON, CORBON etc.,
   viii. Verifiable documentary evidence of at least three (3) similar jobs executed in the last five (5) years (2021 to date) including Letters of Awards, Valuation Certificates, Job Completion Certificates and Photographs of the projects.
   ix. For Joint Venture/Partnership, Memorandum of Understanding (MoU) should be provided indicating among others the Lead Partner (CAC, Tax Clearance Certificate, Pension Clearance Certificate, ITF Compliance Certificate, NSITF Clearance Certificate, IRR and Sworn Affidavit are compulsory for each Joint Venture Partner).
   x. Only companies listed in the National Automobile Design and Development Council (NADDC) approved list of local manufacturers of Vehicles or their authorized representatives should bid for the Vehicle - (applicable to LOT 4) only.
   xi. All documents for submission must be transmitted with a Covering/Forwarding Letter under the Company/Firm's Letterhead Paper bearing amongst others; the Registration Number (RC) as issued by the Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferably GSM NO.), and E-mail Address. The Letterhead Paper must bear the Names and Nationalities of the Directors of the Company at the bottom of the page, duly signed by the authorized officer of the firm.
   xii. All documents for submission must be arranged in the chronological order with proper label covering 3 (a-g) above and to be separated by a divider or automatic disqualification.

4. COLLECTION OF TENDER DOCUMENTS

Interested companies are to collect the Bidding Documents from the Office of the Director, Procurement Department, University of Port Harcourt on evidence of payment of a non-refundable tender fee of N10,000 per LOT, paid into the University's Remita Account in any reputable Commercial Bank in Nigeria. The evidence of payment must be submitted in the Procurement Department. This applies to LOT 2 – 8 only.

For Lot 1, EOI is free - submit in a sealed envelope marked "EOI for Lot 1".

5. SUBMISSIONS OF BIDS/EOIs

Prospective bidders are to submit bids for not more than two (2) LOTs, two (2) hard copies each of the technical and financial bids with soft copy of financial bid only in MS Excel format, packaged separately in sealed envelopes and clearly marked as ***"Technical Bid" or "Financial Bid"***. Thereafter, put the two (2) sealed envelopes together in a bigger sealed envelope addressed to the Vice-Chancellor, University of Port Harcourt, Choba, Senate Building, 3rd Floor, University of Park, and clearly marked with the name of the Project and the LOT Number at the top left-hand corner and drop it in the tamper-proof box. Furthermore, the reverse of each sealed envelope should bear the name, address and telephone number of the bidder and drop in the designated Tender Box at the front of the Council Chambers, Ground Floor, Senate Building, University of Port Harcourt, Choba, not later than ***12 noon, Tuesday, December 15, 2026***. (Six weeks). (This applies to LOT 2 – 8).

For LOT 1 (Consulting), firms are to submit two (2) copies of the EOI that contains:

Company profile with other relevant eligibility requirements already stated, in addition to:

i. Evidence of at least 3 similar assignments in Career/HR Consulting in the last 5 years (with award letters/completion certificates). This is applicable to LOT 1 only.

Furthermore, submission of EOIs is at the Council Chambers, Ground Floor, Senate Building, University of Port Harcourt, Choba, not later than 1***2noon, Tuesday, November 24, 2026***. (Three weeks).

Please, seek the assistance of the Security officer at the entrance, if you are in doubt of the submission point.

6. OPENING OF BIDS/EOIs

The submitted technical bids will be opened immediately after the deadline for submission, 12 noon, ***Tuesday, December 15, 2026,*** at the Council Chambers, Ground Floor, Senate Building, University of Port Harcourt, Choba, in the presence of bidders or their representatives and observers, while that of EOIs will be opened immediately after the deadline for submission, ***12noon, Tuesday, November 24, 2026*** at the Council Chambers, Ground Floor, Senate Building, University of Port Harcourt in the presence of bidders or their representatives and observers.

Please, ensure that you sign the Bid Submission Register at the point of submission as the University of Port Harcourt will not be held liable for misplaced or wrongly submitted bids. For further enquiries, please, contact 08037957724.

7. GENERAL INFORMATION

A. Bids must be in English Language and signed by an official authorized by the bidder.
B. Bids submitted after the deadline for submission shall be rejected and returned unopened to the bidder. Please, note the submission deadline for both bids and EOIs above.
C. Bidders should not bid for more than two (2) LOTs, contravention is automatic disqualification.
D. All costs incurred as a result of this tender invitation and subsequent requests for information shall be borne by the bidders.
E. Delivery of Bids/EOIs through Courier Services will not be accepted, if received after the deadline.
F. The Bids/EOIs will be opened immediately after their respective deadline in the presence of CSOs, NGOs, Professional Bodies and Observers.
G. Only pre-qualified bidders at the technical evaluation will be invited at a later date for financial bids opening, while the financial bids of unsuccessful bidders will be returned unopened (this applies to LOT 2 - 8). Similarly, shortlisted bidders at the end of the EOI will be invited for collections of Request for Proposals and the terms of Reference (TOR) (this applies to LOT 1).
H. Only shortlisted firms will be invited to submit Technical and Financial proposals.
I. LOT 1 is for Expression of interest – No financial proposal at this state.
J. All Financial Bids must be attached with the Bill of Quantities which must be ***hand written***, attached with other filled bidding documents and covered with the company cover letter (letterhead) and signed by an authorized officer.
K. Note that Lowballing, Abnormally Low Bid (ALB) and lowest bidders do not automatically emerge as the winner. It is only the ***Lowest Evaluated Responsive Bidder*** that emerges as the winner. This applies to LOT 2 - 8 and in Lot 1, it is the ***Highest Ranked Consultant.***
L. All submissions must be paged and arranged with a table of content.
M. All the pages of submissions must be stamped with the company stamp and signed by an authorized officer of the company.

The University of Port Harcourt is not bound to pre-qualify any bidder and reserves the right to annul the Procurement Process at any time without incurring any liabilities in accordance with Section 28 of the Public Procurement Act 2007.

SIGNED:
GLORIA O. CHINDAh (Ph.D)
Registrar, University of Port Harcourt

REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTING SERVICES – FIRM CONSULTANT)

FEDERAL REPUBLIC OF NIGERIA

National Agricultural Growth Scheme and Agro-Pocket (NAGS 2.0)

Sector: Agriculture
Project ID No.: P-NG-AA0-042
EOI Reference: FC-MOF-AfDB-NAGS-01/2026

The Government of the Federal Republic of Nigeria has received financing from the African Development Bank toward the cost of the National Agricultural Growth Scheme and Agro-Pocket (NAGS 2.0) project, and intends to apply part of the agreed amount for this loan to payments under the contract for Consultancy Services: Engagement of an Independent Verification Agent (IVA) firm for the National Agricultural Growth Scheme and Agro-Pocket (NAGS 2.0) project.

The services included under this project are the engagement of a qualified and experienced Independent Verification Agent (IVA) to provide independent and credible verification of the achievements of Disbursement Linked Indicators (DLIs), outputs, Performance Based Conditions (PBCs), and project results under the NAGS 2.0 Programme prior to disbursement of funds.

The Federal Ministry of Finance now invites eligible consultants to indicate their interest in providing these services. Interested consultants must provide information indicating that they are qualified to perform the services (brochures, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). Consultants may constitute joint-ventures to enhance their chances of qualification.

The Consultant shall have the following expertise and qualifications:

Institutional Experience – Core Qualifications

- Institutional **Credibility:** Recognized auditing, consulting, or research firm with proven track record in large-scale program verification.
- Technical **Expertise:** Strong background in agriculture, food security, and results-based financing mechanisms.
- Monitoring **& Evaluation Capacity:** Experience in designing and implementing verification protocols for performance-based programs.
- Statistical **& Data Analysis Skills:** Ability to validate large datasets (e.g., farmer registrations, seed/fertilizer distribution, yield data).
- Independence **& Neutrality:** Must operate free from conflict of interest with government agencies or implementing partners.
- Gender **& Social Inclusion Expertise:** Capacity to verify gender-disaggregated data and youth participation metrics.
- Climate **& Environmental Knowledge:** Familiarity with environmental and social safeguards standards, and climate-smart agriculture practices and resilience indicators.

Specific Experiences

- A minimum of ten (10) years' experience in audit, public financial management, agricultural services, monitoring and evaluation, environmental and social safeguards compliance review, and public sector management.
- Experience conducting similar verification assignments in Sub-Saharan Africa or comparable jurisdictions.
- Experience working with donor-funded projects.
- Proven expertise in verification of Results-Based Financing operations.
- Demonstrated experience in ICT-enabled monitoring and verification systems.
- Proven experience in stakeholder coordination and management.

Eligibility criteria, establishment of the short-list and the selection procedure: The Consultant shall be selected under the Quality and Cost-Based Selection (QCBS) method in accordance with the African Development Bank's ***Procurement Framework***, dated October 2015, and is open to all eligible bidders as defined in the Procurement Framework, which is available on the Bank's website at http://www.afdb.org.

Interested consultants may obtain further information, including the Terms of Reference, at the address below during office hours 07:00am to 6:30pm.

Expressions of interest must be delivered to the address below, or by email, 20 November 2026 at 10:00am as mention "Consultancy Services engage a "Consultancy firm to be Independent Verification Agent (IVA)".

The NPC NAGS-AP
Attn: The Head Procurement, Unit
No 64 Emeka Anyaoku Street,
Area 11 Garki Abuja- Nigeria

INDEPENDENT NATIONAL ELECTORAL COMMISSION (INEC)

MEDIA ACCREDITATION FOR THE 2027 GENERAL ELECTION

THE INDEPENDENT NATIONAL ELECTORAL COMMISSION (INEC) HAS COMMENCED ONLINE ACCREDITATION FOR JOURNALISTS AND MEDIA ORGANISATIONS INTENDING TO COVER THE 2027 GENERAL ELECTION SCHEDULED FOR SATURDAY, JANUARY 16, 2027 AND FEBRUARY 6, 2027.

INTERESTED MEDIA ORGANISATIONS WISHING TO DEPLOY JOURNALISTS FOR COVERAGE ARE HEREBY EXPECTED TO APPLY VIA **https://imap.inecnigeria.org/**

THE PORTAL OPENED ON FRIDAY, OCTOBER 30, 2026, AND WILL CLOSE ON TUESDAY, DECEMBER 1, 2026.

LATE APPLICATIONS WILL NOT BE ACCEPTED. THE PORTAL WILL AUTOMATICALLY SHUT DOWN AT 12:00AM (MIDNIGHT) ON TUESDAY, DECEMBER 1, 2026

FOR FURTHER ENQUIRIES, PLEASE CONTACT;
08063041332 & 08032861058
EMAIL: imapenquiries@gmail.com

SIGNED
SECRETARY TO THE COMMISSION

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COMMUNIQUÉ

Issued by delegates of the African Pharmaceutical Distribution Association (APDA) and the Pharmaceutical Wholesalers and Distributors Association of Nigeria (PWDAN) at the 4th Thematic General Assembly

Theme: "Advancing Pharmaceutical Distribution in Africa: Building Secure Supply Chains Against Falsified Medicines"
Venue: Marriott Hotel, Lagos
Date: October 6–8, 2026.

Introduction:
Delegates of the African Pharmaceutical Distribution Association (APDA) and the Pharmaceutical Wholesalers and Distributors Association of Nigeria (PWDAN) convened the 4th Thematic General Assembly at the Marriott Hotel, Lagos, from October 6 to 8, 2026.

The Assembly brought together stakeholders in pharmaceutical distribution to examine the challenges and opportunities facing the sector and demand practical measures for strengthening medicine supply chains across Africa.
Delegates from Nigeria, Cameron, Rwanda, Tunisia, Sierra Leone, Zimbabwe, Coted'Ivoire, Gabon, Morocco, Senegal, Burkina Faso, and Ghana attended the Conference and took a facility tour of DP World(A mega distribution company), New Heights Pharma Ltd (One of the leading indigenous distribution/ wholesale company), and Emzor Pharmaceutical Industry Ltd (A WHO accredited indigenous manufacturing company); where they observed a hands-on best practices in manufacturing and distribution.
Participants reaffirmed that efficient, transparent, and resilient distribution systems are essential to ensuring patients have timely access to safe, quality-assured, and affordable medicines.

Following deliberations on the conference theme, delegates observed that falsified and substandard medical products remain a serious and growing threat to human lives and the economy of a country. These products endanger public health, undermine confidence in healthcare systems, and expose patients to preventable harm. Delegates recognised that addressing this threat requires coordinated action by governments, regulators, distributors, manufacturers, technology providers, and the public.

Resolutions and Recommendations:

The Assembly recommends that:
1. **African collaboration should be strengthened** among pharmaceutical distributors and relevant stakeholders to develop and implement practical, coordinated measures for securing medicine supply chains across the continent.

2. **Regulatory oversight and enforcement should be strengthened,** including measures to address porous borders and the cross-border movement of falsified and substandard medical products.

3. **African countries work towards greater harmonisation** of pharmaceutical distribution regulations and product registration processes, while maintaining appropriate safeguards for the safety, quality, and efficacy of medicines.

4. **The Government should implement the proposed National Drug Distribution Guidelines** to provide a clear and effective policy framework for pharmaceutical distribution.

5. **Collaboration between REGULATORY AUTHORITIES, PWDAN, and other relevant stakeholders should be deepened** to improve coordination, efficiency, medicine safety, and the quality of service to end users.

6. **Modern storage and distribution infrastructure should be prioritised**, with facilities and operating practices that meet appropriate standards and account for product source, storage conditions, and environmental factors.

7. **Good distribution practices and authorised sourcing should be reinforced** throughout the supply chain. This should include verification of suppliers and customers, qualification of trading partners, and controls to prevent diversion, substitution, theft and the distribution of expired, falsified or substandard products.

8. **Digital traceability should be advanced across the pharmaceutical supply chain,** linking product identification, authorised trading partners, custody records, and transaction data. Systems should support secure, timely and interoperable data exchange among relevant stakeholders.

9. **A digital-maturity assessment and improvement programme should be developed for pharmaceutical distributors.** PWDAN should support an assessment of members' digital readiness, identify capability gaps, and promote a phased programme to address them.

10. **An interoperability initiative should be established** involving NAFDAC, the Pharmacy Council of Nigeria, GS1 Nigeria, manufacturers, distributors, pharmacy groups, and technology providers to test practical methods for exchanging product, transaction, and custody data across systems.

11. **Wholesalers should be appropriately integrated into national digital pharmacy and medicine-traceability systems,** so the movement of products through authorised supply-chain participants can be verified.

12. **Artificial intelligence and other digital technologies should be deployed responsibly and effectively** to support the detection, prevention, and reporting of falsified and substandard medicines. Their use should be supported by reliable data, clear accountability and appropriate professional oversight.

13. **Digital systems should be designed for interoperability and practical benefit.** Stakeholders should review and simplify processes before automating them and assess whether proposed technologies improve the availability of quality-assured medicines for patients.

14. **Available enforcement measures should be fully activated and supported by appropriate digital** tools, including systems for monitoring, tracing, and reporting suspected falsified products throughout the supply chain.

15. **A coordinated, risk-based response system should be strengthened** for suspected falsified or substandard products. This should enable rapid verification, quarantine, targeted recalls, timely notification of affected stakeholders, enforcement action and the sharing of lessons from incidents.

16. **Supply-chain visibility and resilience should be improved,** including access to relevant information on product sources, stock levels, product locations, vulnerable routes, and alternative supply options.

17. **Resilience measures for critical medicines should be advanced**, including appropriate diversification of supply sources, demand pooling where feasible, sensible buffer stocks, and support for local manufacturing where it can strengthen supply security.

18. **A Distribution Excellence Standard should be developed** to promote performance beyond statutory minimums, with measurable indicators covering authorised sourcing, product availability, storage and temperature compliance, recall response times, cybersecurity, and accountability for exceptions.

19. **APDA promotes continental cooperation on traceability and distributor accountability,** including information-sharing mechanisms, cross-border validation of authorised distributors, and common benchmarks for pharmaceutical-distribution maturity.

20. **The fight against falsified, substandard, and adulterated medicines be treated as a shared responsibility and a public-security priority,** requiring sustained commitment and cooperation from all stakeholders.

Closing:

Delegates call on governments, regulatory authorities, pharmaceutical distributors, manufacturers, technology providers, and other stakeholders to translate these recommendations into coordinated action (collabo-action). A secure, traceable, and resilient pharmaceutical distribution system is essential to protecting patients and strengthening public confidence in healthcare across Africa.

Issued at Lagos on behalf of the delegates of APDA and PWDAN.

Signed
APDA PWDAN

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Monday, November 2, 2026

COP 31: How Nigeria can deliver on 2035 climate commitments

Nigeria's commitment to reduce greenhouse gas emissions by 32.2 per cent by 2035 and achieve net-zero emissions by 2060 reflects significant climate ambition, but delivering on these targets will require urgent action, adequate financing, and stronger accountability. Experts stressed the need for transparent financial tracking, clear implementation plans, institutional coordination and community participation to ensure that climate commitments translate into real benefits, ***CORNELIUS ESSEN*** *reports.*

As preparations for the 31st United Nations Climate Change Conference (COP31) intensify, Nigeria faces a critical test of its climate ambition in translating emissions-reduction pledges into measurable results across the economy.

The country is already grappling with recurrent flooding, desertification, coastal erosion, rising temperatures and growing threats to food security. Meanwhile, its dependence on fossil fuels and infrastructure deficits complicate the transition to a low-carbon economy. Delivering on its climate commitments will therefore require coordinated policies, sustained investment and accountability across government, industry and communities.

Nigeria's Third Nationally Determined Contribution (NDC 3.0), submitted to the United Nations Framework Convention on Climate Change in September 2025, commits the country to reducing greenhouse gas emissions by 32.2 per cent by 2035, against its recalculated 2018 baseline of 573.5 million tonnes of carbon dioxide equivalent.

The economy-wide target covers energy, transport, industrial processes, agriculture, land use and waste management, supporting Nigeria's ambition to achieve net-zero emissions by 2060. The plan also seeks to increase renewable energy's share of electricity generation from 22 to 52 per cent and reduce emissions from oil and gas operations.

However, the financial demands are substantial. Nigeria estimates that implementing its NDC 3.0 will require approximately $337 billion between 2026 and 2035. This comprises $195 billion for emissions reduction, $141.5 billion for climate adaptation and about $500 million for climate empowerment activities.

The government expects to mobilise $67 billion, or about 20 per cent of the total, from domestic resources, leaving approximately $270 billion dependent on international support. Bridging this financing gap will be crucial, especially as competing demands for infrastructure, healthcare, education, and economic recovery continue to pressure public finances.

The urgency is evident in the energy sector. Nigeria flared approximately 229 billion cubic feet of natural gas in 2024, an increase of about 12 per cent over the previous year, ranking seventh among the world's largest gas-flaring countries by volume. Its NDC commits the country to ending routine gas flaring by 2030 and cutting fugitive emissions from oil and gas operations by 60 per cent by 2035.

Achieving these goals will require investment in gas capture, methane monitoring, renewable electricity, energy efficiency and cleaner transport, alongside stronger enforcement of environmental regulations. Yet, beyond setting targets and announcing policies, Nigeria must demonstrate that it has the resources, institutional capacity and implementation mechanisms to deliver the promised results.

The central issue is the widening gap between climate ambition and actual delivery. While Nigeria has established emissions-reduction targets, renewable-energy goals and a net-zero ambition for 2060, the credibility of these commitments will ultimately depend on the resources committed and the results achieved. A target on paper does not automatically translate into a solar mini-grid in an underserved community, reliable clean electricity for businesses, reduced gas flaring or better protection for flood-prone settlements.

The Climate Policy Initiative's Landscape of Climate Finance in Nigeria 2025 found that tracked climate finance reached $2.5 billion in 2021–2022, up from $1.9 billion in 2019–2020. However, this remained far below estimated annual requirements, leaving a financing gap of $27.2 billion a year. The figures highlight the scale of the challenge and the need to move beyond financial pledges towards actual disbursements and completed projects.

Speaking on the issue, President/Founder and Global Lead of the Women Environmental Programme (WEP), Dr Priscilla Achakpa, said Nigeria's climate commitments must translate into concrete, measurable and adequately financed actions. She argued that the country's success should be measured not only by emissions reductions but also by improvements in people's livelihoods.

Achakpa called for stronger climate governance and accountability, increased investment in climate-resilient agriculture and ecosystem restoration, and the integration of climate priorities into national and state development plans. She stressed that climate action must be gender-responsive, inclusive and locally driven to reduce inequalities and strengthen community resilience.

She also emphasised the importance of ensuring that climate finance reaches women, young people and vulnerable communities directly. Civil society organisations and local communities, she said, must be meaningfully involved in decision-making and implementation, with responsible institutions required to provide evidence of progress towards the 2035 targets.

According to her, mobilising the required funding remains one of Nigeria's most significant implementation challenges and announcing a financing requirement is not the same as securing the money. "The country needs a comprehensive climate investment plan that identifies the total cost of implementation, the domestic resources available, the international support expected and the remaining financing gap.

"Each major climate commitment should have an estimated implementation cost, an identified funding source, a responsible institution and a clear delivery timetable. Such a framework would help the government distinguish projects that can be financed domestically from those requiring international grants, concessional loans, guarantees or private investment."

Contributing to the debate, Director-General of the National Council on Climate Change (NCCC) Dr Omotenioye Majekodunmi said Nigeria had taken important steps towards establishing the institutional architecture for carbon projects but must ensure that they deliver genuine emissions reductions.

"Nigeria should participate in carbon markets on terms that are credible, transparent, equitable, and beneficial to Nigerian people, especially in the areas of strong national oversight. If we get it right, carbon markets can help finance clean energy, while creating green jobs and improved waste management," she said.



Nigeria's NDC commits to ending gas flaring by 2030 and cutting emissions from oil and gas operations by 60 per cent by 2035.

Majekodunmi said carbon markets could provide additional resources for climate action, but their contribution will depend on credible emissions accounting, effective national oversight and safeguards to ensure that projects benefit local communities, adding that it would complement, rather than replace, domestic budgetary commitments and other sources of climate finance.

She expects that increased domestic budgetary allocations should also be reflected in annual budgets and medium-term expenditure frameworks. "Federal and state governments should integrate climate priorities into spending on renewable energy, resilient infrastructure, flood management, climate-smart agriculture, forest protection and early-warning systems. Making climate-related expenditure identifiable in public budgets would enable citizens to track how much is allocated, released and actually spent."

Majekodunmi said Nigeria would strengthen its ability to access international climate finance through institutions such as the Green Climate Fund, the Global Environment Facility and multilateral development banks, as well as securing more grant-based financing for adaptation should be a priority, particularly for vulnerable communities and projects that cannot generate sufficient revenue to repay loans.

She stated that sovereign green bonds could provide another avenue for financing climate projects, provided they are structured responsibly, adding that every issuance should identify eligible projects, establish transparent selection criteria and provide for independent verification of expenditure and results. Clear reporting on funds raised, disbursed and spent would reduce uncertainty for investors while limiting the risk of creating hidden liabilities for taxpayers.

> "Each major climate commitment should have an estimated implementation cost, an identified funding source, a responsible institution and a clear delivery timetable. Such a framework would help the government distinguish projects that can be financed domestically from those requiring international grants, concessional loans, guarantees or private investment."

Majekodunmi further said a publicly accessible climate-finance dashboard would further strengthen transparency by showing how much funding has been pledged, approved, received, allocated, disbursed and spent. Such a system would help distinguish genuine climate investment from financial announcements that have yet to translate into implementation. Where institutions fail to meet their legal or budgetary obligations, appropriate accountability mechanisms should be used to investigate shortcomings and correct failures.

For the Convener of the Africa Climate Forum, Prof. George Nwangwu, Nigeria needs a platform that brings together ideas, policy, investment and innovation to advance practical solutions to climate challenges. He argued that success by 2035 should be measured by the country's ability to reduce emissions, use climate finance responsibly and make its people safer and more resilient.

"Nigeria needs to ensure that climate action does not become an exercise in producing reports and announcing projects while ordinary citizens continue to bear the costs of pollution, unreliable electricity, flooding, food insecurity and environmental degradation," he said.

Nwangwu called for a clear delivery compact covering priority mitigation and adaptation projects. Such a framework, he argued, should connect policy commitments to practical interventions that protect livelihoods, strengthen infrastructure and reduce communities' exposure to climate risks.

This distinction is important because mitigation and adaptation address different but interconnected challenges. Mitigation involves reducing greenhouse gas emissions, while adaptation seeks to reduce vulnerability to existing and anticipated climate impacts, including flooding, drought, extreme heat, food insecurity and coastal erosion. Nigeria must pursue both if its climate commitments are to deliver meaningful economic and social benefits.

Prof. Edem Eniang of the University of Uyo said Nigeria's commitments were significant, but their credibility would ultimately depend on implementation rather than declarations. The path to achieving the targets, he argued, must begin with decisions, investments and accountability today.

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GuardianProperty

Experts seek stronger real estate linkages to drive economic growth

By **Chinedum Uwaegbulam**

BUILT environment experts have called for stronger links between real estate, infrastructure, finance, technology and industrial development to maximise the sector's contribution to economic growth, job creation and improved living standards.

Speaking at the seventh Real Estate Discussions and Awards (REDA26) in Lagos, themed "Economic Development and Real Estate Linkages: The Practicable Framework," the Immediate Past President of the International Real Estate Federation (FIABCI) Nigeria, Akin Opatola, said the sector's impact should be measured by the jobs created, businesses supported, investments attracted and improvements in people's quality of life, rather than buildings completed or property values alone.

Drawing lessons from Singapore's development under Lee Kuan Yew, Opatola highlighted how coordinated investment in housing, infrastructure and industry could create productive communities and expand economic opportunities.

He also cited China's under-occupied urban developments, often described as "ghost cities," to illustrate how construction activity and rising property values do not necessarily translate into economic prosperity.

He proposed a three-part framework for assessing development: value creation, value capture and value delivery. Projects, he said, must respond to genuine demand and human needs to achieve their economic purpose.

Relating this to the Dangote Petroleum Refinery's capital-raising initiatives and Nigeria's ambition to build a $1 trillion economy by 2030, Opatola said investments should generate economic activity beyond the assets themselves by creating jobs, supporting local suppliers, strengthening domestic production and expanding exports.

He urged developers and policymakers to apply the same principles to housing, commercial property and infrastructure, ensuring that investments deliver measurable benefits to communities.

The Minister of Housing and Urban Development, Dr Muttaqha Darma, represented by the Head of the Federal Lands Unit, Lagos Field Headquarters, Abiodun Oloko, described real estate as a catalyst for economic growth, employment and wealth creation.

To address the housing deficit, the minister outlined five priorities: expanding affordable housing, widening access to finance, encouraging responsible investment, improving transparency in land administration and adopting cost-effective construction technologies.

He stressed the need for public-private partnerships to advance sustainable urban planning and build a more transparent and resilient property sector.

Former President of FIABCI Africa Region, Chudi Ubosi, described Nigeria's housing deficit as both a development challenge and an investment opportunity capable of generating employment and stimulating economic growth.

Lagos State Governor Babajide Sanwo-Olu, represented by the Commissioner for Housing, Moruf Akinderu-Fatai, said the state's population of more than 17.8 million and annual growth rate of nearly 3.8 per cent required sustained investment in housing, infrastructure and urban planning.

He said Lagos' estimated housing deficit of more than 3.3 million units required innovative financing mechanisms and sustained private-sector investment alongside government intervention.

Sanwo-Olu disclosed plans to introduce monthly and quarterly rent payment options to ease the burden on low-income earners, describing access to housing as both a social responsibility and an economic priority.

He said housing delivery generated 4,793 direct and indirect jobs in the preceding year, while stimulating demand for building materials, professional services and other supplies.

Builders advocate use of indigenous materials, construction technology

By **Victor Gbonegun**

PROFESSIONAL builders have called for greater use of indigenous building materials and construction technologies to tackle Nigeria's housing deficit, create jobs and strengthen local manufacturing.

The Immediate Past Chairman of the Council of Registered Builders of Nigeria (CORBON), Dr Samson Opaluwah, made the call at the induction of new fellows of the Nigerian Institute of Building (NIOB).

Opaluwah, who is also President of the Sector Skills Council for Building in Nigeria, said addressing the housing shortage required a production strategy alongside improved access to finance, land reform and infrastructure.

He urged government to create an enabling environment for local manufacturers to produce reliable materials, while researchers, developers and construction professionals work together to turn innovations into practical solutions.

With Nigeria's population projected to reach 440 million by 2050 and its housing deficit estimated at between 18 million and 30 million units, he said the country needed to rethink its housing delivery model.

He advocated a competitive domestic building industry capable of producing quality materials, creating skilled jobs, supporting local enterprises and delivering affordable homes that households could maintain.

Opaluwah identified locally available earth and clay products, responsibly sourced timber, agricultural-residue materials and other tested alternatives as options for reducing dependence on imported products. He also called for investment in locally adapted prefabrication, modular construction, domestic component manufacturing and construction equipment.

He stressed that materials and technologies must meet established performance standards, undergo appropriate testing and receive necessary approvals before use. Their suitability, he added, should be assessed against local climate conditions, intended applications and maintenance requirements.

To strengthen the industry, Opaluwah proposed five priorities: linking research to production, creating markets for certified Nigerian products, developing manufacturing clusters, training skilled workers and publishing evidence from pilot projects.

He called for partnerships among the Nigerian Building and Road Research Institute (NBRRI), universities, polytechnics, manufacturers and professional bodies to move innovations from research and testing to commercial production and practical application.

Firm seeks cheaper financing to boost homeownership

By **Favour Udezue**

PROPERTY developer, MGE Realty Limited, has called for access to lower-cost, long-term financing to reduce construction costs and make homeownership more accessible to middle-income earners.

The company's General Manager, Ayokunimi Adebajo, said high borrowing costs put additional pressure on development expenses, ultimately pushing up property prices and making homes less affordable.

Speaking at the handover of Esther's Court, an 18-unit development of three-bedroom terrace homes in Sabon Lugbe, Abuja, delivered in partnership with Grandbricks Engineering Limited, Adebajo stressed the need for improved access to mortgage financing.

He said homeownership remained a substantial financial commitment for many households, noting that prospective buyers needed mortgages with lower interest rates, longer repayment periods and simpler application processes.

Adebajo also called for faster building approval processes and improved infrastructure provision to reduce development costs and create a more supportive environment for both homebuyers and developers.

He said the company had faced considerable uncertainty during construction, particularly in predicting fluctuations in building material prices, while striving to keep the project on schedule and maintain its targeted price range.

According to him, the experience had provided valuable lessons that would inform the company's future developments. Adebajo disclosed that the company was preparing to announce another project in Abuja, adding that the response to Esther's Court had strengthened its confidence in expanding its presence in the city.

Esther's Court adds 18 homes to Abuja's housing stock and contributes to economic activity through jobs across construction trades and related professions.

Adebajo said consistent project delivery was also crucial to sustaining investor confidence, particularly among Nigerians in the diaspora seeking property investments.

The development sold out early, which he attributed partly to buyers' confidence in the company's projects in Lagos.

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Description: Old Waterfront Detached Mansion
Location: Queens Drive Off Bourdillon Road Ikoyi
Size: 5093 sqm. Price: N5.5m per sqm
2) PROPERTY FOR SALE 22 Floor building with 3 floors of parking space Location: Marina Road, Lagos Island Total lettable space: 8000 SQM, Condition: Vacant Title: Lagos Free Hold Right of occupancy Price: 25b(complete sale). Rental option: N80,000 per sqm for 5years. Partial Sale: 70% to buyer, 30% to owner
3) FOR SALE: Prime Development Property
Size: 4000 sqm, Title: C of O
Location: Sinari Daranijo Street Victoria Island
Price: 10b (2.5m per sqm)
4) WAREHOUSE FOR SALE
Location: Burma Road, Apapa
Total Land Size: 3380 sqm with two Bay warehouses with attached office space
Title: Deed of Assignment, Price: 3b
5) Warehouse for Sale
Total size: 14,320,000 sqm
3 bay Warehouse of size 7420 sqm
Title: C of O. Price: 6b
Location; Oregun, Directly facing Ikorodu Road
6) Warehouse (Industrial property)
Location: Henry Carr Street, Ikeja
Total size: 16,570sqm, Warehouse Size: 9453 sqm
Price: 12b. Title: C of O

FMYD
FEDERAL MINISTRY OF YOUTH DEVELOPMENT

THE FEDERAL GOVERNMENT OF NIGERIA

FEDERAL MINISTRY OF YOUTH DEVELOPMENT

PUBLIC ANNOUNCEMENT

COMMENCEMENT OF THE PHYSICAL PHASE: NATIONAL YOUTH CONFAB 2026

The Federal Government, through the Federal Ministry of Youth Development and the National Planning Committee, hereby notifies the general public, accredited delegates, youth stakeholders, and civil society organizations of the commencement of the Physical Phase of the National Youth Confab 2026.

EVENT SCHEDULE & VENUE

CONFERENCE DATE:
Wednesday, 4th November - Saturday, 7th November 2026
VENUE:
Army Conference Centre, Asokoro, Abuja
VALIDATION OF THE CONFAB:
Sunday 8th November 2026
TIME:
17:00 - 19:30
VENUE:
Army Conference Centre, Asokoro, Abuja
CLOSING CEREMONY:
Monday 9th November 2026
VENUE:
Presidential Villa, Abuja
DELEGATE ARRIVAL:
Tuesday, 3rd November 2026
DELEGATE DEPARTURE:
Tuesday, 10th November 2026

FOR ENQUIRIES & OFFICIAL UPDATES

Portal: www.nationalyouthconfab.gov.ng
Email: info@fmyd.gov.ng

ANNOUNCER:

The Management,
Federal Ministry of Youth Development

IMPACT
Immunization Plus and Malaria Progress by Accelerating Coverage and Transforming Services

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FEDERAL GOVERNMENT OF NIGERIA

NATIONAL MALARIA ELIMINATION PROGRAMME (NMEP)

IMMUNIZATION PLUS AND MALARIA PROGRESS BY ACCELERATING COVERAGE AND TRANSFORMING SERVICES (IMPACT) – PROJECT
Credit No.: 65390

REQUEST FOR BIDS - HEALTH GOODS

(National Competitive Bidding)

Contract title: PROCUREMENT OF 3,336,726 MALARIA RAPID DIAGNOSTIC TESTS (MRDTS) TO IMPROVE ACCESS TO AND AFFORDABILITY OF MALARIA CASE MANAGEMENT IN BORNO STATE (LOT 1) AND EKITI STATE (LOT 2)
Country: FEDERAL REPUBLIC OF NIGERIA
RFB No: NMEP-GO-RFB-572873
Issued on: 02 NOVEMBER, 2026

1. The Federal Republic of Nigeria has received financing from the World Bank toward the cost of the Immunization Plus and Malaria Progress by Accelerating Coverage and Transforming Services (IMPACT) Project and intends to apply part of the proceeds toward payments under the contracts for Procurement of 3,336,726 Malaria Rapid Diagnostic Tests (mRDTs) to Improve Access to and Affordability of Malaria Case Management in Borno State (Lot 1) and Ekiti State (Lot 2). For this contract, the Borrower shall process the payments using the Direct Payment disbursement method, as defined in the World Bank's Disbursement Guidelines for Investment Project Financing, except for those payments, which the contract provides to be made through letter of credit.
2. The NMEP-IMPACT Project now invites sealed Bids from eligible Bidders for supply of the items listed in the table below:

Lot No.	Description of Good	Quantity (in Test Kits)	Amount of Bid Security (₦)	Delivery Period	Location
1	Malaria Rapid Diagnostic Tests (mRDTs)	1,668,363	15,027,530.00	30 days from Contract Signing	To the State Central Medical Stores of Borno State.
2	Malaria Rapid Diagnostic Tests (mRDTs)	1,668,363	15,027,530.00	30 days from Contract Signing	To the State Central Medical Stores of Ekiti State.

3. Bidders may bid for one or several contracts, as further defined in the bidding document. Bidders wishing to offer discounts in case they are awarded more than one contract will be allowed to do so, provided those discounts are included in the Letter of Bid. Qualification's requirements include:
   (a) Copy of institutional registration with Corporate Affairs Commission, **NSITF, ITF, BPP, PENCOM, FIRS.**
   (b) Documentary Evidence of two contracts of similar nature and magnitude during the last three (3) years.
   (c) Audited Financial Statements for the last three (3) years to demonstrate the financial capability of the Bidder in terms of Profitability and adequate working capital.
   (d) Additional details are provided in the Bidding Documents.
4. Inclusion Criteria for Selection of Malaria Rapid Diagnostic Tests (mRDTs):
   (i) Local Manufacturing Requirement: The mRDT product must be manufactured locally in Nigeria by a duly registered manufacturer with operational manufacturing facilities within the country.
   (ii) Product Performance and Intended Use: The mRDT must be a Lateral Flow Assay (LFA) designed for the qualitative detection of Histidine-Rich Protein 2 (HRP2) of Plasmodium falciparum in human whole blood samples. The product shall be intended for professional use in malaria diagnosis and suitable for deployment in public health programs and community-based testing settings.
   (iii) NAFDAC Product Registration: The mRDT must possess a valid National Agency for Food and Drug Administration and Control (NAFDAC) Registration Number.
   (iv) Manufacturing Quality and Regulatory Compliance: The manufacturing facility where the mRDT is produced must demonstrate compliance with recognized quality management standards and regulatory requirements, including:
   A valid NAFDAC Good Manufacturing Practice (GMP) Certification.
   A valid ISO 13485:2016 Certification for medical device quality management systems.
   (v) Test Device-Level Traceability Capability: The mRDT must have the capability for 2D traceability through direct laser imprinting on the test device. The traceability system should allow for unique product identification and authentication at the individual test level to support product tracking, quality assurance, and anti-counterfeiting measures.
   (vi) GS1-Compliant Packaging Traceability: The mRDT must support GS1-compliant traceability standards on both secondary and tertiary packaging levels. The traceability system should include:
   Unique GS1 identifiers (GTIN, Batch/Lot Number, Expiry Date, Serial Number where applicable).
   Machine-readable barcodes compliant with GS1 standards.
   Capability to support end-to-end supply chain visibility, product verification, and inventory management.
5. Bidding will be conducted through national competitive procurement using a Request for Bids (RFB)as specified in the World Bank's "Procurement Regulations for IPF Borrowers" Seventh Edition, dated, September, 2025, ("Procurement Regulations"), and is open to all eligible Bidders as defined in the Procurement Regulations.
6. Interested eligible Bidders may obtain further information from the ***National Malaria Elimination Programme (NMEP)/Immunization Plus and Malaria Progress by Accelerating Coverage and Transforming Services (IMPACT) Project, Pharm. Mrs. Karimu Oluwatoyin, Tel: +2348146194307, +2348060003618.*** Electronic mail address: ***karimuoluwatoyin@rocketmail.com*** and inspect the bidding document during office hours 0900 to 1700 hours at the address given below.
7. The bidding document in English may be purchased by interested Bidders upon the submission of a written application to the address below and upon payment of a non-refundable fee of Forty Thousand Naira (NGN40,000.00). The method of payment will be into the Programme account through Remita payment with the following details: -

Nigerian Naira Account:
NAME: National Malaria Elimination Programme
NAME OF SERVICE/PURPOSE: National Malaria Control Global Fund Counterpart (Naira)
DESCRIPTION: Payment for Bidding Document (NMEP-GO-RFB-572873)

Verifiable payment evidence for the non-refundable fee is to be forwarded to the project. The document will be collected by hand.

8. Bids must be delivered to the address on or before 12.00 noon (local time), **16th November, 2026.** Electronic Bidding **will not** be permitted. Late Bids will be rejected. Bids will be publicly opened in the presence of the Bidders' designated representatives and anyone who chooses to attend at the address below at 1.00 pm (local time) immediately after Bid submission closes on **16th November, 2026**.
9. All Bids must be accompanied by a Bid Security as stipulated against each of the 2 Lots as in the Table under paragraph 2 above.
10. Attention is drawn to the Procurement Regulations requiring the Borrower to disclose information on the successful bidder's beneficial ownership, as part of the Contract Award Notice, using the Beneficial Ownership Disclosure Form as included in the bidding document.
11. The address referred to above is:

NMEP-IMPACT Project
No. 23, Adesola Olusade Crescent, Jahi District, Abuja, Nigeria
ATTENTION: Project Manager,
Telephone: +2348037930920, +2348146194307,
Email address: karimuoluwatoyin@rocketmail.com

UNIVERSITY OF NIGERIA TEACHING HOSPITAL

ITUKU/OZALLA P. M. B. 01129, ENUGU

UNTH/HR.40/VOL.VI/ Date: 28th October, 2026

EXTERNAL ADVERTISEMENT

Applications are invited from suitably qualified candidates for appointment in the ***University of Nigeria Teaching Hospital, Ituku/Ozalla, Enugu*** into the following one year Internship posts:

1. Intern Pharmacist
2. Intern Physiotherapist
3. Intern Radiographer
4. Intern Medical Laboratory Scientist
5. Nutrition & Dietetics Intern
6. Intern Dental Therapist
7. Intern Dental Technologist
8. Intern Optometrist

QUALIFICATIONS/EXPERIENCE FOR THE VARIOUS POSTS Candidates for post 1 must possess a Bachelor of Science in Pharmacy (B. Pharm.) or Doctor of Pharmacy from a recognized University and must have registered with the Pharmacy Council ofNigeria (PCN).

Candidates for post 2 must possess a Degree of Bachelor of Science in Medical Rehabilitation(BMR) from a recognized University and must have registered with the Medical RehabilitationTherapists Registration Board of Nigeria (MRTRBN).

Candidates for post 3 must possess a Degree of Bachelor of Science in Medical Radiography froma recognized University or any other equivalent qualification and must have registered with theRadiographers Registration Board of Nigeria (RRBN).

Candidates for post 4 must possess a Degree of Bachelor of Science in Medical Laboratory Science(BMLS) from a recognized University and must have registered with the Medical Laboratory ScienceCouncil of Nigeria (MLSCN).

Candidates for post 5 must possess a Degree of Bachelor of Science in Nutrition and Dietetics froma recognized University.

Candidates for post 6 must possess a Degree of Bachelor of Technology (B.Tech.) or Higher National Diploma in Dental Therapy from a recognized Health Institution

Candidates for post 7 must possess a Degree of Bachelor of Technology (B. Tech.) or Higher National Diploma in Dental Technology from a recognized Institution.

Candidates for post 8 must possess Doctor of Optometry (OD) from a recognised University andmust have registered with Optometrist and Dispensing Opticians' Registration Board of Nigeria.

Please, Note: Candidates are advised to adhere strictly to the provisions of the advert as ***PENDING QUALIFICATIONS*** will not be considered. Incomplete applications will also not be considered.

SALARY SCALE FOR THE POST:
Posts 1, 2, 3, 4, 5 & 8 CONHESS 08
Posts 6 & 7 CONHESS 07

REFEREES' REPORT
Names of three referees should be given and they should be asked by the candidates to scanand send their reports (in a PDF version) addressed to the ***Director of Administration,University of Nigeria Teaching Hospital, Ituku/Ozalla, P. M. B. 01129, Enugu*** to the following email: **directorofadministration@unth.edu.ng**

METHOD OF APPLICATION
Interested & qualified candidates should apply online via this google **link:https://forms.gle/4eBjoE1Gr6qYhA7Z7**

Applicants will be required to upload relevant documents, including CV/resume, certificates,practising licence and means of identification.

CLOSING DATE: Monday, 7th December, 2026.
ENQUIRIES: For any enquiries, please contact: **+2348037391355** and/or **+2348035361326.**

Prof. Onodugo Obinna D.
Chief Medical Director

cc: Chairman, Medical Advisory Committee
Director of Administration
Director (Finance & Accounts)
Deputy Director (Human Resources)
Public Relations Unit
Federal Character Commission, Enugu.

The Nigerian Society of Engineers

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NOTICE OF THE 2026 ANNUAL GENERAL MEETING

Notice is hereby given that the 59th Annual General Meeting of the Nigerian Society of Engineers will hold on Thursday, December 3, 2026, at the International Conference Center, Maiduguri, Borno State, at 10:00.a.m prompt.

AGENDA

1. Opening Prayer
2. Safety Briefing
3. Adoption of the Agenda
4. President's Address
5. Adoption of the Minutes of Meeting of 2025
6. Report of the Council for 2026
7. Financial Statements and Audited Accounts for 2025/2026
8. Report of the Audit Committee
9. Appointment of Auditors for 2026/2027 year and authorization of the Council to fix their remuneration.
10. To Consider and, if thought fit, Pass the Requisite Special Resolution(s) on the Amendments to the Clauses and Articles of Association as Recommended by Council at its Emergency Meeting held on Wednesday, July 8, 2026, as Set Out Below:
11. Announcement of the Results of the Election into the Executive Committee for 2027 and Election of Three Members of the Audit Committee for 2026/2027.
12. Adjournment and Closing Prayer.

Notice is further given that, following the Council's Emergency Meeting held on July 8, 2026 and its Meeting of September 10, 2026, twenty-nine (29) Special Resolutions proposing amendments to the Society's Memorandum and Articles of Association will be presented for consideration and approval at the Annual General Meeting.

Resolution No. 1: Amendment of Clause 3 - Objects of the Society
To expand the objects of the Society to include ethical governance of Artificial Intelligence and emerging technologies, engineering entrepreneurship, innovation and technology-driven sustainable development.

Resolution No. 2: Amendment of Article 3(p) - Definition of the Two Zones
To replace the expression "Geographical Zones" with "Geopolitical Zones", clarify the composition of the Northern and Southern Zones and correct identified errors in the names of states.

Resolution No. 3: Amendment of Articles 3(q), 3(r), 3(s) and 3(t) - Geopolitical Zones and Electoral Eligibility
To harmonise references to geopolitical zones and clarify that eligibility to contest for Deputy President shall be restricted to qualified members whose State of Origin falls within the geopolitical zone whose turn it is to produce the Deputy President.

Resolution No. 4: Substitution of Article 3 - Interpretation
To replace the existing interpretation provisions with revised definitions, including provisions relating to the Board of Fellows, College of Fellows, Divisional Fellowship, Regulations, and the Two and Six Geopolitical Zones.

Resolution No. 5: Amendment of Article 7(1) - Honorary Fellowship
To revise the eligibility criteria and privileges applicable to Honorary Fellows, strengthen the integrity requirements and exclude serving holders of elective political office from eligibility for Honorary Fellowship.

Resolution No. 6: Amendment of Article 8 - Fellowship and Divisional Fellowship
To abolish Fellowship by invitation and introduce the Aging Pathway for distinguished senior engineering professionals; revise the requirements and procedures for Fellowship by application; establish provisions for Divisional Fellowship; and provide for eligibility, assessment, nomination, approval, fees, continued good standing, suspension and withdrawal of Fellowship.

Resolution No. 7: Amendment of Article 12(1)(c) - Vice Presidents
To replace "Geographical Zones" with "Geopolitical Zones" in the provision governing the election of Vice Presidents.

Resolution No. 8: Amendment of Article 12(1)(d) - Executive Committee Members
To replace "Geographical Zone" with "Geopolitical Zone" in the provision governing the election of Executive Committee members.

Resolution No. 9: Insertion of a New Article 15(5) - Council's Powers over Fellowship
To expressly empower Council to approve regulations and guidelines relating to Fellowship, Honorary Fellowship and Divisional Fellowship, and to exercise final authority over recommendations concerning their conferment.

Resolution No. 10: Amendment of Article 18(7) - Rotation of Deputy President
To replace "Geographical Zones" with "Geopolitical Zones" in the provisions governing the rotational election of the Deputy President.

Resolution No. 11: Amendment of Article 18(11) - Election of Vice Presidents
To replace "Geographical Zones" with "Geopolitical Zones" in the provisions governing the election of Vice Presidents.

Resolution No. 12: Amendment of Article 18(12) - Election of Executive Committee Members
To replace "Geographical Zones" with "Geopolitical Zones" in the provisions governing the election of the six other elected Executive Committee members.

Resolution No. 13: Amendment of Article 19(4) - Tenure of Elected Officers
To limit the tenure of Vice Presidents and elected Executive Committee members to a maximum of three terms in their respective offices.

Resolution No. 14: Amendment of Article 21(1) - Meetings of the Society
To provide for meetings of the Society to be held physically, virtually or in hybrid form, as determined by Council.

Resolution No. 15: Insertion of a New Article 21(3) - Virtual and Hybrid Meetings
To authorise physical, virtual and hybrid meetings of the Society's General Meetings, Council, Executive Committee, Boards and Committees, and recognise electronic participation for quorum, voting and other meeting purposes.

Resolution No. 16: Amendment of Article 22(1) - Annual General Meetings
To permit Annual General Meetings to be held at a physical venue, through electronic or virtual means, or in hybrid form, as determined by Council.

Resolution No. 17: Amendment of Article 23(4) - Extraordinary General Meetings
To permit Extraordinary General Meetings to be held at the National Secretariat, another venue, virtually or in hybrid form, as determined by Council.

Resolution No. 18: Amendment of Article 24(1) - Quorum at General Meetings
To recognise members participating through Council-approved electronic or virtual means as present in person for the purpose of determining quorum.

Resolution No. 19: Amendment of Article 24(2)(i), (ii) and (iv) - Council Quorum
To increase the quorum for regular Council meetings from 20 to 40 members, revise the quorum requirements for specified matters and provide for rescheduling of such matters.

Resolution No. 20: Amendment of Article 24(2) - Electronic Participation at Council Meetings
To recognise members participating through approved electronic or virtual means as present for the purpose of determining quorum at Council meetings.

Resolution No. 21: Amendment of Article 26 - Voting Procedures
To provide for voting physically, electronically or by proxy where permitted, including the use of electronic voting systems approved for the meeting.

Resolution No. 22: Insertion of a New Article 29(4) - Meetings of Governing Bodies
To authorise physical, electronic, virtual and hybrid meetings of Council, the Executive Committee, Boards and Committees, with full participation and voting rights for members participating electronically.

Resolution No. 23: Amendment of Article 33(1) - Board of Trustees
To permit Council, where insufficient eligible Past Presidents are willing or available to fill a vacancy, to appoint a Past President who has previously completed a term on the Board of Trustees for one additional term not exceeding three years.

Resolution No. 24: Amendment of Article 34 - Board of Fellows
To revise the provisions governing the establishment, composition, qualifications, functions and tenure of the Board of Fellows, its relationship with the College of Fellows, and its oversight of Fellowship-related matters.

Resolution No. 25: Amendment of Article 43 - Common Seal and Execution of Documents
To restructure the provisions governing the Common Seal and permit electronic execution of documents and electronic signatures where allowed by law.

Resolution No. 26: Amendment of Article 45(1) - Code of Engineering Conduct
To make a consequential textual correction by capitalising "The" in the official name of the Society.

Resolution No. 27: Amendment of Article 45(1)(e) - Participation in Engineering Design Competitions
To restrict members who have prior knowledge of or access to confidential information relating to an engineering design competition from participating in that competition, subject to the provision concerning the appointment of an assessor.

Resolution No. 28: Amendment of Article 50(2) - Removal of Elected Officers
To correct the cross-reference to Article 50(1)(a), (b) and (c) concerning the removal from office of elected officers of the National Executive Committee.

Resolution No. 29: Amendment of Article 51(1) - Alteration of Articles
To update the reference to the Companies and Allied Matters Act from the 1990 Act to the Companies and Allied Matters Act, 2020.

ACCESS TO THE FULL TEXT OF THE PROPOSED AMENDMENTS
The complete text of the twenty-nine (29) proposed Special Resolutions, including the existing provisions and proposed amendments, is available on the Society's official website on: **https://nse.org.ng/downloads-2/2026-agm-notice/**
Members are advised to review the full document before the Annual General Meeting to enable them to make informed contributions and decisions on the proposed amendments.

BY ORDER OF COUNCIL

Engr. Aliyu Ibrahim Dutsinma, FNSE
Secretary to Council
Nigerian Society of Engineers
National Headquarters
National Engineering Centre
Off National Mosque–Labour House Road
Central Business Area, Abuja, Nigeria.
Tel: 09-2917720
Email: info@nse.org.ng; es@nse.org.ng; legal@nse.org.ng
Website: www.nse.org.ng

LOSS OF ORIGINAL TITLE DOCUMENT

This is to inform the general public of the loss of the original Deed of Assignment of the property known and called Block 54A Plot 18 Magodo Residential Scheme, Lagos State issued to Mr. Emmanuel Olusegun Fashakin by Mr. Simon Adeniyi Adedeji.

The property comprises a 5 bedroom detached house and a gate house on a parcel of land measuring approximately 411.769 square metres.

The Lost Deed is registered as No. 69 on Page 69 in Volume 2758 of the Register of Deeds kept at the Lagos State Land Registry, Lagos, Nigeria.

All efforts made to trace the said Deed remain abortive. Lagos State Land Registry and the general public to take note.

Kindly contact the undersigned in the event the lost Deed is found.

Michael Ojuade
Paul Daniel Solicitors
6 Keji Olajide Street
Majek Bus Stop, Lekki-Epe Express Way
Lekki, Lagos State
08127061993.
pauldanielsolicitors@yahoo.com



Digitally sealed on 30 Oct 2026, 10:51 - SN-261030105122-3336

LAGOS STATE GOVERNMENT
LANDS BUREAU GOVERNOR'S OFFICE

PUBLIC NOTICE

EXTENSION OF LEASEHOLD INTEREST

1. This is to inform the General Public that **BROOKFIELD WEST LIMITED** Lessee of the property located at ***Plot 161E, Idejo Street, Victoria Island, Lagos State, Nigeria*** covered by ***Certificate of Occupancy registered as No 46, on page 46 in volume 1992k dated 17th December 1991*** in Lagos State, Lands Registry at Lagos has applied to the Lagos State Lands Bureau for an Extension of Leasehold Interest of the above named property.

2. In line with the Policy of Extension of Leasehold interest; members of the public who have objection /interest or any information concerning this Application for Extension of Leasehold should please come forward with any relevant/useful claim/objection within ***21 days*** from the date of this publication and address it to the Permanent Secretary Lands Bureau Block 13/14, The Secretariat Alausa Ikeja, Lagos.

3. For further enquiries, please contact the Permanent Secretary, Lands Bureau Block 13/14 The Secretariat Alausa, Ikeja Lagos.

MR. KAMAR OWODIRAN OLOWOSHAGO
Permanent Secretary,
Lands Bureau

EKEDP
EKO ELECTRICITY DISTRIBUTION PLC
...empowering quality of lives

NOTICE OF THE 1st ANNUAL GENERAL MEETING OF EKO ELECTRICITY DISTRIBUTION PLC

RC No: 638862

NOTICE IS HEREBY GIVEN that the 1st Annual General Meeting of the members of **EKO ELECTRICITY DISTRIBUTION PLC** will be held virtually on **Friday 6th November 2026 at 4:30pm WAT** prompt to transact the following businesses:

AGENDA

1. Opening and Welcome

Ordinary Business

2. To lay before the meeting, the Audited Financial Statements of the Company for the year ended 31st December 2025, together with the reports of the Directors and Auditors.
3. To declare a dividend.
4. Any Other Business.
5. Closing.

DATED THIS 30th DAY OF OCTOBER 2026

BY ORDER OF THE BOARD

RANTI FAJANA
DETAIL NOMINEES COMPANY
COMPANY SECRETARY
DCS Place, 8 DCS Street, Off Remi Olowude Way, Lekki Phase 1, Lagos

NOTES:

1. PROXY

Only members (shareholders) of the Company entitled to attend and vote at the Annual General Meeting are entitled to appoint proxies to vote in their stead.

- For the instrument of proxy to be valid for the purpose of this Meeting, it must be completed and duly stamped by the Commissioner of Stamp Duties for the purpose of this meeting.
- The duly completed proxy forms must be deposited at the legal department of the Company at its registered address, or sent by email to **info@ekedp.com** not later than 48 hours before the time of holding of the Meeting.

2. RIGHT OF SHAREHOLDERS TO ASK QUESTIONS

Pursuant to Section 21.3 of the SEC Code of Corporate Governance for Public Companies, general meetings should be conducted openly, allowing free discussion on all issues on the agenda, with sufficient time for shareholders to participate fully and contribute effectively. Any questions should be submitted to the Company Secretary not less than a week before the date of the meeting. The questions may be submitted by electronic mail to **ranti@detailsolicitors.com**, cc: **info@ekedp.com**.

3. E-ANNUAL REPORT

The electronic version of the Annual Report is available online for viewing and download from the Company's website: **www.ekedp.com**. Shareholders who have provided their email addresses to the Registrar will receive the electronic version of the Annual Report via email. Furthermore, shareholders who are interested in receiving the electronic version of the Annual Report should request via email to **info@ekedp.com**

4. WEBSITE

A copy of this Notice, Proxy Form and other information relating to the meeting can be found at **www.ekedp.com**

Reforms should be judged by outcomes,

In this interview, the founder and chief executive officer of Green Light Drivers Ed & DUI School LLC in the United States, ***Dr Atilade Olufemi Oshoniyi,*** *evaluates President Bola Tinubu's economic reforms, examines lessons from Lagos' development and identifies the policy choices Nigeria needs to achieve sustainable growth. He assesses the administration's record, the challenges ahead and the priorities for national development by 2027. He spoke with* ***SEYE OLUMIDE.***

Why should Nigerians believe today's sacrifices will translate into a better economy tomorrow?

THE first point I would make is that economic sacrifice cannot become a permanent national development strategy. Nigerians have demonstrated extraordinary resilience, but resilience must not be mistaken for unlimited capacity to endure hardship.

President Tinubu inherited an economy burdened by longstanding structural weaknesses, including expensive petrol subsidies, foreign-exchange distortions, inadequate infrastructure, low productivity, revenue constraints, and excessive dependence on crude oil.

The removal of petrol subsidies and liberalisation of foreign exchange were consequential decisions because they attempted to confront economic distortions that successive administrations had struggled to resolve.

However, the necessity of reform does not automatically guarantee successful implementation. The economic justification for these measures is that resources previously absorbed by inefficient subsidies can become available for productive investments, while a more market-responsive exchange-rate system can improve transparency and reduce opportunities for arbitrage.

But Nigerians are entitled to ask: Where are the savings? Where are the jobs? Where are the improvements in electricity, education, healthcare, and transportation? These are legitimate questions.

The IMF's June 2026 assessment recognised improvements in macroeconomic resilience while estimating that poverty had reached 63 per cent under Nigeria's national poverty measure. This demonstrates the enormous distance between economic stabilisation and social recovery.

My position is that Nigerians should judge reform not by government announcements but by measurable outcomes. If reforms produce stronger public finances, more reliable electricity, better agricultural productivity, improved transport systems, and sustainable employment, then today's sacrifices may be justified by tomorrow's opportunities.

If those benefits fail to materialise, the government must revise its implementation strategy. The administration must therefore establish transparent milestones, publish results, and ensure that economic adjustment is accompanied by credible social protection.

> "If reforms produce stronger public finances, more reliable electricity, better agricultural productivity, improved transport systems, and sustainable employment, then today's sacrifices may be justified by tomorrow's opportunities. If those benefits fail to materialise, the government must revise its implementation strategy."

The ultimate justification for economic reform is not the suffering people endure, but the prosperity, security, and opportunity that follow.

What are Tinubu's most consequential economic changes beyond subsidy removal and exchange-rate reform?

I would identify five areas of economic significance. First is the restructuring of the revenue system. Nigeria's recent tax reforms seek to modernise tax administration, improve compliance, simplify elements of the tax framework, and reduce dependence on petroleum revenues.

The tax legislation implemented from January 2026 represents an important institutional change. Its long-term success will depend on whether it broadens compliance without placing disproportionate burdens on small enterprises and low-income citizens.

Second is the effort to strengthen monetary and foreign-exchange discipline. A more transparent currency market can improve investor planning, although exchange-rate flexibility must be accompanied by policies that expand domestic production and export earnings.

Third is the renewed emphasis on mobilising private investment. The government cannot finance Nigeria's infrastructure and industrialisation needs alone. Private capital must participate through properly structured partnerships, credible regulation, and enforceable contracts.

Fourth is the restructuring of public finance relationships, particularly the increased resources flowing through the federation's revenue-sharing arrangements.

Fifth is the growing recognition that Nigeria must create an enabling environment for domestic refining, manufacturing, agriculture, and technology.

However, I would distinguish reform announcements from completed institutional transformation. For example, increasing tax collections is not necessarily evidence of improved governance. Revenue reform becomes meaningful when businesses experience simpler compliance, the government reduces waste, and citizens receive better public services.

Similarly, attracting foreign portfolio investment is not equivalent to building factories or creating permanent jobs.

The administration's next challenge is to translate fiscal and financial reforms into productive investment, economic diversification, and rising household incomes.

What evidence demonstrates that subsidy savings have been transparently accounted for and invested in development?

This is one of the most important accountability questions facing the administration.

There is evidence that the government has increased available public resources following subsidy reform, but it would be inaccurate to claim that every naira of estimated subsidy savings has been independently traced to a completed development project.

In August 2026, the Federal Ministry of Finance published an economic reform scorecard estimating approximately N15.8 trillion in subsidy-related savings across the federation, while distinguishing these amounts from additional federal revenue and borrowing.

That disclosure is useful, but it does not replace an audited reconciliation.

Indeed, the IMF's 2026 assessment raised concerns about whether estimated subsidy savings had fully accrued to the budget and about weaknesses in fiscal reporting and spending transparency.

We should therefore avoid confusing estimated fiscal savings, actual cash receipts, statutory transfers, budget allocations, and verified project expenditure.

I would recommend creating a publicly accessible National Reform Dividend Dashboard. This platform should disclose the calculated amount of subsidy-related fiscal benefit, the methodology used, the amounts received by each tier of government, the projects financed, the contractors engaged, the disbursements made, and the independently verified completion milestones.

Citizens should be able to identify how public resources have improved a hospital, school, road, irrigation scheme, or electricity installation in their communities.

The Office of the Auditor-General, National Assembly, state audit institutions, civil society organisations, and independent professionals should have access to the necessary records. I would also support quarterly public reporting and annual independent performance audits.

Transparency should not be regarded as an attack on the government. It is an instrument for strengthening public confidence. A government that has undertaken difficult reforms should welcome the opportunity to demonstrate where the resulting resources have gone.

Why is there a gap between improving macroeconomic indicators and household hardship?

Macroeconomic stabilisation and household prosperity are related, but they are not identical. An economy can record positive GDP growth while millions of citizens experience declining purchasing power.

Inflation can slow without prices returning to previous levels. Exchange-rate volatility can diminish while imported goods remain expensive. Government revenue can increase without immediately producing higher household incomes. This distinction is fundamental.

The World Bank's October 2026 Nigeria Development Update emphasises that the country's next challenge is to move from macroeconomic stabilisation to inclusive growth, job creation, poverty reduction, and improved living standards.

For ordinary Nigerians, the relevant questions are practical. Can a teacher afford transportation to work? Can a small manufacturer operate profitably? Can a farmer transport produce safely? Can a young graduate secure meaningful employment? Can a family afford healthcare without selling productive assets?

Until the answers improve, recovery remains incomplete. I believe the government should establish a Household Economic Recovery Index incorporating real wages, food affordability, household energy costs, employment quality, and disposable income. The index should be published quarterly and disaggregated by state and income group.

We should also distinguish between declining inflation and falling prices. If inflation falls from 25 per cent to 15 per cent, prices are generally still rising, only more slowly.

The next stage of reform must therefore focus on productivity, competition, logistics, affordable energy, and employment.

There is no defensible reason to postpone measuring household recovery until 2031. Progress should become visible through annual improvements, beginning now.

Which economic gains could be endangered by policy reversal, and what reforms should be adjusted?

The most important economic achievements to preserve are those that strengthen transparency, fiscal sustainability, competition, and institutional credibility.

A return to poorly targeted, opaque fuel subsidies could recreate fiscal pressures and opportunities for rent-seeking. Similarly, a return to an administratively fragmented foreign-exchange system could encourage arbitrage, reduce transparency, and undermine investor confidence.

However, continuity should not mean refusing to correct policy weaknesses.

I would support preserving a credible exchange-rate framework, improving revenue administration, maintaining monetary discipline, and ensuring transparent public financial management, regardless of which political party governs Nigeria.

At the same time, reforms must remain subject to evidence.

If a tax measure damages small-business survival without generating meaningful revenue, it should be reconsidered. If electricity tariff adjustments occur without corresponding improvements in supply, the implementation framework requires review.

If agricultural reforms fail to improve production and food affordability, their design must be examined. If cash-transfer programs consistently fail to reach eligible households, the delivery system must change.

The critical distinction is between abandoning a sound policy objective and improving a defective implementation mechanism.

National economic policy must not become a



not govt announcements, says Oshoniyi

matter of political pride.

The responsibility of the government is to achieve results, not merely to defend decisions already taken.

Which decisions address Nigeria's structural weaknesses, and how should success be measured by 2031?

Nigeria's structural challenges cannot be resolved through monetary stabilisation alone. We must increase the economy's productive capacity. The current administration's emphasis on revenue reform, domestic refining, infrastructure investment, energy-sector restructuring, and private-sector participation offers potential foundations for diversification. However, the real test will be implementation.

By 2031, I would expect Nigeria to demonstrate measurable progress in five areas. First, a larger and more competitive manufacturing sector, reflected in industrial output, exports, and sustainable employment.

Second, stronger agricultural value chains, including irrigation, storage, processing, and rural transportation.

Third, more reliable electricity for households and productive enterprises. Fourth, improved transport infrastructure connecting farms, factories, markets, ports, and major population centres.

Fifth, a more effective education and vocational training system aligned with industry requirements. Nigeria must also increase the proportion of its export earnings generated outside crude petroleum.

As an engineer and entrepreneur, I strongly believe that the country's transformation must be measured through what Nigerians produce, manufacture, invent, process, and export.

A successful economy is not simply one that attracts investment. It is one that enables domestic enterprises to compete, employ workers, and create value. By 2031, Nigerians should be able to identify industries that have expanded, businesses that have survived, and employment opportunities that did not previously exist.

What role has Tinubu played in domestic refining, particularly the Dangote refinery?

The development of domestic refining capacity represents an important opportunity to restructure Nigeria's petroleum economy. However, we must distinguish between the investment decisions that preceded the current administration and the policies introduced during its tenure.

The Dangote refinery is principally a private-sector investment whose planning, financing, construction, and development began before President Tinubu assumed office. It would therefore be inaccurate to attribute its creation exclusively to his administration.

Nevertheless, the Federal Government has an important responsibility to ensure that the refinery and other domestic producers operate in a transparent, competitive, and predictable market.

The removal of petrol subsidies, changes in petroleum pricing, and efforts to improve domestic crude supply arrangements have affected the operating environment.

The administration should now prioritise reliable crude supply under commercially transparent arrangements, fair competition, efficient distribution, and regulatory consistency.

Domestic refining should not merely replace dependence on imported petroleum products with dependence on a single dominant supplier. Competition must remain central.

The government should encourage additional investments in modular and conventional refining while ensuring that pricing arrangements are transparent and commercially sustainable.

Nigeria should also develop downstream industries associated with petrochemicals, plastics, industrial inputs, logistics, and engineering services.

The true success of domestic refining will be measured not simply by refinery capacity, but by reduced supply vulnerability, increased local value addition, productive employment, and internationally competitive industrial costs.

What should the government do to ensure that reforms benefit ordinary Nigerians?

I would propose a National Productive Enterprise and Household Prosperity Agenda, built around small businesses, agriculture, manufacturing, skills development, and targeted social protection.

> "The state's revenue performance subsequently became a major feature of its development narrative. However, historical revenue comparisons must account for inflation, economic growth, changes in tax policy, and the contributions of later administrations."

The first priority should be affordable and reliable electricity for productive enterprises. Small businesses cannot compete when they must generate most of their electricity privately.

Second, the government should expand access to appropriately priced financing for viable small enterprises, supported by transparent credit assessment and performance monitoring.

Third, agriculture requires a comprehensive value chain strategy that covers security, mechanisation, irrigation, storage, processing, and market access.

Fourth, technical and vocational education must be elevated to a major national development priority.

Nigeria needs skilled technicians, electricians, machinists, welders, software developers, vehicle technicians, logistics professionals, and industrial maintenance specialists.

Fifth, the government should strengthen industrial clusters and create opportunities for Nigerian inventors to commercialise products domestically.

Sixth, social protection must become more predictable, adequately funded, and independently verifiable.

Finally, government procurement should create fair opportunities for qualified Nigerian small and medium-sized enterprises. My international business experience has taught me that entrepreneurs thrive when regulations are predictable, infrastructure functions, financing is accessible, and public institutions treat businesses fairly.

Nigeria does not lack entrepreneurial talent. What it needs is a more supportive environment in which that talent can generate sustainable prosperity.

Lagos as the test case: What did Tinubu build, and what remained unfinished.

Which achievements from Tinubu's Lagos years provide the strongest basis for assessing his national leadership?

President Tinubu's tenure as Governor of Lagos State, from 1999 to 2007, remains an important reference point in assessing his leadership philosophy.

I would identify three areas as particularly consequential: revenue administration, institutional development, and long-term infrastructure planning.

Lagos already possessed substantial economic advantages before his administration, including its ports, commercial concentration, entrepreneurial population, and position as Nigeria's principal business centre.

Tinubu did not create these advantages. However, his administration helped develop institutional mechanisms intended to improve the state's ability to mobilise and manage resources.

The strengthening of tax administration and the development of institutions capable of supporting future infrastructure investment were important contributions.

Another significant development was the establishment of the Lagos Metropolitan Area Transport Authority (LAMATA), in 2002, which created a framework for coordinated metropolitan transport planning.

This demonstrates an important leadership principle: transformative governance requires institutions that survive the individuals who establish them.

I would nevertheless caution against attributing every subsequent Lagos achievement to one governor.

The contributions of successive administrations, private investors, public servants, federal institutions, and Lagos residents must be acknowledged.

My assessment is that Tinubu's strongest Lagos legacy lies less in individual projects than in the development of governance structures that subsequent administrations could expand.

That experience is relevant nationally, provided it is adapted to Nigeria's much greater geographic, economic, and institutional complexity.

How did Tinubu strengthen Lagos's revenue base, and what lessons apply at the federal level?

One of the most important lessons from Lagos is that the government must improve its capacity to collect legitimate revenue efficiently and transparently.

During Tinubu's governorship, Lagos pursued measures to strengthen internally generated revenue by improving tax administration, taxpayer identification, collection systems, and institutional capacity.

The state's revenue performance subsequently became a major feature of its development narrative. However, historical revenue comparisons must account for inflation, economic growth, changes in tax policy, and the contributions of later administrations.

The broader lesson is that effective revenue mobilisation depends on credible institutions rather than arbitrary taxation.

At the federal level, recent tax reforms similarly seek to modernise administration, improve compliance, and rationalise aspects of the tax framework.

The IMF's 2026 assessment identified opportunities for improved revenue collection through digital administration and stronger compliance mechanisms. But Nigeria must avoid turning revenue generation into an end in itself. Tax administration should be fair, predictable, and affordable to comply with.

A small business should not face overlapping demands from multiple government agencies without clarity about its obligations. I would advocate harmonised taxation, simplified digital filing, stronger taxpayer protections, and transparent publication of revenue utilisation.

The relationship between government and taxpayers should be based on mutual accountability. Citizens have an obligation to pay lawful taxes, while the government has an equally important obligation to provide public services and demonstrate responsible stewardship.

How much of Lagos transport and urban development should be attributed directly to Tinubu?

Lagos's infrastructure transformation is best understood as a cumulative institutional achievement. Tinubu's administration helped establish foundations for coordinated transport planning, but many major projects were developed, financed, completed, or expanded under successive governors.

For example, the Bus Rapid Transit (BRT) system became operational after Tinubu left office, while the Lagos rail projects involved years of planning and implementation across different administrations.

Similarly, commercial developments such as Eko Atlantic involved subsequent implementation, private investment, and changing economic conditions.

It is therefore important to distinguish project conception, institutional planning, financing, construction, completion, and operational performance. Credit should be allocated accordingly.

In my professional experience, successful leadership is not always measured by personally completing every initiative.

Sometimes the greater achievement is establishing institutions, systems, and policies that allow future leaders to deliver. However, an institution's existence is not proof of its effectiveness. Its performance must be assessed in terms of service quality, financial sustainability, maintenance, accessibility, and public satisfaction.

For Nigeria, the lesson is that major national projects should be designed to survive electoral transitions.

Infrastructure should not become abandoned simply because political leadership changes. We need national development institutions whose credibility rests on professional competence, transparent procurement, and continuity of purpose.

Read the remaining part of this interview on www.guardian.ng



NOTICE OF APPLICATION FOR AN INDEPENDENT ELECTRICITY TRANSMISSION NETWORK LICENCE PURSUANT TO SECTION 71(2) OF THE ELECTRICITY ACT 2023

Adefolorunsho Energy Network Limited whose office is situated at KM 37, Lagos - Abeokuta Expressway, Sango Ota, Ogun hereby gives notice that it has applied to the Nigerian Electricity Regulatory Commission whose principal office is situated at Plot 1387 Cadastral Zone A00 Central Business District, Abuja for an independent electricity transmission network ("IETN") licence for the rehabilitation, upgrade and maintenance of the old Ota Abeokuta 86.75km 132KV single circuit transmission line, starting from Ota transmission substation to Abeokuta transmission substation, at Ogun.

Notice is hereby given that persons who have objections to the grant of the licence should send their written comments clearly articulating the basis for any objection, in accordance with the provisions of NERC Application for Licences Regulations 2010 and Nigerian Electricity Regulatory Commission (Business Rules of the Commission) Regulations 2006 not later than 21 days from the date of this publication to-

Chairman,
Nigerian Electricity Regulatory Commission
Plot 1387, Cadastral Zone A00, Central Business District, Abuja.

TheGuardianSports

www.guardian.ng

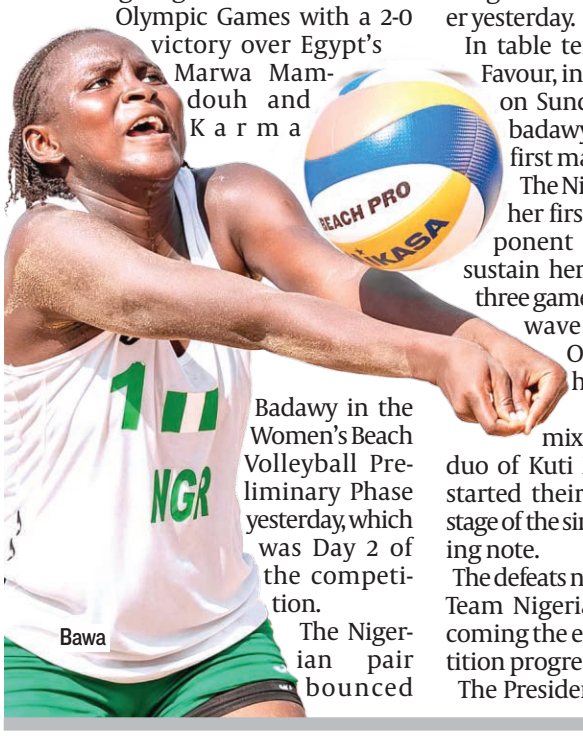
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Dakar 2026 Youth Olympic Games

Bawa, Lawrence excel as Team Nigeria braves early setback

By **Gowon Akpodonor**

PAMELA Bawa and Joy Lawrence brought joy to Team Nigeria's camp at the ongoing Dakar 2026 Youth Olympic Games with a 2-0 victory over Egypt's Marwa Mamdouh and Karma Badawy in the Women's Beach Volleyball Preliminary Phase yesterday, which was Day 2 of the competition.



Bawa

The Nigerian pair bounced back from their loss on Saturday, and looked to build on their winning momentum when they took on Italy's Margherita Coretti and Micol Lafuenti later yesterday.

In table tennis, Team Nigeria's Ojo Favour, in her second singles match on Sunday, lost 1-3 to Egypt's Elbadawy Yara despite winning the first match 11/9.

The Nigerian who had earlier lost her first singles match to her opponent from Czechia, could not sustain her momentum in the next three games, losing 9/11, 6/11 and 9/11 to wave goodbye to the Youth Olympics, though she still has a game to play.

A day after losing in the mixed doubles event, Nigeria's duo of Kuti Matthew and Ojo Favour started their campaign in the group stage of the singles yesterday also on a losing note.

The defeats notwithstanding, officials of Team Nigeria are optimistic of overcoming the early setback as the competition progresses.

The President of the Nigeria Olympic Committee (NOC), Habu Gumel, told *The Guardian* that it is still early in the Games, adding that the young Nigerian athletes will discover their winning formula as the Games progresses.

The fourth Summer Youth Olympic Games, the first Olympic sporting event hosted on African soil, got underway in Dakar on Saturday.

In Table Tennis Mixed Doubles, Matthew Kuti and Favour Ojo fell 3:1 to Thailand in the Round of 16.

Both pairs shifted focus to their singles events yesterday. Their performance were not too good in their first group matches, as Kuti went down 0-3 (11-4, 11-4, 11-3) to LiKi Ho of Hong Kong, while Ojo Favour suffered 1-3 defeat 11/7, 13/11, 9/11, 9/11 to Kogot Hanka of Czechia.

The Secretary General of Nigeria Table Tennis Federation, Olusoji Akanmu, told *The Guardian* at the venue yesterday that he expects them to improve in their next two matches and qualify for the main action.

For the President of Africa Table Tennis Federation, Enitan Oshodi, Nigeria's young table tennis players need financial support to excel at major championships.

Otti judo tourney begins today

From **Gordi Udeaja**, Umuahia

ABIA State will welcome teams from Bayelsa, Ogun, Edo, Delta, Benue, Kano, Akwa Ibom, Cross River, Enugu, Osun and Kwara States, as well as eight clubs from across the country to the First Governor Alex Otti National Senior Judo Championship, which begins today in Umuahia.

The four-day championship, organised by the Nigeria Judo Federation (NJF) in collaboration with the Abia State Government, will hold at the Umuahia Township Stadium from today to November 5.

A total of 14 weight categories will be contested, with the top three athletes in each category receiving prize money of N250,000, N150,000 and N100,000 respectively. The tournament is also expected to serve as a platform for reviving the fortunes of judo across Nigeria.

According to the Acting Technical Director of the NJF, Sule Musa, the competition represents more than a contest for medals, as it will serve as a rallying point for athletes, officials and stakeholders committed to rebuilding the sport.

The athletes will compete in seven weight categories each in the men's and women's divisions. The men's events are -60kg, -66kg, -73kg, -81kg, -90kg, -100kg and +100kg, while the women's categories are -48kg, -52kg, -57kg, -63kg, -70kg, -78kg and +78kg.

The tournament has received endorsement from former African Games champion and Olympian Katherine Ewa, who described it as a major boost for athletes and the development of judo in Nigeria.



Director-General of Lagos Sports Commission, Lekan Fatodu (second left), with other stakeholders during the unveiling ceremony of KOHMMUNITY Football Cup in Lagos.

KOHmmunity Cup will blend grassroots sports dev, civic engagement, says organisers

By **Gowon Akpodonor**

THE Director General, Lagos State Sports Commission, Lekan Fatodu, has said that the KOHmmunity Football Cup, which will hold later this month, will blend grassroots sports development with civic and political engagement ahead of the 2027 elections.

Already, former Super Eagles player, Waidi Akanni and five-time Olympian, legendary table tennis star, Bose Kaffo, have thrown their weight behind the football initiative.

The one-day football festival was unveiled in Lagos a few days ago by the PBAT-KOH 2027 Contact and Mobilisation Sub-Committee on Sports, which is the initiator of the football event.

The committee is headed by Fatodu.

The unveiling ceremony of the KOHmmunity Football Cup, held at Radisson Blu, Victoria Island, Lagos, was attended by people from all walks of life, including top sports personalities.

The acronym represents President Bola Ahmed Tinubu (PBAT) and Lagos State Deputy Governor/Governorship Aspirant Dr. Kadri Obafemi Hamzat (KOH).

Akanni, a former chairman of Lagos Football Association, has donated a giant trophy to be contested for by football players from all parts of Lagos.

Top African stars sign in for CIO Golf Championship N100m purse

By **Christian Okpara**

SOME of Africa's top golfers have indicated interest in competing at the seventh edition of the CIO Golf Championship, which has a record N100 million purse.

The championship will hold at the Python Golf Club, Port Harcourt, Rivers State, from November 8 to 15, 2026.

With entries from 30 African professionals alongside a strong Nigerian contingent, the championship is strengthening Nigeria's position on the continental golf calendar, offering substantial financial rewards and a pathway to the prestigious Magical Kenya Open.

Chairman of Keves Global Leasing, Ikenna Okafor, described the championship as Nigeria's richest professional golf event, underscoring its growing significance in developing African talent.


Okafor

Nigeria lists four athletes for 50th World SAMBO Championships in Uzbekistan

By **Eniola Daniel**

TEAM Nigeria has chosen a four-member team for the 50th World SAMBO Championships billed for Tashkent, Uzbekistan, from November 6 to 8, as the country continues to build its reputation in one of the world's fastest-growing combat sports.

The Nigerian contingent comprises Amara Bella Udeze in the 59kg category, Ogechi Favour Udeze in the 50kg division, heavyweight athlete Akintunde Adewunmi Sherifat, and Rukayat Taiwo Sulieman, who will compete in the Blind SAMBO event.

According to the Sambo Association of Nigeria, three of the athletes secured sponsorship from sports enthusiast and promoter Lanky Osagie Omoregbe, popularly known as BIGJUDO, to facilitate their participation at the prestigious competition. The team is expected to depart Nigeria this week ahead of the championships.

The three-day event will take place at the Game Sports Arena in Tashkent's Olympic Village and is expected to attract athletes from more than 90 countries, who will battle for honours in Sport SAMBO, Combat SAMBO and Blind SAMBO, with 33 sets of medals on offer.

Nathaniel Idowu U-16: Young 11 FA lead standings as Super 4 teams emerge

By **Daniel Akinola**

YOUNG 11 FA proved too good to be knocked off the top of the ladder at curtain came down on the regular season of the 2026 Nathaniel Idowu U-16 Football League on Saturday, with an action-packed Matchday 9 producing 18 goals across five fixtures.

Saturday's games confirmed the four teams that will continue their title pursuit in the Super 4 playoffs.

After nine weeks of exciting grassroots football, Young 11 FA, Fortune FA, Ajegunle United SC and SC Heritage emerged as the competition's top performers, earning their places in the season-ending championship showdown.

At the summit of the standings is Young 11 FA, whose remarkable consistency throughout the campaign saw them complete the regular season unbeaten. Seven victories and two draws from nine matches yielded 23 points, enough to secure top spot heading into the playoffs.

Their final outing was a convincing 3-1 victory over Divinely Blessed FA at the Nathaniel Idowu Football Pitch, Oregie, a result that further reinforced their credentials as serious title contenders.

Fortune FA were equally impressive on the final day, signing off their campaign with a commanding 4-1 victory over Atico FA at the New Maracana Sports Complex in Tolu.

Solution

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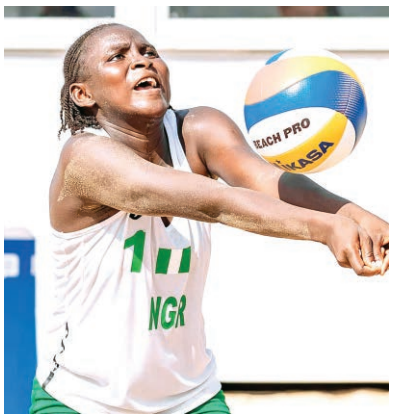
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Bawa, Lawrence excel as Team Nigeria braves early setback

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INEC's credibility crisis threatens 2027 elections

THE low public trust in the Independent National Electoral Commission (INEC), threatens to be the major obstacle to a free and fair 2027. For there to be integrity in elections, the process, from start to finish must be credible. It is incumbent on the electoral umpire to display credibility and courage. Stakeholders must testify that INEC is indeed independent and able to act without pandering to biases and plots of the political class.

Today's INEC is struggling to earn the trust of the people. And public trust is crucial for the elections. There are concerns now that INEC urgently needs to boost its credibility rating among Nigerians if it is to be trusted to administer the 2027 elections.

The Concerned Citizens for Nigerian Democracy (CCND), a coalition of civil societies, alerted last week that they have no confidence in officials of INEC, as well as the police to deliver free and fair elections. Their fears are anchored on the perception that INEC is not neutral and could not be trusted to deliver free and fair elections.

In a survey reported in January by Yiaga Africa, more than half of Nigerians do not trust INEC due to their past experiences. In yet another of the organisation's National Voting Intentions Survey 3.0, carried out in September 2026, INEC's integrity rating fell from a previous 45 per cent to 34 per cent. That survey involved 2,470 Nigerians across the 36 states and the Federal Capital Territory, with 2,066 respondents interviewed by telephone and 404 others through face-to-face interviews.

Low voter confidence rating of INEC is not manufactured. The survey results are expressions of Nigerians who expect higher outcomes from an electoral body. Yet, by its disposition, INEC has continued to act as the electoral wing of the Federal Government. INEC is perceived not to distance itself from the antics of politicians, but is quick to give life to devious plots clothed in judicial pronouncement, all in the bid to suppress and weaken opposition.

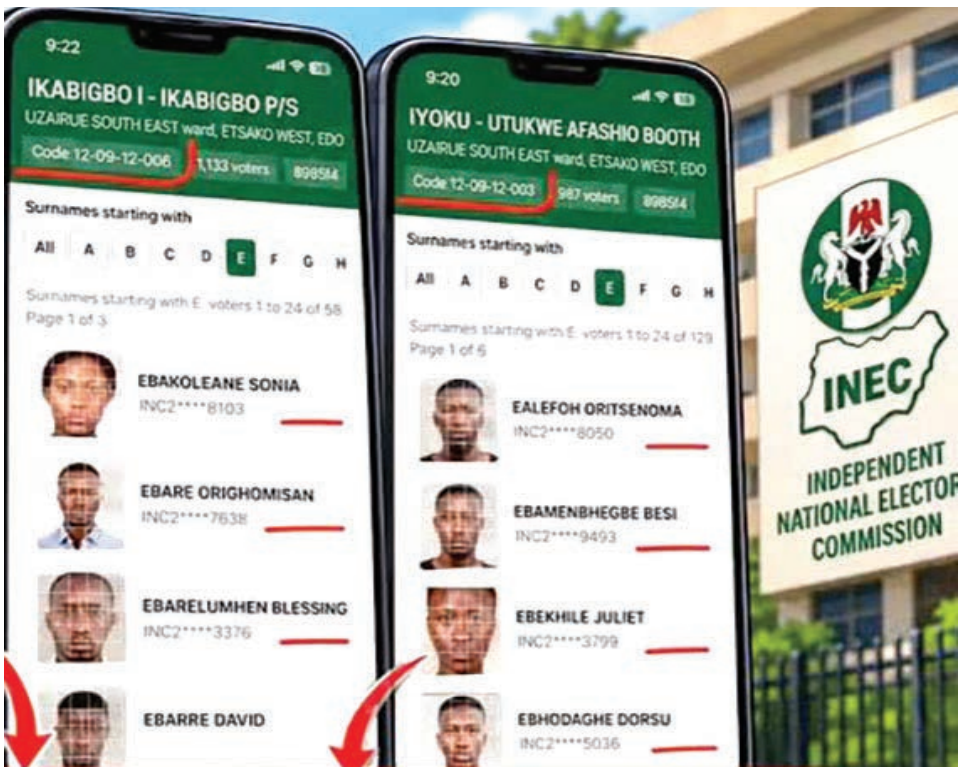
Where INEC is expected to show discernment and restraint, it is seen more as a collaborator to partisan litigants whose objective is to neutralise and dismantle multi-party democracy. Each move by INEC, whether in fixing electoral timelines, approving list of candidates or sluggishness with the voter register, exposes its failure to stay neutral. There's always the hand behind the scene, pulling the strings to ensure that INEC delivers a pattern of outcomes.

It is argued that because INEC lacks independence contrary to what its name advertises, the mentality among the staff is to be beholden to politicians in the ruling party, rather than owe their allegiance to the country. The appointment of the vital INEC bureaucracy by the President does a great harm to free and fair elections. Many INEC appointees are party loyalists, even when they're not registered card-carrying members. They owe their patriotism to individuals, rather than to the country. Some are deliberately sabotaging the system from within.

Voter register crisis

The revelations of fictitious and AI-generated entries in the preliminary register displayed online by INEC, is now the major threat to free and fair elections come 2027. There had been reports that INEC was reluctant to display the physical register at the Ward and Local Government level, as provided in the Electoral Act. Even though INEC claimed the register was on display from October 9 to 15, 2026, millions of registered voters lamented their lack of access to the document. The online display, last week, was meant to complement the poor physical display in the wards and councils, but it turned out to be a disaster.

The voter register is populated with AI-generated photographs and fake entries, including dead people. A particular corruption was flagged by MundX Analytics on X. It showed factitious entries in the register for Uwessan Ward in Esan Central, Edo State. In the 2023 elections, 397 voters were registered here. In the updated register for 2027 elections, the number had ballooned to 4,783, filled with computer-generated photographs.



In another Unit of the same Ward, where 4,900 were registered in 2023, the numbers of prospective voters are now 15,304. This is said to be the polling unit of Edo State Governor, Monday Okpebholo, who had promised to deliver 2.5 million votes to President Tinubu come 2027, by whatever means.

Horrified by this development, citizens are forced to conclude that INEC's neutrality and capacity to deliver free and fair elections is now in great doubt. Nigerians are compelled to reason that INEC has knowingly packaged a dubious register to deliver an expected end.

In his response on X, activist and opposition leader, Prof. Pat Utomi, stressed: "INEC cannot afford to be careless with the credibility of Nigeria's electoral process. The presence of AI-generated images in a register meant to support our democracy raises serious questions about verification, transparency and accountability. Our democracy is at stake here."

In its initial response, INEC admitted there were irregular entries in the Preliminary Voter Register. The chairman of INEC's Committee on Information and Education, Mallam Mohammed Kudu Haruna, claimed that during the physical display of the register for claims and objection, a number of questionable registration records were identified and flagged for further examination, which it had commenced reviewing for correction.

INEC further claimed that the display was intended for scrutiny by Nigerians, to correct the inaccuracies and irregularities. He said the Commission was examining the circumstances surrounding the suspicious photographs, including possible technical or procedural lapses.

The INEC Director of ICT, Dr Lawrence Bayode, clarified that some of the Commission's registration officers in the field were responsible for inserting fake photographs and entries in the register. He said its field officers across the country have done different things to insert irregularities in the register, but it doesn't know why. Bayode explained last Friday, on an *Arise TV Morning Show*, that preliminary investigations revealed that field officers abused their official login credentials to compromise the voter registration, and that the irregularities were not limited to one location, but involved its officers across different locations. He said the Commission's Automated Biometric System (ABS) detected the fictitious entries.

> "Horrified by this development, citizens are forced to conclude that INEC's neutrality and capacity to deliver free and fair elections is now in great doubt. Nigerians are compelled to reason that INEC has knowingly packaged a dubious register to deliver an expected end."

Hear him: "When the ABS was run on the system, we saw these people, we know what did. We know how they did it, but honestly, I don't know why."

He doesn't know why. Let's help him out. Politicians had inflated the register in preparation for election day rigging. Many Nigerians will agree that INEC has not been proactive enough. Why would the Commission still go ahead to release a compromised register after its ABS was run on the system and it revealed the irregularities? If the content of what was displayed online is the same as what was displaced physically between October 9-15, and INEC knew it contained irregularities, why still go ahead to release it online? Why not take out the fake entries before going online? Why was the physical display not well done for proper scrutiny; and why was INEC sluggish to display the register online, until it was pressured?

Yiaga Africa, in its reaction didn't appear surprised because this is not the first time a voter register is padded. It said: "As our Election Manipulation Risk Index (EMRI), shows, tampering with voter register has always been a tool for manipulation by politicians and compromised INEC officials. In the lead-up to the 2023 elections, there were confirmed cases of padding of the voter register. Some INEC officials implicated in these irregularities were reportedly investigated, yet, the public never received an account of the disciplinary measures taken against those implicated. In 2026, we seem to be witnessing a disturbing recurrence of the same problems. Will anyone be held accountable for manipulating or compromising the voter register?"

It is now clear that INEC's gleeful announcement of registering 103 million voters was without substance. The numbers couldn't have happened without padding and manipulation. Proceeding from here would be really difficult for INEC, because it has further lost more credibility. Yet, there's not enough outrage in INEC because they're used to it.

INEC and announcement of election result

Until the voter register blunder, INEC had wasted time arguing whether or not the media can declare election results. The media have never declared election results. It is INEC that has the authority to declare results. That is not in contention. What has become a headache to INEC and their sponsors in government, is the increased conversation among the opposition and the civil society on the need to ensure that results that are declared at the polling units, on their way to collation at the Ward, LGA up to the state level, are not tampered with.

Prof. Joash Amupitan, the INEC chair, has been all over the place making an issue of who should announce election results. It is a needless campaign that again betrays on whose side INEC is operating. Ordinarily, the Commission should be at home with the prospect of different groups helping to track results to ensure transparency in the system. It is to the advantage of INEC that citizens take advantage of the BVAS and INEC Result Viewing Portal (IREV), to monitor movement of results from the polling units.

Many groups have their Situations Rooms, including political parties, where they tabulate results sent in by their agents. They merely help to aggregate the scores, while INEC has the final say in announcing the results. That helps to give a second opinion and credibility to whatever INEC announces, because it is already in the public domain. So, what's the Prof. afraid of?

In 2023, it was INEC that failed to deliver, when half-way it reported a glitch. In 2027 Prof. Amupitan should ensure there is no glitch. That's why INEC presented a budget of over N200 billion to set up a robust ICT Desk. Nigerians are watching!

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