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U.S. midterm polls: Hope rises for policy shift as Democrats take Congress

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'Four in 10 HIV positive persons in Lagos unaware of status'

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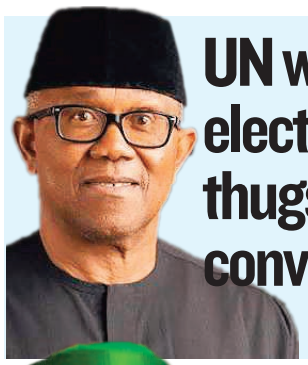


2027: Obi, Atiku, Makinde unveil plan to fix Nigeria

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INEC faces scrutiny over voter register, Electoral Act 'breaches'

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UN warns against election violence as thugs attack Obi's convoy in C'River

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Managing Director, International Finance Corporation (IFC), Mr Makhtar Diop and Managing Director/Chief Executive Officer, Bank of Industry (BOI), Dr Olasupo Olusi, at the signing ceremony for the $50 million BOI-IFC senior loan facility, which forms part of IFC's broader investment package of up to $100 million during the Africa Financial Industry Summit (AFIS) 2026 in Luanda, Angola.



Hassan Ali-Yusuf conferred Dan Sardauna Mambilla

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Health workers threaten fresh strike over delayed CONHESS adjustment

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Airfares to S'East, S'South routes rise as Yuletide approaches

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House of Reps transmits State Police Bill to Tinubu for assent

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Nigerian High Commissioner to Namibia, H.E. Esther Arewa (left); Group Executive Director, Logistics & Distribution, Dangote Industries Limited, Abdu Dantata; Group Vice President, Oil & Gas and Fertiliser, Dangote Industries Limited, Devakumar Edwin; President of Afreximbank, Dr George Elombi; Group President/Chief Executive, Dangote Industries Limited, Aliko Dangote; President of the Republic of Namibia, H.E. Dr Netumbo Nandi-Ndaitwah; Namibia's Minister of Industries, Mines and Energy, Hon. Modestus Amutse, and Director-General of Namibia's National Planning Commission, Ambassador Dr Kaire Mbuende, during the official launch of the Dangote Namibia Tank Farm and Regional Pipeline Project at Farm 58, Walvis Bay, Namibia, yesterday.

Tinubu swaps $20.5b loan for $7.7b Eurobond plan as deficit widens

BUSINESS PAGE 15

APC

FLAG-OFF

OF

DELTA STATE APC

Campaign

November 5, 2026

@

Oleh Township Stadium, Isoko South LGA

Time: 10am



HIS EXCELLENCY
BOLA AHMED TINUBU GCFR
FOR PRESIDENT, FEDERAL REPUBLIC OF NIGERIA

HIS EXCELLENCY
RT. HON (ELDER) SHERIFF F. O. OBOREVWORI
FOR GOVERNOR, DELTA STATE

APC

DELTA STATE CAMPAIGN COUNCIL

CAMPAIGN TIMETABLE

Day 1 – 5th November, 2026 (Flag Off)

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Isoko South	Oleh	10am
2.	Isoko North	Ozoro	12pm

Day 2 – 10th November, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Warri South West	Ogbe-Ijaw	10am
2.	Udu	Otor-Udu	12pm

Day 3 – 11th November, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Oshimilli North	Akwukwu-Igbo	10am
2.	Oshimilli South	Asaba	12pm

Day 4 – 18th November, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Warri South	Warri	10am
2.	Uvwie	Effurun	12pm

Day 5 – 24th November, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Burutu	Burutu	11am

Day 6 – 26th November, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Warri North	Koko	10am
2.	Ethiope West	Oghara	12pm

Day 7 – 1st December, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Ndokwa East	Aboh	10am
2.	Ndokwa West	Kwale	12pm

Day 8 – 12th December, 2026

S/N	ACTIVITY	VENUE	TIME
1.	Presidential Campaign Rally	Asaba	9am

Day 9 – 15th December, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
2.	Ukwuani	Obiaruku	10am
3.	Ethiope East	Isiokolo	12pm

Day 10 – 16th December, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Aniocha North	Issele-Uku	10am
2.	Aniocha South	Ogwashi-Uku	12pm

Day 11 – 22nd December, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Ughelli North	Ughelli Town	10am
2.	Ughelli South	Otu Jeremi	12pm

Day 12 – 23rd December, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Sapele	Sapele	11am

Day 13 – 29th December, 2026

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Bomadi	Bomadi Town	10am
2.	Patani	Patani Town	12pm

Day 14 – 5th January, 2027

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Ika South	Agbor	10am
2.	Ika North East	Owa-Oyibu	12pm

Day 15 – 7th January, 2027 (Grand Finale)

S/N	LOCAL GOVERNMENT	VENUE	TIME
1.	Okpe	Orerokpe	11am

Signed:
Sen. James E. Manager, CON
Director-General, Delta State All Progressives Congress (APC) Campaign Council

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News

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U.S. midterm polls: Hope rises for policy shift as Democrats take Congress

From **Kingsley Jeremiah, Andrew Oota** (Abuja) and **Ngozi Egenuka** (Lagos)

• ADC asks Nigerians to learn from Americans, reject APC • Iran tensions push oil prices lower as energy reform gains focus

DEMOCRATIC Party's victory in the United States midterm elections has raised hopes of a shift in Washington's trade, immigration and foreign policies, with analysts saying the change could strengthen relations with traditional allies and create new opportunities for countries such as Nigeria.

Based on the outcome, the African Democratic Congress (ADC) called on Nigerians to draw important lessons from Tuesday's midterm elections in the U.S., where American voters delivered a 'blue tsunami' against the Republicans and a decisive rebuke of the ruling party's leadership and unpopular policies.

Also, the victory of Democrats in both chambers of the U.S. Congress has raised expectations of bipartisan energy reforms to reduce electricity costs and accelerate infrastructure development, even as easing fears of a fresh confrontation with Iran sent international oil prices lower.

Director, Centre for the Promotion of Private Enterprise (CPPE), Muda Yusuf, emphasised that this is not a total change as there would still be elements of Trump's ideas and policies for the next two years.

In terms of trade, he highlighted that America's tariffs didn't affect Nigeria as much, unlike what happened to some countries in Asia, Europe, and South Africa, especially because Nigeria's exports are very limited.

"The few exports that we do are actually in oil and gas; that is the most significant and his tariffs exempted oil and gas. So, from a trade point of view in terms of bilateral trade, there may not be any significant impact," he added.

Professor of International Relations, Femi Otubanjo, said the implication of the U.S. midterm elections is that Trump's recklessness would be curtailed, and his actions would now be scrutinised rigorously.

"There was no scrutiny of what he was doing. He had a complacent House, and Congress made up members of the Republican party, who feared him. Now those who control the two houses are the Democrats," he said.

He noted that with this development, a lot of the freedom Trump enjoyed to impose tariffs, start a war, for instance, would be curtailed because Congress must approve any war attempts by the executive.

Head of the International Law Division, Nigerian Institute of International Affairs (NIIA), Dr Rita Agu, said some of the Trump policies would be overturned and others modified. She said the issue of immigration would be addressed by the parliament, as Trump set up so many policies that have adverse effects on both citizens and non-citizens of America.



President Bola Tinubu (left) with the Governor of Jeddah, Prince Saud bin Abdullah bin Jalawi, before the President's departure from Saudi Arabia, yesterday.

MAN warns 32% interest rate, energy costs threaten manufacturing sector

From **Ann Godwin**, Port Harcourt

MANUFACTURERS Association of Nigeria (MAN) has warned that a 32 per cent interest rate and energy costs are seriously threatening the manufacturing sector in Nigeria.

The association lamented that no manufacturer could survive in the country under the present high energy costs and lending rates of 32 to 36 per cent.

MAN President, Ifeanyi Okoye, stated this yesterday in Port Harcourt, Rivers State, at the 42nd Annual General Meeting, Conference and Exhibition of the Rivers/Bayelsa Branch.

Speaking on the theme, 'Manufacturing for National Development: Integrating Education, Skills, Investment and Tax Incentive', he described education as the foundation of industrial growth, while skills, as the bridge, converts education to productivity.

He described investment as the fuel of manufacturing, stating that investment could not survive in darkness.

"With electricity at N285, maybe up to N230 per kilowatt-hour, diesel at about N2,000 per litre, and lending at about 32 to 36 per cent, no manufacturer can, of course, exist," he said.

The MAN president recounted his experience at the Nigerian Economic Summit Group (NESG) meeting in Abuja and in Paris, where the Managing Director of the Bank of Industry (BOI) claimed that interest rates for manufacturers had been dropping for about one year.

"I was shocked. I stood up as a discussant and told him, I cannot agree with you. For the past one year, interest rates have been going up irrespective of bank recapitalisation," he said.

Okoye also faulted the disparity between financing available to Nigerian manufacturers and foreign investors, noting that Chinese investors access funds at as low as three per cent interest while Nigerian manufacturers are offered nine per cent by BOI, only for purchase of machines under strict monitoring.

"Give me three per cent interest. Forget the type of industry I will build. Can any bank in Nigeria give you 10 per cent interest?" he queried.

On tax incentives, he said tax must reward those that create jobs, export and use local raw materials.

He commended the Rivers State Governor, Siminalayi-Fubara, for improving ease of doing business through the establishment of the Investment Promotion Agency and reduction of harassment in Trans Amadi and Eleme, as well as maintaining peace and keeping Trans-Amadi and Onne industrial areas functional.

2027: Obi, Atiku, Makinde unveil plan to fix Nigeria

From **Bridget Chiedu Onochie, Azimazi Momoh Jimoh (Abuja), Tina Agosi Todo** (Calabar) and **Tunde Omolehin** (Sokoto)

• Electoral reform, security, anti-graft, subsidy top agenda

PRESIDENTIAL candidates of three main opposition parties have unveiled their plans to raise Nigeria from the ashes of rot, insecurity and economic quandary.

Governor of Oyo State, Seyi Makinde, who flies the presidential flag of Allied Peoples Movement (APM), proposed a constitutional and electoral reform that would require presidential candidates to secure at least 50 per cent plus one vote to win Nigeria's presidency.

He said the measure would promote national consensus and produce governments with broader popular support.

Assuring Nigerians of a new economic order that will impact citizens visibly, he also promised to fix the security situation, provide good education and establish a conducive socio-political space, if voted into office in next year's general election.

On his part, presidential candidate of the Nigeria Democratic Congress (NDC), Peter Obi, pledged to tackle insecurity, corruption and disunity if elected president, promising a tougher approach to kidnapping and attacks on pupils.

But the presidential candidate of the African Democratic Congress (ADC), former Vice President Atiku Abubakar, took another economic route, pledging to restore fuel subsidy, reopen Nigeria's land borders for legitimate business and tackle insecurity.

Makinde, who unveiled his presidential ambition and outlined his proposed 'Reset Agenda' yesterday, advocated a transitional government of national unity as part of efforts to address the country's political divisions and institutional weaknesses.

He said the proposed electoral threshold would compel presidential candidates and political parties to build alliances across ethnic, religious and political divides rather than emerge with the support of minority votes.

The governor, who spoke at an engagement with political stakeholders, said Nigeria needed a fundamental reset anchored on economic growth, institutional accountability, national unity and poverty reduction.

Makinde argued that economic reforms should not be judged by improvements in macroeconomic indicators alone but by their impact on the living conditions of ordinary citizens.

He said: "Macroeconomic stability must have a direct impact on the people through job creation, improved incomes and a lower cost of living. These are issues we cannot shy away from."

Meanwhile, National Chairman of the Social Democratic Party (SDP), Yusuf Dantalle, described Makinde as a shining light of the opposition, commending his contributions to democratic development and efforts to foster cooperation among opposition political parties.

At Enugu campaign flag-off, APC assures Mbah, Tinubu, others of re-election

From **Lawrence Njoku**, Enugu

THE All Progressives Congress (APC) in Enugu State officially flagged off its campaign for the 2027 general elections yesterday, with party leaders and stakeholders pledging to mobilise voters across the state for the re-election of Governor Peter Mbah and President Bola Tinubu.

The campaign flag-off at Nsukka Township Stadium witnessed a large turnout of party faithful, political office holders, traditional and community leaders, as well as supporters from across the three senatorial districts.

Speakers at the event described the crowd as a demonstration of APC's political strength in Enugu, insisting that the party was determined to consolidate its presence and secure victory for all its candidates in the forthcoming elections.

Addressing the gathering, Governor Mbah highlighted his administration's investments in security, infrastructure, education, healthcare, economic development, revival of moribund assets and completion of abandoned projects.

He urged the people to assess his government's performance through its achievements and ongoing projects, noting that the opposition had not even presented any manifesto.

Reflecting on his journey to Nsukka ahead of the rally, Mbah said the ongoing dualisation of the Penoks–T-Junction – Ugwogo-Opi-Nsukka road had significantly reduced travel time and improved safety.

Youth Confab: Olawande seeks actionable proposals to shape govt policies

From **Ernest Nzor**, Abuja

THE Minister of Youth Development, Ayodele Olawande, yesterday urged delegates at the 2026 National Youth Conference to develop practical recommendations that will influence government policies and programmes.

The minister urged delegates to engage actively, respect divergent opinions and remain focused on solutions, noting that the outcome of the conference would have implications for millions of young Nigerians who were not physically present.

He disclosed this in Abuja at the commencement of the physical phase of the National Youth Conference, also known as 'Youth Confab 2026', where young Nigerians from across the country converged to deliberate on issues affecting their development and participation in national affairs.

The conference, themed 'Next Gen Nigeria: Crafting Solutions, Owning the Future', builds on virtual consultations conducted across the six geopolitical zones, which provided young Nigerians with an opportunity to present ideas on the country's development priorities.

The minister said the virtual phase, which had representation from all states, generated contributions on leadership and governance, employment and economic opportunities, education and skills development, technology and innovation, climate change, peace and security, and national unity.

He said the physical phase would provide an opportunity to critically examine the issues raised, identify the most pressing challenges and develop clear, achievable action plans capable of guiding government decisions.

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House of Reps transmits State Police Bill to Tinubu for assent

From **John Akubo** and **Joel Oladele,** Abuja

HOUSE of Representatives has transmitted the State Police Bill to President Bola Tinubu for assent, following its approval by 29 of the 36 State Houses of Assembly.

Deputy Speaker of the House, Benjamin Kalu, disclosed this during yesterday's plenary, describing the development as a major step towards decentralising policing in Nigeria.

Kalu expressed satisfaction with the endorsement by more than two-thirds of the state legislatures, noting that the approval had brought the proposed reform closer to implementation.

He said the Clerk to the National Assembly had forwarded the bill to the President for assent.

The development marks a significant milestone in efforts to amend the Constitution to allow state governments to establish and manage their own police forces alongside the Nigeria Police Force.

The proposed reform seeks to address concerns about the country's centralised policing structure, which critics say limits the ability of security agencies to respond effectively to local security challenges.

Under the proposed arrangement, state governments will have greater responsibility for maintaining law and order within their jurisdictions, while the Federal Government will retain the Nigeria Police Force.

Supporters of state police argue that decentralising the system will improve intelligence gathering and strengthen community-based security operations.

Senate gives pending states till Nov 15 to take stance

MEANWHILE, the Senate Leader Opeyemi Bamidele has disclosed that thirty of the country's 36 State Houses of Assembly have approved the amendment, six more than the 24 required. The six legislatures are Kano, Oyo, Abia, Benue, Cross River and Niger.

Senate Leader Opeyemi Bamidele told lawmakers that the National Assembly had completed its part of the process and transmitted the constitutional alteration to all 36 state legislatures.

The Constitution requires approval by at least two-thirds of the State Houses of Assembly before such an alteration can go to the President for assent.

With that bar cleared, the proposal now sits at its final stages. Even so, the process is not yet closed.

The Clerk to the National Assembly wrote to the state assemblies on October 15, giving them until November 15, 2026, to communicate their decisions.

Bamidele said the goal is to let every legislature formally record its stance, whether in support or opposition, so that the outcome reflects the voice of all 36 states and not only the majority.

Of the six outstanding assemblies, only Kano has signalled movement. Deputy Senate President Jibrin Barau told senators the state had already dispatched its response, which was expected to reach the National Assembly shortly.



Clerk, Senate Committee on Youth Development and Community Engagement, National Assembly, Dr Ijeoma Chikwem (left); Permanent Secretary, Federal Ministry of Youth Development, Dr Maryam Keshinro; and Minister of Youth Development, Ayodele Olawande, during the opening ceremony of the Physical Phase of the National Youth Confab 2026 in Abuja, yesterday

Bianca Odumegwu-Ojukwu appointed CMAG vice chair

MINISTER of Foreign Affairs, Ambassador Bianca Odumegwu-Ojukwu, has been appointed Vice Chair of the Commonwealth Ministerial Action Group (CMAG), marking a significant diplomatic milestone for Nigeria at the ongoing 28th Commonwealth Heads of Government Meeting (CHOGM 2026) in St. John's, Antigua and Barbuda.

With this development, the country has secured a key leadership position in the Commonwealth body responsible for safeguarding democracy, human rights and the rule of law.

The appointment was made during the Group's meeting on the sidelines of the weeklong summit, which has brought together leaders and representatives of all 56 Commonwealth member states, with His Majesty King Charles III, Head of the Commonwealth, also in attendance.

IOM, ECOWAS seek stronger regional response to migration challenges

By **Oludare Richards**

THE International Organisation for Migration (IOM) and the Economic Community of West African States (ECOWAS) have renewed discussions on the growing need for coordinated responses on cross-border migration, labour mobility and climate-related displacement.

The two institutions are seeking to deepen cooperation on migration governance, free movement, the reintegration of returning migrants and other issues affecting mobility across West Africa.

The discussions took place during a working visit by the IOM Regional Director for West and Central Africa, Sylvia Ekra, to the ECOWAS Commission headquarters in Abuja from October 26 to 28.

According to the regional bloc, the engagement was aimed at reviewing the existing partnership and identifying areas where collaboration could be strengthened to reflect the priorities of member states.

Tinubu explains rationale for NELFUND as APC PCC defends education reforms impact

From **Adamu Abuh**, Abuja

PRESIDENT Bola Tinubu has shared one of his experiences in the United States on how he worked as a taxi driver to fund his education in the country, saying that it was one of the major reasons for the creation of the Nigerian Education Loan Fund (NELFUND).

In a post on his X handle yesterday, Tinubu noted that his personal experiences influenced his commitment to expanding educational opportunities for Nigerian children.

The president said that every Nigerian child deserved equal opportunities regardless of their background or their parents' financial circumstances, adding that he understood the difficulties of paying tuition and accommodation while pursuing an education.

Tinubu said he had to postpone starting school for several months to save enough money before eventually moving to Chicago, where he did different jobs to pay his way through university.

MEANWHILE, the All Progressives Congress (APC) Presidential Campaign Council has said the education reforms introduced by President Bola Tinubu's administration have expanded access to education, improved teachers' welfare and strengthened the delivery of learning across the country.

The council cited the disbursement of N372.62 billion in student loans, the enrolment of more than 156,000 beneficiaries in the Technical and Vocational Education and Training (TVET) programme, and the return of over one million out-of-school children to classrooms as some of the major achievements recorded under the administration.

Concerns over Africa's $2.4b solar imports despite vast energy resources

From **Kingsley Jeremiah**, Abuja

AFRICA'S growing dependence on imported solar technology, despite its vast renewable energy resources and critical mineral deposits, has raised concerns among stakeholders about the continent's ability to capture economic value from the global energy transition.

At a virtual Pan-African policy conference co-hosted by Warwick Business School and the Circular Economy Powered Renewable Energy Centre (CEPREC), stakeholders warned that Africa risks remaining a supplier of raw materials and a consumer of finished clean-energy technologies unless it invests in local manufacturing, innovation and recycling.

Riyad Mehdeb of the United Nations Development Programme (UNDP) disclosed that 94 per cent of solar panels installed across Africa are imported from China, with the imports costing $2.4 billion in the 12 months to June.

Speaking at the conference, themed Turning the Lights On: Unlocking Circular Value Chains for Africa's Renewable Energy Transition, Mehdeb said the continent was increasingly manufacturing for the world's energy transition while importing technologies for its domestic needs.

He argued that Africa must move beyond exporting critical minerals to producing the technologies required for the low-carbon economy.

According to him, developing local value chains would enable countries to retain economic benefits through manufacturing, maintenance, recycling and the circulation of skills, capital and technology within the continent.

He said Africa, which holds about 60 per cent of the world's solar resources, has the potential to become a major clean-energy manufacturing hub if governments address infrastructure, financing and skills gaps.

Mehdeb also challenged perceptions of investment risks in Africa, noting that infrastructure loans on the continent have default rates of about two per cent, strengthening the case for greater investment in clean-energy projects.

Similarly, Giuliana Battisti, Co-Director of CEPREC and Professor of the Economics of Innovation at Warwick Business School, called for coherent national policies, centres of excellence and stronger financial ecosystems to translate local research and innovation into commercial technologies.

Namibian President backs Dangote's $2.5b energy investment

PRESIDENT of Namibia, Dr Netumbo Nandi-Ndaitwah, has described the $2.5 billion Dangote Namibia Tank Farm and Regional Pipeline Project as a landmark investment that will accelerate Africa's industrialisation, enhance regional energy security and deepen economic integration across Southern Africa.

Speaking at the project's official launch in Walvis Bay, the Namibian leader praised Aliko Dangote, President and Chief Executive of Dangote Industries Limited, for demonstrating confidence in Africa's economic potential through transformative investments in energy infrastructure. She described the occasion as the most memorable day of her presidency.

AU reviews 20-year post-conflict recovery policy amid reconstruction challenges

By **Oludare Richards**

AFRICAN Union (AU) Peace and Security Council has reviewed the implementation of its Post-Conflict Reconstruction and Development (PCRD) Policy, 20 years after its adoption, as regional institutions and development partners examined efforts to support countries emerging from conflict.

The review took place during an open session of the Council on Monday, bringing together its members, AU member states, Regional Economic Communities and partners to share experiences on the implementation of the policy.

The Economic Community of West African States (ECOWAS), through its Permanent Representation to the African Union, participated in the meeting, which formed part of activities marking the 20th anniversary of the adoption of the PCRD Policy.

BoI, LASG seek productivity-driven growth, stronger infrastructure

By **Kehinde Olatunji**

MANAGING Director and Chief Executive Officer (CEO) of the Bank of Industry (BoI), Dr Olasupo Olusi, has called for stronger industry-relevant financing, improved infrastructure and coordinated policy interventions to drive productivity, create jobs and strengthen businesses in Lagos State.

He gave the charge yesterday, during the fourth edition of the Lagos Economic Roundtable, themed "Development Pathways, Emerging Risks and Strategic Policy Priorities," where stakeholders examined the state's economic outlook and development priorities ahead of 2027.

Olusi, who was represented by the General Manager, BoI MD/CEO's Office, Dr Isa Omagu, said that Lagos State must move beyond measuring economic progress by the size of its economy and the volume of public spending to assessing improvements in business productivity, household welfare, infrastructure reliability, and employment.

According to him, economic activity alone does not adequately reflect development unless businesses and residents experience improvements in their daily lives.

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

Google.org grants $2.5m to Helium Health for AI-powered maternal care

- UNIMED tasks health workers on AI, digital health innovations
- Tech must not replace human touch in healthcare, says VC

From **Adeyemi Adepetun** (Lagos) and **Adewale Momoh** (Akure)

NIGERIAN health tech start-up, Helium Health, has received a $2.5 million (N3.4 billion) grant from Google.org to deploy clinical AI models into primary maternal healthcare.

It was selected as the only Nigerian organisation among 15 global recipients in the $30 million Google.org Impact Challenge: AI for Government Innovation, which supports organisations partnering with governments to improve public services.

The Nigerian rollout and implementation roadmap for the initiative was formally presented in Lagos during a joint executive briefing with Lagos State Governor, Babajide Olusola Sanwo-Olu, led by executives from Google and Helium Health.

IN another development, University of Medical Sciences (UNIMED), Ondo State, has urged healthcare professionals in the country to embrace Artificial Intelligence (AI) and digital health innovations as essential tools for improving clinical practice, enhancing patient safety, and strengthening the healthcare delivery system.

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

'Four in 10 HIV positive persons in Lagos unaware of status'

By **Ijeoma Nwanosike**

Only 48% achieve viral suppression

A POPULATION-BASED HIV survey in Lagos State has found that 41.7 per cent of people living with the virus do not know their status, while only 48.3 per cent have achieved viral suppression.

The findings emerged from the Nigeria State-Level Antiretroviral Therapy (ART) Impact Survey, conducted between November 2025 and February 2026 with funding from the United States Government through the U.S. Centres for Disease Control and Prevention (CDC).

The survey, covering adults aged 15 to 64, estimated HIV prevalence in Lagos at 1.2 per cent; 1.6 per cent among women and 0.8 per cent among men.

The findings, presented in Ikeja, showed that 58.3 per cent of people living with HIV knew their status, while 93.4 per cent of those diagnosed were receiving antiretroviral treatment. Of those on treatment, 88.9 per cent had achieved viral suppression.

Permanent Secretary, Lagos State Ministry of Health, Dr Dayo Lajide, said the findings would help assess progress since the 2018 Nigeria AIDS Indicator and Impact Survey (NAIIS) identified gaps and evaluated interventions.

Lajide also cited the 2025 HIV Health Sector Report, published by the Federal Ministry of Health through the National AIDS, Viral Hepatitis and STIs Control Programme (NASCP), which estimated that 192,911 people were living with HIV in Lagos, with 129,977 receiving antiretroviral treatment, representing coverage of 65.7 per cent.

Director-General of the National Agency for the Control of AIDS, Dr Temitope Ilori, said conducting the survey was the easier part, while applying its findings to improve services was the harder task.

She urged stakeholders to take ownership of the data, identify underserved populations and direct resources towards closing gaps, adding that the Federal Government was willing to support states in using the findings.

Also, the Chief Executive Officer of the Lagos State AIDS Control Agency (LASACA), Dr Anima Shaw, said the findings would guide budgeting, resource allocation and planning.

She said the state would target areas with undiagnosed and untreated cases and strengthen treatment adherence, retention in care and differentiated service delivery.

Shaw urged stakeholders to translate the findings into action, saying responsibility to people living with HIV must continue beyond the survey.



Lagos State Governor, Babajide Sanwo-Olu (right) and Google Director for West and East Africa, Olumide Balogun, during an executive briefing on Google.org-supported Helium Health for Artificial Intelligence (AI)-powered maternal care rollout at the Lagos House, Marina, Lagos, yesterday.

LASG opens legal research, training centre to strengthen justice delivery

By **Yetunde Ayobami Ojo**

LAGOS State Government has inaugurated a Centre for Legal Study, Research and Training to strengthen the professional capacity of legal practitioners and promote research.

The Centre, established by the Lagos State Ministry of Justice, was officially opened yesterday at the ministry's headquarters in Alausa, Ikeja, as part of efforts to build a more efficient, accessible and responsive justice system.

Governor Babajide Sanwo-Olu, who was represented by the Secretary to the State Government (SSG), Abimbola Salu-Hundeyin, said the facility represents an investment in professional competence, institutional knowledge and the capacity of the justice system to respond to the demands of a rapidly evolving society.

Sanwo-Olu said the effectiveness of the justice system depended not only on laws, courtrooms and technology but also on the knowledge and competence of professionals responsible for administering justice.

He noted that Lagos State needs a justice system capable of providing certainty for investors, effective dispute resolution for businesses and protection of citizens' rights.

The governor said his administration had continued to invest in justice-sector reforms under its THEMES Plus agenda, recognising that economic growth, social inclusion, security and good governance depend significantly on the effective application of the law.

He listed some of the interventions to include improvements in judicial infrastructure, the commissioning of the Commercial Court at Tapa, the renovation of the J.I.C. Taylor Court House, and the provision of residential accommodation for magistrates and state counsel in Ketu.

He also said that the administration had upgraded the Office of the Public Defender and the Citizens' Mediation Centre to Bureau status to strengthen their operations and create opportunities for career advancement within the Ministry of Justice.

According to him, the expansion of the Lagos Criminal Information System is also part of efforts to improve efficiency, strengthen institutional coordination and enhance criminal justice administration through technology.

Sanwo-Olu, however, stressed that infrastructure, legislation and technology alone could not guarantee effective justice delivery without continuous investment in the people responsible for operating the system.

He said the new Centre would institutionalise continuous professional development, encourage research into practical challenges and strengthen the relationship between legal knowledge and public service.

The governor urged the Centre to go beyond organising lectures and seminars by becoming a platform for research and policy development, as well as collaboration among legal practitioners and other stakeholders.

PDP, Rhodes-Vivour berate LASG over threat to seal boreholes

By **Gbenga Salau**

LAGOS State governorship candidate of the African Democratic Congress (ADC), Gbadebo Rhodes-Vivour, has criticised the state government over its threat to seal facilities and prosecute residents who drill boreholes or extract groundwater without regulatory approval.

Rhodes-Vivour accused the state government of prioritising the enforcement of regulations over its responsibility to provide residents with clean, safe and potable water.

He said it is unjustifiable for the state government to criminalise residents' efforts to access water when it had failed to meet their basic needs.

According to him, successive administrations under different political party names have consistently failed to prioritise access to drinking water.

Rhodes-Vivour also questioned the progress of the Adiyan Water Works Phase II project, which he said was already 80 per cent complete when the All Progressives Congress (APC) took over government in Lagos.

He recalled that the state government reported in December 2025 that the project was 85 per cent complete, yet it remained non-operational.

SIMILARLY, the Peoples Democratic Party (PDP) in Lagos State has criticised the All Progressives Congress (APC)-led government over its planned enforcement of borehole regulation.

The party described the move as insensitive to residents' water needs and economic realities, particularly amid inadequate public water supply across communities.

In a statement, the State PDP Deputy Chairman, Kayode Ogunbiyi, said the government's threat to seal boreholes and prosecute operators drilling without approval demonstrated its failure to provide adequate public water supply.

"The decision of Lagos State to threaten residents with the sealing of boreholes and prosecution for unauthorised drilling is insensitive to the prevailing realities confronting the people.

"Rather than providing adequate and accessible public water supply, the APC-led government is threatening residents who have been compelled to seek alternative sources of water," he said.

Ogun monarch sues Abiodun, police over suspension

- Seeks order to retain palace, crown
- Awujale: Group faults appointment of interregnum chairman over alleged misconduct

From **Segun Ayinde**, Abeokuta

THE Eselu of Iselu Kingdom in Yewa North Local Council of Ogun State, Oba Ebenezer Akinyemi, has approached the Federal High Court, Abeokuta, to challenge his suspension by the state government over alleged involvement in partisan politics.

Oba Akinyemi, who instituted a suit against Governor Dapo Abiodun and other government officials, said he was suspended without prior notice of the allegation or an opportunity to defend himself.

Justice A.A. Okeke has, however, fixed November 11, 2026, for a ruling on the monarch's application seeking an interim injunction restraining the state government and the police from enforcing his suspension.

IN another development, the Ijebu Progressive Elders Forum (IPEF), Ogun State, has faulted the state government's appointment of Olisa of Ijebu-Ode, Rasheed Adesanya, as the Chairman of the reconstituted Awujale Interregnum of the Administrative Council (AIAC).

RUGIPO unveils career fair, moves to bridge employability gap

From **Adewale Momoh**, Akure

RUFUS Giwa Polytechnic, Owo, Ondo State, has said that academic certificates alone can no longer prepare graduates for a labour market being reshaped by Artificial Intelligence (AI), digital transformation and emerging industries.

The institution stressed this while unveiling its 2026 Career Fair, themed "Beyond the Classroom," held at the institution's E-Testing Hall yesterday.

It said that the platform was designed to bridge the gap between academic preparation and the rapidly changing world by connecting students and academics with top organisations, exploring job and internship opportunities, and providing direct insights from industry giants and career experts.

According to the institution, the fair is coming at a time when technological advancement, Artificial Intelligence, digital transformation and emerging industries are redefining the skills and competencies required of graduates.

INEC faces scrutiny over voter register, Electoral Act 'breaches'

From **Leo Sobechi, Sodiq Omolaoye, Ameh Ochojila** (Abuja) and **Seye Olumide** (Lagos)

- Stakeholders fault INEC over voters' register, candidate nominations
- Lawyers query selective enforcement of electoral deadlines
- Olajide seeks stronger oversight, judicial intervention
- Suraj blames parties' conduct for electoral disputes
- INEC removes 1.27m invalid voter records
- Amupitan: Nine of 14 activities completed, 57,000 BVAS devices procured

WITH 73 days left before the 2027 general elections, the Independent National Electoral Commission (INEC) is facing mounting questions over its compliance with the Electoral Act 2026, particularly its handling of the preliminary voters' register and candidate nominations.

Stakeholders have faulted the commission for allegedly failing to meet statutory obligations while taking political parties and candidates to court over missed deadlines, raising concerns about its neutrality and institutional accountability.

The concerns come as INEC said it had removed more than 1.27 million invalid voter records from the national register after identifying about 1.5 million questionable entries.

The controversy has brought renewed attention to two critical areas of the electoral process: the submission of political parties' membership registers and nomination of candidates, as well as the publication of the preliminary voters' register.

Although INEC has defended its position on party membership registers by citing judicial pronouncements, particularly the Supreme Court's September 2026 decision, stakeholders insist that the commission must demonstrate consistency, transparency and impartiality in interpreting and applying the law.

The concerns have also raised a fundamental question about who holds the electoral umpire accountable when it allegedly fails to comply with the same laws it is constitutionally mandated to enforce.

INEC misses online publication deadline

TOP among the alleged breaches is the commission's failure to publish the preliminary voters' register on its official website within the timeline prescribed by Section 19(1) of the Electoral Act 2026.

The provision requires INEC to make the preliminary register available for public scrutiny by displaying it at registration areas and simultaneously publishing it on its website.

The Act also provides for a seven-day period of public inspection, not later than 90 days before an election.

While INEC conducted the physical display of the register between October 9 and 15, it failed to publish the document online within the stipulated period.

October 18 was the relevant deadline for the publication ahead of the January 16, 2027 presidential and National Assembly elections.

Stakeholders argue that where the law expressly provides for both physical display and online publication, the commission owes Nigerians an explanation for the delay and the legal basis for its interpretation.

Other provisions attracting attention include sections 29, 31, 32, 82, 84 and 98, which address different aspects of voter-register transparency, candidate nomination, party primaries and election campaigns.

Section 31 deals with the withdrawal and substitution of candidates up to 90 days before an election, while Section 32 provides for the publication of the final list of candidates within the 60-day window.

It was also gathered that while INEC was still accrediting candidates, it was taking opposition candidates to court over alleged failure to meet deadlines for submitting parties' membership registers.

The commission has maintained that its position on membership registers is informed by judicial pronouncements, particularly the Supreme Court's September 2026 decision.

Lawyers fault selective enforcement of electoral laws

A LAWYER and principal partner, O. M Ajonye and Company, Legal Wise Chambers, Makurdi, Omale Ajonye, said the allegations surrounding INEC's compliance with the Electoral Act raised serious concerns about institutional accountability and the credibility of Nigeria's electoral process.

He argued that it was fundamentally inconsistent for the commission to insist on strict compliance with statutory deadlines by political parties and candidates, institute legal proceedings against alleged defaulters and yet face allegations of failing to fulfil its own statutory obligations.

He said: "The law must bind both the regulator and the regulated. Equally disturbing is the allegation of differential treatment in the handling of candidates' nominations. If opposition candidates are challenged for missing deadlines, while others in substantially similar circumstances are accommodated, INEC owes Nigerians a convincing legal explanation.

"Selective enforcement undermines electoral neutrality and public confidence. The alleged failure to meet the statutory timeline for the voters' register is also serious. The register is the foundation of credible elections, and any failure to comply with prescribed requirements could compromise voters' rights and the integrity of the electoral exercise.

"This raises the pertinent question: Quis custodiet ipsos custodes?—who guards the guardians? INEC's constitutional independence does not confer immunity from the law, judicial scrutiny or public accountability."

For erstwhile National Secretary of the Yoruba Council of Elders, Dr Kunle Olajide, neither deliberate disregard for the law nor administrative



Senate Minority Leader, Abba Moro (left); Deputy Senate President, Jibrin Barau; President of the Senate, Godswill Akpabio; Senate Leader, Opeyemi Bamidele; Senate Whip, Tahir Monguno, and Senator Jarigbe Jarigbe, after Senate plenary session, yesterday. PHOTO: SENATE PRESIDENT'S OFFICE

CONTINUED ON PAGE 28

UN warns against election violence as thugs attack Obi's convoy in C'River

From **Bertram Nwannekanma** (Lagos), **Sodiq Omolaoye, Andrew Oota** (Abuja) and **Tina Agosi Todo** (Calabar)

- Police arrest suspect, avert clash between Obi, Tinubu's supporters
- IGP threatens arrest, prosecution over campaign billboards destruction

AHEAD of next year's general elections, the United Nations has demanded violence-free polls, warning the Nigerian electorate against allowing the elections to become sources of violence and instability.

The UN Special Representative of the Secretary-General for West Africa and the Sahel, Leonardo Santos Simão, appealed during a courtesy visit to the management of the Independent National Electoral Commission (INEC) in Abuja on Wednesday.

He also urged Nigerians to see the election as a democratic process to promote peace, national cohesion and development. Simão emphasised that the UN recognised the enormous responsibility facing INEC, particularly amid the security challenges confronting Nigeria and other countries in the West African sub-region.

Announcing that the UN would maintain a presence during the electoral process to encourage positive conduct and support an atmosphere conducive to peaceful participation, he said: "We are here, pleased to give you moral support, that you are not alone in facing this mammoth task."

Simão clarified that the UN would not participate as an election observer because it had no mandate to undertake election observation. He stressed, however, that the outcome of Nigeria's 2027 elections would have implications beyond its borders, particularly for democratic stability, regional integration and peace in West Africa.

According to him, peaceful elections in Nigeria could encourage other countries in the region, while instability could have wider consequences.

THIS is as the presidential candidate of the Nigeria Democratic Congress (NDC), Peter Obi, condemned an attack on his convoy by suspected thugs in Calabar, Cross River State, yesterday, assuring supporters that political violence would not be allowed to undermine the 2027 general election. Obi spoke at a town hall meeting in Calabar hours after his convoy came under attack, with suspected assailants smashing the windscreens and side mirrors of some campaign buses.

A viral 30-second video of the incident showed some of the attackers, mostly dressed in black shirts, fez caps and face coverings, using machetes to damage vehicles in the convoy. Speaking at the town hall meeting,

Obi recounted how he witnessed the attack and said his security team advised him to take another route after the assailants allegedly armed themselves with machetes and other weapons.

The former Anambra State governor arrived in Calabar alongside his wife, Margaret, and his running mate, Rabiu Kwankwaso, for the town hall meeting. The incident is the latest reported security challenge involving Obi's campaign, coming about two months after his convoy encountered a blockade and confrontation with youths in Benue State.

The Cross River State Police Command said it has arrested a 27-year-old man, Victor Edet Yellow Duke, in connection with the attack on Obi's convoy. The incident occurred at about 2:20 p.m. at the Watt Market Roundabout as the convoy was returning from the palace of the Obong of Calabar to Metropolitan Hotel, the venue of the party's presidential town hall meeting.

According to the police, a group of suspected hoodlums, reportedly armed with machetes and sticks, emerged from the Calabar Road and Clerks Alley axis and attacked vehicles in the convoy. The number of vehicles affected had not been ascertained.

Police personnel deployed in the area moved in swiftly to contain the situation. Their intervention, which included the use of tear gas, led to the arrest of the suspect, while the other attackers fled. The suspect was later taken to the State Police Headquarters by operatives of the Violent Crime Response Unit, VCRU, for what the command described as a discreet investigation, to prevent reprisals or a further breakdown of law and order. Normalcy has since returned to the area.

In a statement by its Police Public Relations Officer, ASP Sunday Eitokpah, the command said the Commissioner of Police, CP Ajo Geoffrey Ordue, has ordered a thorough investigation to identify and arrest other participants and establish the full circumstances of the incident.

Cautioning against presuming the suspect's guilt, the police said: "The arrest of a suspect does not amount to a determination of guilt, as the suspect remains entitled to the presumption of innocence pending the conclusion of investigation and any subsequent judicial proceedings."

The police said it successfully averted a potential clash between NDC supporters and those of the All Progressives Congress (APC) in Calabar in another development. The NDC supporters had gathered in front of the Metropolitan Hotel, venue of the NDC presidential town hall meeting, where Obi was expected.

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

TRUEFACT : WHO IS CHRIST?

Christ is the exact likeness of the unseen God. He existed before God made anything at all,[a] and, in fact, Christ himself is the Creator who made everything in heaven and earth, the things we can see and the things we can't; the spirit world with its kings and kingdoms, its rulers and authorities; all were made by Christ for his own use and glory. He was before all else began and it is his power that holds everything together. He is the Head of the body made up of his people—that is, his Church—which he began; and he is the Leader of all those who arise from the dead,[b] so that he is first in everything.

Prayer: Thank you, Jesus, for how you stoop so low to love me.

Email Address: g.truefact@gmail.com

Health workers threaten fresh strike over delayed CONHESS adjustment

From **Collins Olayinka**, Abuja

• Labour veterans wade into Ajaero, Osifo feud

THE Joint Health Sector Unions (JOHESU) has threatened a fresh round of industrial action in the health sector over the Federal Government's failure to implement the agreed adjustment to the Consolidated Health Salary Structure (CONHESS), despite the unions suspending their 84-day strike last February.

Also, opinion leaders, past presidents of industrial unions, and other critical stakeholders have intervened in the feud between the President of the Nigeria Labour Congress (NLC), Joe Ajaero, and his Trade Union Congress (TUC) counterpart, Festus Osifo, over the N70,000 transport allowance approved for civil servants.

Speaking on the matter in Abuja, yesterday, the immediate past President of NLC, Ayuba Wabba, however, declined to share details of the mediation, but just said the two labour leaders had been told to sheathe their swords.

Again, he did not reveal whether the duo had been summoned to a meeting, the date, or the possible venue.

PRESIDENT of the Medical and Health Workers' Union of Nigeria (MHWUN), Dr Kabiru Sani, said the Federal Government had failed to honour the Terms of Settlement (ToS) signed with JOHESU, particularly the commitment to implement the CONHESS adjustment in April 2026.

Sani, who spoke at the 52nd National Executive Council (NEC) meeting of MHWUN in Abuja yesterday, said the government's continued delay had undermined the agreement that led to the suspension of the prolonged industrial action.

He recalled that JOHESU suspended its 84-day strike on February 5, 2026, after signing the ToS with the Federal Government, which provided a framework for addressing the union's demands.

However, he said the promised April implementation date had passed without the adjustment being made.

According to him, JOHESU has also demanded the payment of outstanding arrears owed to its members, including workers in non-hospital-based health institutions and agencies, as well as the inauguration of governing boards of federal health institutions.

The MHWUN president warned that the government's handling of the agreement could trigger another disruption in healthcare services, insisting that the suspension of the previous strike should not be interpreted as an abandonment of the workers' demands.



Wole Olanipekun, SAN (left); Justice Olutoyin Ipaye; Secretary to the Lagos State Government, Abimbola Salu-Hundeyin; Lagos State Attorney-General and Commissioner for Justice, Lawal Pedro, SAN, with Solicitor-General and Permanent Secretary, Dr Hameed Oyenuga at the opening of Legal Research Training Centre by the state Ministry of Justice, yesterday

Olaopa lists milestones at FCSC, seeks FG-state pact on public service

From **Monday Osayande**, Asaba

• Oborevwori urges civil servants to embrace AI, digital transformation

CHAIRMAN, Federal Civil Service Commission (FCSC), Prof. Tunji Olaopa, has reeled out the achievements that marked his leadership of the agency in the past three years.

Olaopa spoke yesterday in Asaba during the 45th National Council and yearly conference of the Civil Service Commissions of the Federation.

According to Olaopa, his leadership, which is also referred to as the 10th Commission, is in its third year and is running out of its first tenure.

He said that for the first time since the existence of the FCSC, his leadership introduced a new online mode of recruitment, saying: "This facilitates a more convenient, cost-effective, friendly and safer recruitment exercise that deploys computer-based testing as a procedure for achieving merit-based selection of civil servants.

"On the other hand, there has also been established a strictly controlled and transparent service-wide and directorate-level promotion system that again utilises online accreditation and the CBT to facilitate the promotion of civil service officers. This goes a long way in undermining undue influence and racketeering."

He said that in the life of the FCSC spanning decades, his leadership for the first time also introduced a strategic plan that secured the buy-in of a large pool of stakeholders, adding that the strategic plan would run for five years.

Olaopa, while listing further achievements, said that the Commission had opened up its visibility in terms of more strategic communication of its policies and activities.

According to him, through such strategic communication, the image of the FCSC is now changing from that of a cesspool of corruption to that of a haven of transparency, fairness and credibility.

He, however, called for stronger collaboration between the federal and state civil services, warning that efforts to transform the federal workforce would be inadequate if similar technical and institutional support was not extended to state and local council administrations.

Olaopa said that it would be counterproductive for the Federal Government to concentrate on strengthening the intelligence quotient, professional competence and policy capabilities of the federal workforce without helping state civil service commissions develop the capacity to implement competency-based human resource management practices.

He said state civil services needed adequate technical support to improve personnel management, institutional performance and the capacity to contribute meaningfully to economic growth at the subnational level.

According to him, the participation of state and local councils is critical to achieving Nigeria's national development objectives because they are closer to the people and constitute important economic corridors for delivering sustainable growth.

Swiss envoy, Consul-General tour SGS Nigeria's expanded crude oil assay lab

SGS Inspection Services Nigeria Limited has expanded its oil, gas and chemical laboratory capabilities to conduct comprehensive crude oil assay analysis, strengthening its capacity to support Nigeria's petroleum industry.

The expanded laboratory capabilities were highlighted during a tour of the facility by Switzerland's Ambassador to Nigeria, H.E. Patrick Egloff, and the Consul-General of the Swiss Consulate in Lagos, Madam Conny Camenzind, to SGS Nigeria's facility in Apapa, Lagos.

The visit provided an opportunity for the Swiss diplomatic representatives to gain first-hand insight into SGS Nigeria's technical capabilities, its investment in local infrastructure and expertise, and its contribution to Nigeria's petroleum industry and wider business environment.

Welcoming the delegation on behalf of SGS Nigeria, the company's Chairman, Francis Ogboro, expressed delight at the visit and commended the diplomatic representatives for their interest in the company's Nigerian operations.

Ogboro highlighted SGS's global reach, noting that the organisation operates in 115 countries, with more than 2,500 offices and laboratories.

According to him, the company's strength lies in combining its international network and technical expertise with locally developed talent to deliver services that meet the needs of businesses across different sectors.

He further stated that SGS Inspection Services Nigeria "operates as a member of the SGS S.A. Group" while maintaining a majority Nigerian shareholding structure.

SGS Nigeria's operations, he added, are driven by Nigerian professionals who draw on the knowledge, capabilities and resources of the wider global organisation to provide specialised services to local industries.

He also outlined the company's broad range of services, covering testing, inspection, certification, training and consulting, which help businesses build trust, improve confidence in their products and processes, and participate more effectively in domestic and international trade.

A key highlight of the visit was SGS Nigeria's expanded oil, gas and chemical laboratory capability, which now includes comprehensive crude oil assay analysis. The service represents an addition to the company's technical support for Nigeria's petroleum sector.



Legal and Compliance Manager, SGS Inspection Services Nigeria Limited, Stanley Ambi (left); Finance Manager, Morenike Onabanjo; Consul-General of the Swiss Consulate, Madam Conny Camenzind; Chairman of SGS Nigeria, Capt. Francis Ogboro; Switzerland's Ambassador to Nigeria, H.E. Patrick Egloff; SGS Nigeria's HR Manager, Dr Olumuyiwa Olaniyan; Sales and Marketing Manager, Olubukola Adegoke; and Lab Manager, Orji Agwu during a tour of SGS Nigeria's expanded crude oil assay lab.

Airfares to S'East, S'South routes rise as Yuletide approaches

• Edo signs MoU with China, KDN Aero to launch state-owned airline

From **Olusegun Koiki** (Lagos) and **Joseph Kanjo** (Benin City)

AIRFARES on major domestic routes connecting Lagos and Abuja to South-East and South-South destinations have increased by about 200 per cent as airlines begin to cash in on the growing demand for air travel ahead of the Christmas and New Year celebrations.

Meanwhile, Edo State government has signed a Memorandum of Understanding (MoU) with China Express Airline Co. Ltd and KDN Aero to establish a state-owned airline.

A survey of airline booking platforms, conducted by *The Guardian*, indicated that one-way economy tickets on some routes, which sold for between N106,000 and N143,000, have risen to between N196,000 and N337,500 for flights scheduled for December 20 and 21, 2026, depending on the airlines.

The increases, which affect destinations, including Asaba, Enugu, Uyo and Benin City, Port Harcourt, Owerri, Ebonyi and others, have renewed concerns about the affordability of domestic air travel during the Yuletide, particularly for passengers travelling from Lagos, Abuja and other domestic destinations to reunite with their families.

For instance, a one-way economy ticket on Air Peace from Lagos to Asaba, which cost N118,400 for November 9, rose to N337,500 for December 21, representing an increase of about 195 per cent. The business-class fare on the same route for the same December 21 date stood at N432,700.

Monarch absolves Nembe E&P of fatal community dispute in Bayelsa

By **Benjamin Alade**

AMANYANABO of Dieama-Okpoama, HRH Ingo IkeleIkaba, has absolved Nembe Exploration & Production Company Limited of any blame in the communal clash at the Ikei/Dieama axis of Brass Island, Bayelsa State, which resulted in the death of one Mr Alfred Ojoko.

Also, the oil company has formally rejected its implication in the incident by the Bayelsa State government and has therefore demanded an immediate retraction of a statement credited to the government.

Similarly, lawyers to the Ikei Ama community, the alleged second party in the dispute, have disclaimed any link to the October 19 violence, stressing that a land inspection carried out earlier had nothing to do with the eventual violence which led to the fatality.

In a statement, the Amanyanabo of Dieama-Okpoama, who described the deceased Ojoko, also known as 'heavyweight', as his brother and personal assistant, said attempts to link the land acquisition/lease process being undertaken by Nembe to the death were inaccurate.

TheMetroSection

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Lagos residents, CSOs to resist ban on 'unauthorised' boreholes

By **Bertram Nwannekanma**

RESIDENTS of several Lagos communities may face further hardship over access to water as a coalition of civil society organisations, community groups and trade unions has threatened mass resistance against plans by the state government to clamp down on unauthorised boreholes.

The coalition, under the aegis of the Our Water Our Right Africa Coalition (OWORAC), said millions of residents depended on privately funded boreholes because of the failure of public water infrastructure to provide reliable supplies.

It warned that any attempt by the Lagos State Water Regulatory Commission (LASWARCO) or government task forces to seal domestic boreholes would be resisted across all local government areas in the state.

The threat followed a warning attributed to LASWARCO's Executive Secretary, Oluwabukola Adeyemo, that drilling boreholes and extracting groundwater without government authorisation could attract property sealing and criminal prosecution. The commission also introduced a dedicated hotline for reporting unauthorised drilling and groundwater extraction.

Reacting, the coalition, comprising more than 50 national and regional organisations and community groups, said the announcement had created fear and confusion, particularly in working-class neighbourhoods where residents struggled to access public water.

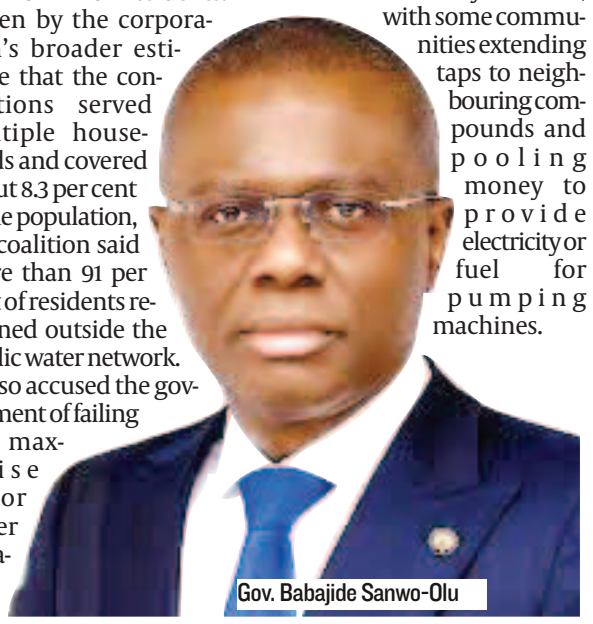
It argued that households should not be punished for providing their own water after years of inadequate public supply.

Citing figures attributed to the Lagos Water Corporation, the groups said the utility had only 34,424 registered connections, representing about 1.03 per cent direct coverage in a megacity with more than 20 million residents.

Even by the corporation's broader estimate that the connections served multiple households and covered about 8.3 per cent of the population, the coalition said more than 91 per cent of residents remained outside the public water network.

It also accused the government of failing to maximise major water infrastructure, including the Iju, Adiyan and Ishasi waterworks, despite substantial public investments.

For many families, the groups said, boreholes had become essential to daily survival, with some communities extending taps to neighbouring compounds and pooling money to provide electricity or fuel for pumping machines.


Gov. Babajide Sanwo-Olu

Soldier who rejected kidnapper's N500,000 bribe rewarded with same amount

From **Isa Abdulsalami Ahovi**, Jos

FOR Private Utim Terwase, refusing a N500,000 bribe offered by a suspected kidnapper, has earned him the same amount in recognition of his honesty and commitment to duty.

The soldier, who reportedly rejected the money offered in exchange for the suspect's release, has been rewarded with N500,000 by the Commander of Operation Enduring Peace (OPEP), Maj. Gen. Maxwell Dangana.

Terwase was said to have apprehended the suspect following an attempted escape. When the suspect allegedly offered him N500,000 to secure his freedom, the soldier turned down the offer and handed him over to the appropriate authorities.

Impressed by his conduct, Dangana approved a cash reward equivalent to the amount he had refused to collect, describing his action as an example of the integrity, discipline and professionalism expected of military personnel.

The development was disclosed in a statement issued yesterday by the Media Information Officer of the Joint Task Force, 3 Division, Nigerian Army, Rukuba Barracks, Jos, Capt. Chinonso Polycarp Oteh.

Presenting the reward through the Commander of Sector 6, OPEP, Col. Philimon Malgwi, Dangana said Terwase's decision to resist the temptation of personal gain reflected the highest standards of military professionalism, loyalty and commitment to duty.

He said the soldier had demonstrated that his responsibility to the nation and the values of the military were more important than personal financial benefits.

According to him, the commendation is intended to encourage other personnel to uphold similar standards of honesty, accountability and selfless service.

Oteh said the reward also sent a strong message that integrity and professionalism remained values worthy of recognition, particularly at a time when corruption continued to undermine public trust.

He described Terwase's action as proof that integrity was a personal choice, even when faced with temptation.

"A soldier who refused N500,000 in dirty money has earned N500,000 in honour. Indeed, integrity pays," he said.


Lt. Gen. Waidi Shaibu

Jos bank customers protest alleged N100m fraudulent withdrawals

From **Isa Abdulsalami Ahovi**, Jos

CUSTOMERS of Jaiz Bank in Jos, Plateau State, have protested over the alleged fraudulent withdrawal of more than N100 million from their accounts, accusing the bank of failing to refund their money despite repeated complaints.

The aggrieved customers staged a protest in front of the bank's branch in Jos, carrying placards appealing to the Federal Government and the Central Bank of Nigeria (CBN) to intervene.

Some of the inscriptions read: "FG should come to our rescue," "We have been cheated," "CBN should please come to our aid" and "We have been defrauded by Jaiz Bank staff."

The protesters alleged that they had invested their money with the bank but later discovered that their accounts had been emptied by a staff member.

They said they were subsequently informed that the money had been transferred to several other bank accounts.

According to them, all transactions were conducted within the banking hall, using documents provided and processed through the bank, leaving them convinced that their investments were secure.

One of the protesters, Hashim Umar Faruk, said he had invested millions of naira intended for the upkeep of his family, including his children and mother.

He alleged that the bank had promised to refund the money after identifying the staff member involved but had failed to fulfil the promise for nearly a year despite repeated efforts.

Another customer, Rose Dayo, said she opened an account and invested her money in a fixed deposit after being informed by a bank staff member that the service was available. She said she was issued a certificate as evidence of the investment, which she still had in her possession.

Dayo said she became suspicious when she returned to withdraw some of the money and was informed that there was no balance in the account.

CORRECTION OF NAME:
My name was wrongly written as Yaya Tawa Omolabake in my service record with NDLEA, while PFA and NHIS as YAHAYA, instead of Yahya Tawa Omolabake. All former documents remain valid. General Public and the Authorities concerned take note.

NSCDC resolves 397 farmer-herder disputes in Oyo, plans six agro ranger bases

From **Rotimi Agboluaje**, Ibadan

THE Nigeria Security and Civil Defence Corps (NSCDC), Oyo State Command, has resolved 397 disputes involving the destruction of farmlands and poisoning of cattle across the state between January and October 2026.

The command also plans to establish six additional operational bases for its Agro Rangers Unit to strengthen security in farming communities and improve responses to conflicts between farmers and herders.

The State Commandant, Augustine Padonu, disclosed this while presenting the unit's operational achievements for the 10-month period.

He said the 397 cases comprised 386 incidents of malicious damage to farmlands and 11 cases of cattle poisoning.

A breakdown showed that January recorded 64 cases, February 53, March 45, April 31, May 17, June 26, July 32, August 32, September 50 and October 47.

Padonu said the interventions had helped resolve disagreements between farmers and herders, prevent conflicts from escalating and promote peaceful coexistence among agricultural stakeholders.

He explained that the Agro Rangers currently operated from six bases in Oriire, Ogbomoso, Iseyin, Lanlate, Igboora and Oyo.

According to him, the proposed additional bases would extend the unit's coverage to more farming communities, improve response times to distress calls and strengthen surveillance and patrol operations.

The commandant said the unit had also sustained mediation, sensitisation and enlightenment programmes involving farmers, herders, agricultural merchants and transporters to promote mutual understanding and respect for their respective economic activities.

He added that Agro Rangers personnel conducted regular patrols and collaborated with other security agencies to prevent criminal activities and protect lives, property and agricultural investments.

LASEMA contains Mile 12 market fire, clears two broken-down trucks

By **Bertram Nwannekanma**

THE Lagos State Emergency Management Agency (LASEMA) has contained a fire outbreak at Akanimodo Market, Mile 12, Lagos, and cleared two broken-down trucks from separate locations in the state.

No casualties were recorded in the fire outbreak or either of the truck-related incidents, the agency said.

In a statement yesterday, LASEMA's Permanent Secretary, Dr Olufemi Damilola Oke-Osanyintolu, said the agency's Tiger Response Team from C3 was activated at about 2:14 p.m. following reports of the fire and arrived at the scene 16 minutes later.

He said the fire affected a section of shanties within the market, largely occupied by plastic recycling operators and also used as residential accommodation by some workers.

The structures, which were mainly built with combustible materials, including wooden planks, contributed to the rapid spread of the fire, he added.

According to the agency, traders and other residents made initial efforts to contain the fire before the arrival of the Lagos State Fire and Rescue Service.

However, the responding fire truck initially experienced difficulty accessing the scene because of congestion and the limited accessibility of the affected area.

The firefighters eventually gained access and joined the operation, while LASEMA's response team coordinated activities with other emergency responders.


Scene of the incident ..yesterday

www.guardian.ng

The Metro Section

Man bags two-year jail for stealing church, mosque equipment in Ogun

From **Segun Ayinde**, Abeokuta

AN Abeokuta Magistrate's Court sitting in Isabo has sentenced a 22-year-old man, Atofeyinti Gafar, to two years' imprisonment for stealing valuables worth about N1.7 million from a church and a mosque in Ogun State.

Gafar was arraigned on a four-count charge bordering on conspiracy, burglary and stealing.

The Police Prosecutor, Inspector Opeyemi Lawal, told the court that the defendant committed the offences in May and on October 18 at about 6:00 a.m. in the Itoko area of Abeokuta.

Lawal alleged that Gafar broke into the premises of C&S Orisun Ibukun Goshen Church and stole an amplifier engine valued at N350,000, a 6x6 foam worth N250,000 and two speakers valued at N200,000.



The prosecutor further told the court that on October 18, the defendant allegedly broke into the premises of Allahu Rahamon Islamic Society, where he stole an amplifier engine valued at N450,000 and four speakers worth N250,000.

Lawal said the defendant was apprehended by vigilante officers and subsequently handed over to the police.

He said the offences contravened Sections 390(9) and 412 of the Criminal Code, Vol. 1, Laws of Ogun State, 2006.

Delivering her judgment, Magistrate O.T. Odubanjo convicted Gafar after he pleaded guilty to the charges.

She sentenced him to two years' imprisonment for conspiracy and stealing, with no option of a fine on each count. She, however, ordered that the sentences run concurrently.

'Cases in Lagos building collapses awaiting judgment'

By **Glory Sunday**

THE absence of publicly established convictions in major building collapse cases in Lagos has raised fresh questions about the state's ability to enforce building regulations and hold developers, construction professionals and government officials accountable for safety violations that have resulted in deaths and destruction of property.

The concern has become more pressing following the anniversary of the November 1, 2021, collapse of a 21-storey building on Gerrard Road, Ikoyi, which claimed 45 lives and left several families devastated.

The disaster was one of several major building collapses that have occurred in Lagos in recent years, raising concerns about negligence, poor construction practices and regulatory failures in the built environment.

In September 2014, a six-storey building belonging to the Synagogue Church of All Nations (SCOAN) collapsed, killing 116 people. Two years later, in March 2016, the collapse of a building under construction at Lekki Gardens claimed 35 lives.

The Ikoyi disaster followed in November 2021, when a 21-storey building under construction collapsed, killing 45 people.

Beyond the loss of lives and destruction of property, the incidents have continued to raise a fundamental question: How many people have actually been prosecuted and convicted for building collapses in Lagos?

Despite investigations, criminal charges and court proceedings following some of the tragedies, the public remains concerned about the apparent absence of conclusive prosecutions and convictions capable of demonstrating that those responsible for compromising building safety standards will face the consequences.

The General Manager of the Lagos State Building Control Agency (LASBCA), Florence Omolola Gbaye, has acknowledged the need to strengthen accountability across the built environment, insisting that responsibility for building failures should not rest solely on developers.



Site of the 21-storey building collapse at Gerrard Road, Ikoyi, Lagos

Army dismantles suspected kidnappers' camp, recovers 1,000 rounds of ammunition

From **Yusufu Aminu Idegu**, Lokoja

TROOPS of the Nigerian Army have dismantled a suspected kidnappers' camp in Edimogbo Forest, Igalamela-Odolu Local Government Area of Kogi State, recovering about 1,000 rounds of ammunition and other items.

The suspected kidnappers, however, escaped into the forest as troops advanced on their hideout following credible intelligence about their activities.

The operation was part of sustained efforts to rid Kogi State of criminal elements and improve security across the state.

According to the Army, troops swiftly mobilised to the identified location after receiving credible human intelligence on the suspected criminals.

A military source said the suspects fled further into the forest on sighting the advancing troops, prompting the soldiers to pursue them towards their hideout.

Although the troops made no further contact with the fleeing suspects, they successfully dismantled and destroyed the camp, denying the criminals a haven for their activities.

Items recovered during the operation included approximately 1,000 rounds of 7.62mm x 54 ammunition, seven bandoliers, two shovels, a hand pump, a mobile phone, a Glo modem, packets of soap and a jerrycan of Premium Motor Spirit.

The troops also recovered pairs of shoes, clothing and six Daylong motorcycles.

The Army said the operation demonstrated the brigade's commitment to sustaining pressure on criminal elements and restricting their freedom of movement within its area of responsibility.

Lagos DSVA urges schools to adopt non-violent disciplinary measures

By **Bertram Nwannekanma**

THE Lagos State Domestic and Sexual Violence Agency (DSVA) has urged school heads, principals and administrators to abandon corporal punishment and adopt child-friendly disciplinary measures to protect pupils and create safer learning environments.

The agency made the call during an engagement with school administrators in Education District IV, held at the Lagos City Senior School Hall, Sabo-Yaba.

Speaking at the event, the Executive Secretary of DSVA, Mrs Titilola Vivour-Adeniyi, stressed the need to protect children from all forms of violence, including corporal punishment in schools.

She said discipline should not come at the expense of children's safety and dignity, urging school administrators to embrace positive approaches that correct misconduct, provide guidance and encourage pupils to become responsible individuals.

A presentation facilitated by the Ajoke Ayisat Afolabi Foundation examined the impact of banning corporal punishment on discipline in public schools and highlighted alternative ways of managing pupils' behaviour.

A key finding from the research showed a significant gap between teachers' perceptions of their disciplinary authority and students' experiences.

While some teachers and school leaders expressed concern that the restriction of corporal punishment had weakened their authority, 92.7 per cent of the students surveyed affirmed that teachers still had sufficient authority to maintain discipline.

It also identified parental engagement, counselling, proper documentation of incidents and institutional support as important tools for maintaining discipline in schools.

FG, Ogun intensify probe into recurring methane emissions in Ijebu-Ode

From **Segun Ayinde**, Abeokuta

THE Federal and Ogun State governments have intensified investigations into recurring methane emissions in Ijebu-Ode and neighbouring communities, amid growing concerns over persistent unpleasant odours and possible health and environmental consequences.

The latest intervention followed four reported incidents of gas emissions in Ijebu-Ode and its environs, which have continued to raise concerns among residents.

A statement issued by Kayode Akinmade, Special Adviser on Media and Strategy to Governor Dapo Abiodun, noted that a joint team of experts from the Nigerian Upstream Petroleum Regulatory Commission (NUPRC) and development partners had commenced investigations to establish the source of the emissions.

The team, led by the commission's Deputy Director, Mr Omonedo Prosper, is examining the emission patterns and possible sources of the gas following preliminary briefings by state government officials on interventions already undertaken.

According to the statement, the NUPRC delegation expressed its readiness to work with the Ogun State Government and other relevant agencies to determine the cause of the emissions and develop a lasting solution.

Akinmade said the state government would make the findings of the investigation available promptly, implement appropriate preventive measures and provide necessary health support and monitoring for affected communities.

Police arrest 103 suspects, recover illicit drugs, weapons in Borno

From **Njadvara Musa**, Maiduguri

THE Borno State Police Command has arrested 103 suspects during a week-long operation targeting drug abuse, thuggery and other criminal activities in Maiduguri and its environs.

The operation, which also led to the recovery of various illicit drugs and dangerous weapons, was conducted between October 29 and November 2, 2026.

The Police Public Relations Officer, ASP Nahum Daso, disclosed this in a statement yesterday, describing the operation as a breakthrough in the command's efforts to rid the metropolis of criminal elements.

Daso said the operation was carried out by the Rapid Response Squad's Social Vices Unit on the directive of the Commissioner of Police, Naziru Abdulmajid.

He said the exercise involved a combined team of police operatives and personnel from other security agencies, who conducted coordinated raids and patrols in identified crime-prone areas and security hotspots.

The affected locations included Gwange, Santiago, Texaco, Ajari, Gadan Zare, Budum, Shehuri, Bulabulin, Abbaganaram, Baga Road, Gidan Dambe, UNIMAID 202 Housing Estate, Mairi Kuwait, Bakari, Zanneri, Polo, Giwa Barrack Area, Kwanan Yobe, Jiddari, Kaleri, Damboa Road, Circular and Moduganari, among others.

According to Daso, the suspects were arrested for offences including public nuisance, possession and sale of illicit drugs, and possession of dangerous weapons.

The police spokesperson added that 11 different types of illicit drugs were recovered.

NDLEA seeks traditional rulers' support to tackle drug abuse

From **Joseph Kanjo**, Benin

THE Chairman and Chief Executive Officer of the National Drug Law Enforcement Agency (NDLEA), Brig. Gen. Mohammed Buba Marwa (rtd), has called on traditional rulers across the country to take a more active role in the fight against drug abuse and illicit drug cultivation.

Marwa made the appeal during a courtesy visit to the palace of the Oba of Benin, Oba Ewuare II, in Benin City, Edo State.

The NDLEA boss, who was in the state to assess the agency's command and address the Regimental Sergeant Majors Convention of the Nigerian Army, identified drug abuse as one of the three major challenges confronting Nigeria.

He said more than 15 million Nigerians were abusing drugs, a figure he described as three times the global average, warning that the scale of the problem required a collective response involving traditional institutions, religious organisations, civil society groups, government and the media.

Marwa commended the Oba for his contributions to drug control and efforts to address other social challenges, while seeking his continued support for the agency's initiatives.

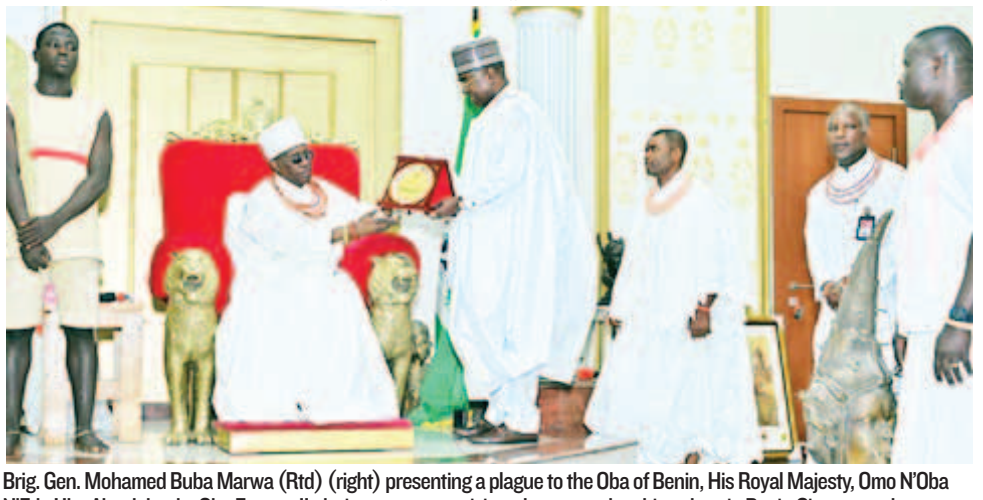
He disclosed that the NDLEA had introduced an alternative development strategy aimed at persuading cannabis farmers to abandon illicit cultivation and embrace legitimate agricultural activities.

According to him, the initiative became necessary because cannabis accounts for about 75 per cent of the 16 million kilogrammes of assorted illicit substances seized by the agency in the last six years.

He identified Edo as one of the states where cannabis is cultivated, noting that the agency was engaging farmers and encouraging them to switch to crops such as cassava, yam and maize.

"Of the 16 million kilogrammes of assorted illicit substances we seized in the last six years, 75 per cent is cannabis because we cultivate it in Nigeria. Edo State is also one of the cultivating states," he said.

Marwa explained that although cannabis cultivation was more financially attractive to farmers, many had welcomed the alternative development initiative because it offered them an opportunity to earn a living without the fear of arrest or prosecution.



Brig. Gen. Mohamed Buba Marwa (Rtd) (right) presenting a plague to the Oba of Benin, His Royal Majesty, Omo N'Oba N'Edo Uku Akpolokpolo, Oba Ewuare II, during a courtesy visit to the monarch at his palace in Benin City..yesterday

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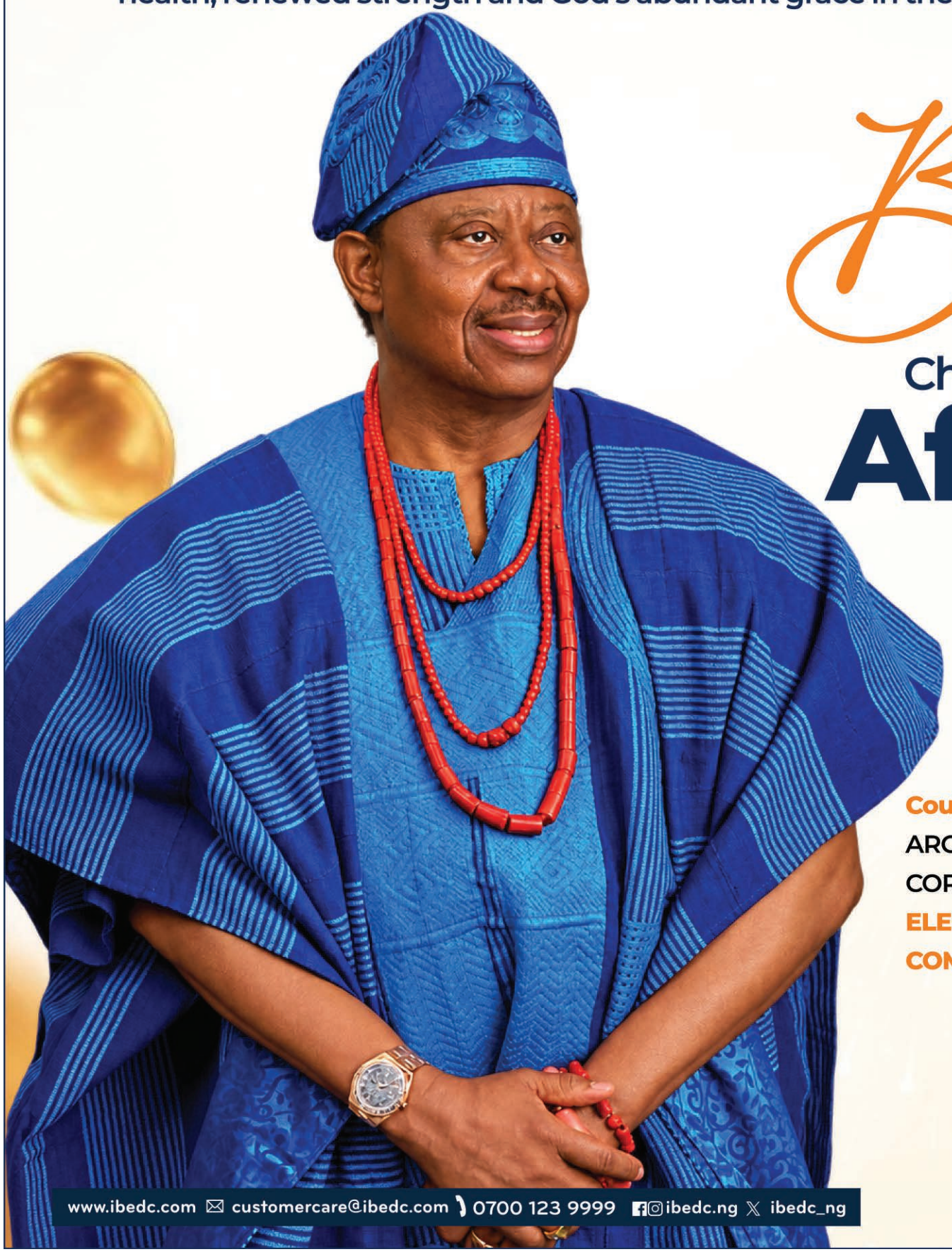
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Editorial

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Protecting reopened First Niger Bridge should be shared responsibility

THE reopening of the First Niger Bridge, linking Asaba, Delta State, and Onitsha, Anambra State, after extensive rehabilitation is a welcome development expected to boost socio-economic activity along and across the corridor.

The installation of solar-powered streetlights, Closed-Circuit Television (CCTV) cameras, median barriers and designated turnaround points should improve traffic management and the safety of road users. The next priority should be the long-term preservation of this strategic transport link, which requires more than rehabilitation and technological interventions. It demands effective maintenance and strict enforcement of regulations by the government, just as the support of citizens is crucial for the protection of the infrastructure.

Public infrastructure, including roads, bridges, drainage systems, water facilities and government buildings, is financed largely with taxpayers' money to serve the collective interest. Its destruction or deterioration imposes costs on society, diverting scarce resources from other essential services to repairs and reconstruction. Protecting these assets should be a shared responsibility between the government and members of the public.

Unfortunately, vandalism, theft and misuse continue to undermine public investments across the country. The theft of electrical cables, destruction of road signs, damage to streetlights and indiscriminate dumping of refuse in drainage channels reflect a troubling disregard for shared assets. Such actions directly or indirectly disrupt essential services, threaten public safety and increase the cost of governance.

The reported removal of bolts from the First Niger Bridge's steel components, cited by the Minister of Works, David Umahi, for the rehabilitation work illustrates the potential consequences of vandalism. Bridges depend on the integrity of their structural components, regular engineering assessments and proper maintenance. Interference with these elements can compromise safety and expose thousands of motorists to danger.

The minister's concerns about indiscriminate sand dredging around the bridge also highlight the need to regulate activities that could threaten its foundations. Restrictions on dredging around critical infrastructure must be supported by technical assessments, clearly communicated to affected communities and consistently enforced. Public officials responsible for protecting these assets must be held accountable for any negligence or failure to discharge their duties.

The introduction of CCTV cameras and solar streetlights is a step in the right direction, but technology alone cannot guarantee security. Surveillance equipment must be operational, monitored and linked to effective response mechanisms. Streetlights require regular servicing, while damaged cameras and other security installations must be repaired promptly. Without adequate funding, competent personnel and clear maintenance responsibilities, these investments could become ineffective.

Besides technology, government must promote community ownership of public infrastructure. Residents, traditional institutions, transport unions, traders, businesses and community associations operating around major infrastructure corridors should be encouraged to participate in the protection. Their familiarity with local activities can help uncover the activities of vandals and promptly alert the relevant authorities to avert possible danger.

Communities around the First Niger Bridge, for instance, can support security agencies by reporting theft of its components, illegal dredging and damage to safety installations. Transport operators who use the bridge regularly can also report defective barriers, failed streetlights and other hazards. Such participation should complement, not replace, the government's statutory responsibility for infrastructure security and maintenance.

To make this approach effective, authorities should establish accessible channels for reporting incidents and ensure that credible reports receive prompt attention. Public education through community meetings, schools, transport associations and local media can help citizens understand the economic and safety implications of vandalism. When people appreciate the value of public assets and have a meaningful role in protecting them, collective responsibility becomes more achievable.

Those caught stealing, damaging or deliberately interfering with public infrastructure should face appropriate legal consequences. Investigations must be thorough, and prosecutions should follow where evidence supports the perpetration of the crime. Public officials who collude with offenders or deliberately neglect their responsibilities must also be held accountable.

The directive to enforce restrictions on sand dredging around the First Niger Bridge must go beyond official pronouncements. Relevant agencies should conduct regular inspections, monitor compliance and take appropriate action against violators. The boundaries of restricted areas and the applicable regulations should be communicated clearly to operators and surrounding communities. Enforcement must be consistent and transparent rather than dependent on occasional ministerial visits.

Equally important is the need to move from reactive repairs to preventive maintenance. Nigeria's infrastructure management has too often followed the costly cycle of construction and rehabilitation after deterioration. Federal and state governments should adopt long-term asset management plans that provide for routine inspections, timely repairs, independent engineering assessments and dedicated maintenance budgets.

For major bridges, this should include monitoring structural conditions, enforcing load limits for motorists, repairing damaged components and controlling activities that could undermine foundations. Similar measures should apply to roads, public buildings, drainage systems and other essential facilities across the country. Maintenance expenditure and contractor performance should be properly documented and subjected to appropriate oversight.

Public accountability is indispensable to this process. Citizens deserve to know the cost of infrastructure projects, the quality of work delivered and the arrangements for maintaining completed facilities. Professional bodies, civil society organisations and the media can help scrutinise government performance, expose negligence and promote responsible management of public assets.

The proposed redesign of the Benin-Asaba Expressway and the planned reconstruction of sections of the East-West Road underscore the scale of investment required to improve the transportation network. New construction will not deliver lasting value if completed projects are subsequently neglected or vandalised. The success of infrastructure should not be measured only by its completion but also by the durability, safety and continued usefulness.

Nigeria cannot afford to keep deploying scarce resources to repair damage that could have been prevented through responsible citizenship, and effective enforcement of the law and routine maintenance. The CCTV cameras and other technologies are valuable tools, but their effectiveness depends on the seriousness of the installing institutions and communities supporting them.

The First Niger Bridge belongs to the Nigerian people, as do the country's other public assets. Preserving them requires a national culture in which government institutions perform their official duties, communities take responsibility for their surroundings and destroyers are dealt with accordingly.

LETTER

Beautiful quotes of a lifetime

The precious nature of parents

SIR: From the beginning, origin of life and existence, parents have taken the rank of demigods in human history. Parents are both the physical and spiritual representation of the Almighty God in the lives of their children in this terrestrial world.

Iya ni wura iyebiye, ti a ko le fi owo ra! is an ancestral statement among the Yorubas, meaning, "Mothers are gold and jewelry of inestimable value to the children."

"*Baba ni jigi!*" meaning, "Father is the mirror of our lives!" The interpretation of fathers as the 'mirror' of our lives also goes a long way to show the priceless and inestimable value and nature of fathers too. Procreation comes from the father, down to the mother, and this explains plainly the all-important nature of our parents.

None among them should be relegated to the background or treated with ignominy or worthless and undeserving attitude by the children.

Treating parents with abandonment, disregard, wickedness, disrespect and callous behaviour is a big sin of terrible and monstrous consequences in the sight and presence of the Almighty God.

Treat your parents with love, kindness, humility and mercy so that your days can be long in the land of the living and so you can receive divine favour from God.

Adhere and stick to all these rules so you can be successful and happy in life without hitches and troubles in all your mundane endeavours.

The Karmic forces and judgment even goes beyond parents.

Respect elders and other people you relate with generally.

Treat them well because you can never tell when you would need their help and assistance as you journey through life.

Whatever you give fellow human beings would certainly boomerang and fall back on you. Don't doubt these rules and witty aphorisms as they are strong and sacred philosophy about life and living. Live a life devoid and free of wickedness, rudeness, sauciness and cruelty to fellow human beings because there is always payback time for all our actions here on planet earth.

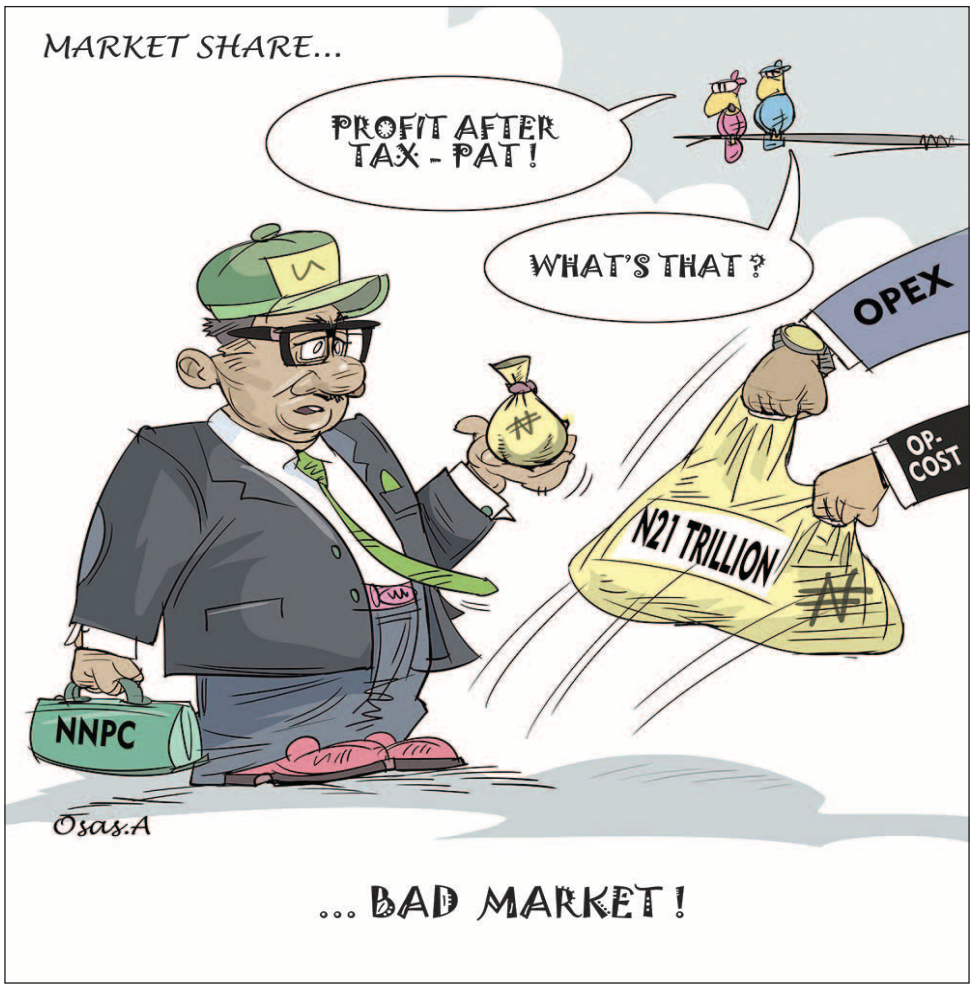
Conclusively, let your relationship with your parents be on a very good, beautiful and friendly level because of their sacred and spiritual nature in your life.

This is an eternal fact which should be followed, no matter what. No man is actually perfect, only the Almighty God is impeccably perfect.

Just be good and do the right things always.

Think about it.

Segun Durowaiye can be reached via 08055356855.



Opinion

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Deepening policy intelligence for better development outcomes

By Tunji Olaopa

MY central argument for this piece is a fundamental one. It goes to the very heart of the success of the Renewed Hope Agenda of the Tinubu administration. The argument is critical: to ground its evolving economic policies, programmes and projects—with no iota of prejudice to their appropriateness or the good intention behind them—the administration need to do more to achieve a policy intelligence framework that solidly backstops these economic, governance and developmental agenda.

By this, I mean that the Tinubu administration, to be able to successfully manage the governance and development expectations of Nigerians in the next administration cycle post-2027, need to urgently reinforce its policy intelligence backend with a few more governance experts and technocrats to shore up the seriousness and critical essence of the objective of achieving a $1trn economy by 2030.

This argument is cogent for two reasons. The first is that it plays out as the most critical undercurrent of the genuine and deeply-held desire of HE, President Bola Ahmed Tinubu to put together a government of national competence that will attend, with technocratic expertise and political wisdom, to the challenges of a change management required to transform Nigeria's governance dynamics. President Tinubu is already renowned for his capacity to harness competence.

What is needed more is to find a framework that makes these competences functional for the goals of the Renewed Hope Agenda. And this change management, I suggest, can be found in the change space framework—a framework of distributed leadership—which allows the administration to intentionally select and appoint cabinet members (Tinubu's first eleven team) that will coordinate with a backend of technocratic, managerial and bureaucratic leadership which will see eye to eye with the President on his strategic vision for Nigeria and Nigerians.

The change space, as designed by the government, will be structured around a competency model that allows the administration to measure and assess performance based on specific performance bonds or contracts. It also allows the government to generate and structure competency clusters that then cascade down to the operational dynamics of the MDAs as the units of performance and productivity Nigeria needs to enable democratic governance.

The second reason for my argument for strengthening the government's policy intelligence backend derives from the first. The change space competence-based framework does not allow for just any comers. On the contrary, the essence of such a structured space is the need to drive change management not just through competence but a multidisciplinary corps, nexus and network that could serve as the institutional juncture for a seminal space that accommodates consistent policy conversations and dialogues strengthened by internal policy-engaged research-reinforced policy formulation and management dynamic. This is necessary for achieving a most critical nuancing of the national change management dynamic as it unfolds.

In this essay therefore, I will be sharing a few of the opinions and frameworks harvested from my ongoing engagements with economic policy analysts and international development reports. Let us start from the point of what is already available. As a mark of its readiness to keep pursuing structures and institutions that would undermine the persistent governance and development challenges that Nigeria has accumulated over the decades, the Tinubu administration had already established some structural arrangement as critical platforms and spaces for generating policy advisories. This is the essence of the Presidential Economic Council (PECC), the Economic Management Team (EMT), and the Ministerial Advisory Committee (MAC). But there is the need to do more.

The administration is currently confronted by the urgency of bridging the gap created by the macro-to-micro economic disconnect. In other words, there is a disconnection between the government's macroeconomic gains since it came to office, and the realities of micro-economic experiences of millions of Nigerians. These macroeconomic progresses are in indirect proportional relationship with the number of Nigerians living below the poverty level.

To bridge this gap, the federal government needs to move much more decisively and strategically to harness specific expert policy intelligence and think-do-tank capacity reinforcement across several key economic management quadrants. Such strategic expertise will indeed deepen existing macroeconomic intelligence while pushing vigorously to connect economic growth to microeconomic necessities.

We can now begin to outline specifics. The government policy management architecture first requires specific and dedicated team—from the National Bureau of Statistics to the National Economic Summit Group, and more—to be more involved in the task of deepening policy intelligence through simulated policy analysis and forecasting that generate structural scenario analysis the government can work with. One of such dynamic modeling tools that could serve the purpose is the computable general equilibrium (CGE).

While this model has evolved over time, its significance for an economy-wide simulation and tracking is not in doubt, it is equally useful in estimating the long-term effects and consequences of policy reforms. The CGE would have been a very significant model to use in calculating the economic and governance fallouts of the subsidy policy across direct and indirect channels, especially in terms of consumption decisions, for example.

The CGE and other forecasting and scenario modelling tools are needed to deepen policy intelligence so as to make the economic and governance policy of the government more meaningful and directly impactful for the citizens. The ongoing radical tax reform of the Tinubu administration, for example, demands automated and real-time revenue forecasting intelligence.

This will guide policy managers to, for example, decouple debt obligations from mere consumption and thereby rigorously track cash-flow metrics for infrastructure-linked foreign borrowing. This allows policy intelligence to readily be able to capture such high frequency indicators as weekly consumer price trackers, corporate inventory drawdowns and real-time logistics costs, needed by the Central Bank of Nigeria and the Federal Ministry of Finance in reporting economic performance and in making more agile adjustments to keep the economy on track.

The need for the CGE is larger than the model itself. It goes to the very heart of achieving people-centered human development and inclusive growth that actively undermine multidimensional poverty in Nigeria. Through the economic tracking of policy reforms, the government is then able to articulate welfare interventions and safety nets that enable Nigerians to bear the brunt of macroeconomic shocks and fluctuations like those emanating from the subsidy removal and currency flotation.

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

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

Rethinking subject choices in Nigerian secondary schools

By Timothy Nubi

NIGERIA'S education system must balance academic specialisation with students' freedom to explore different fields. As the country reconsiders how subjects are categorised in secondary schools, the central question is whether current arrangements expand opportunities or inadvertently narrow them.

This question deserves consideration by the West African Examinations Council (WAEC), education authorities, universities, schools, parents and other stakeholders. It is not an accusation that existing arrangements are wrong or a call to abandon academic standards. Rather, it is an invitation to examine whether subject categorisation unnecessarily restricts students' choices.

Education should help young people discover their abilities, pursue their interests and adapt to a changing world. Structure and specialisation are necessary, but they should not become barriers to exploration at a stage when many students are still considering possible career paths.

My concern is informed partly by my own educational journey. At secondary school, my O'Level subjects included English, Mathematics, Chemistry, Biology, Agricultural Science, Fine Art, Economics, Geography and Yoruba. This combination exposed me to languages, science, agriculture, the arts, economics and environmental studies.

I later studied town planning and estate management before pursuing postgraduate studies in construction management. My professional career has required knowledge of economics, finance, law, architecture, construction, environmental management, valuation, planning and public policy.

My secondary education did not confine me to a single professional destination. It provided a broad foundation from which my interests and career choices developed. Although educational requirements have changed, this experience illustrates the value of preserving options and exposing students to possibilities they might not otherwise consider.

The key question is whether current subject categories allow students to combine appropriate subjects across the sciences, arts, social sciences and environmental fields, or whether they impose limitations requiring clarification. WAEC should explain the policy, its rationale and its practical implications.

Knowledge does not exist in silos.

The world young people are entering is increasingly interdisciplinary. Climate change, housing, public health, food security, urban congestion, infrastructure and technological transformation cannot be addressed adequately through one discipline alone.

An environmental professional may need scientific knowledge, economic reasoning, legal understanding and public-policy awareness. An entrepreneur may require mathematics, communication, technology and an understanding of human behaviour. A property professional may combine finance, construction, land law, valuation, planning and sustainability. Breadth and specialisation should, therefore, complement each other. Students need sufficient depth for further study and professional competence, but they also need opportunities to recognise connections between fields and develop intellectual flexibility.

In the built environment, decisions about housing and urban development require more than architecture, engineering or valuation. They also involve finance, law, construction, planning, environmental sustainability, governance and public policy.

Research management similarly encompasses funding, partnerships, intellectual property, commercialisation and governance. The ability to connect fields is, therefore, essential to leadership, innovation and responding to complex problems.

There is a difference between guiding students towards suitable academic pathways and narrowing their options before they have discovered their abilities.

Some students may be drawn to both Biology and Fine Art; others may wish to combine Mathematics, Economics and Geography. Such choices may reflect different dimensions of their abilities rather than indecision.

Educational choice cannot be entirely unrestricted. University programmes have specific admission requirements, and students need the foundational knowledge required for further study. The objective should, therefore, be informed flexibility, not unlimited choice.

The arrangements should enable students to select subjects according to their interests, abilities and aspirations, subject to appropriate academic requirements, without unnecessarily limiting access to future programmes.

Housing and sustainable urban development illustrate the value of multidisciplinary knowledge. I have seen how housing challenges intersect with affordability, land administration, finance, infrastructure, environmental protection, social inclusion, governance and economic development.

Addressing such challenges requires people who can connect scientific knowledge with economic reasoning, social realities, environmental concerns and ethical judgment. The foundations for these capabilities begin before university.

WAEC should explain the objectives of its subject categories, clarify the extent to which students may combine subjects and consult stakeholders on whether the arrangements meet contemporary educational needs. Students, parents, teachers and school administrators need clear guidance on how the categories should be interpreted. Where restrictions apply, WAEC should explain their reasons. It should also clarify the practical implications for school timetables, teacher allocation and examination schedules, since combinations permitted in principle must be realistically accessible.

The council should engage universities, professional bodies, school administrators, teachers, parents and students. Such consultations could help determine whether the arrangements reflect university admission requirements and the interdisciplinary demands of modern education and employment.

These proposals do not presume that the existing policy is defective. They recognise that educational arrangements should remain open to scrutiny, clarification and improvement.

The relationship between secondary-school subject choices and university admission deserves attention. Estate Management is an interdisciplinary profession involving economics, mathematics, finance, law, valuation, construction, land administration, planning and environmental management. Students may discover an interest in it through different academic routes, and a broad secondary-school foundation can help them appreciate these connections.

I have observed a decline in admissions into estate management this year. The reasons are not yet established, and it would be premature to attribute the trend to any particular subject policy or admission arrangement. Nevertheless, the observation reinforces the need to examine the relationship between subject choices, university requirements and students' decisions about what to study.

If subject categorisation creates unintended barriers, evidence should identify them and guide appropriate responses. If the causes lie elsewhere, they should be investigated with equal seriousness. Students should have clear information about the subjects required for intended university programmes, while secondary-school arrangements should preserve reasonable flexibility wherever academic requirements permit.

Nigeria needs an education system that combines discipline with informed choice, specialisation with breadth and strong foundations with intellectual curiosity. This requires closer alignment between secondary and higher education, constructive engagement among institutions and evaluation based on actual effects on learning, access, progression and relevant competencies.

Schools should help students understand the relationships between science, technology, the arts, economics, the environment and society. Universities should communicate admission requirements clearly, while examination bodies should support appropriate pathways into higher education.

My professional experience and educational journey have strengthened my belief that knowledge is interconnected and that broad foundations allow interests and careers to evolve. I, therefore, invite WAEC and other stakeholders to examine the current subject categorisation arrangements, explain how they operate and consider adjustments where evidence demonstrates a need.

This is not a call to condemn WAEC, eliminate structure or resist change. It is a call for collaboration to ensure that educational arrangements create opportunities rather than unnecessary barriers. Education is one of the most consequential investments a nation makes in its future. The choices we make about what children learn and the opportunities available to them will influence the professionals they become, the problems they solve and their contributions to society.

The future of Nigerian education must be built through dialogue, evidence, shared responsibility and a commitment to every Nigerian child's potential.

Let us ensure that the organisation of knowledge expands possibilities rather than inadvertently restricting them.

Nubi is the founding director of the Centre for Housing and Sustainable Development at the University of Lagos.

PUBLIC NOTICE AND CAVEAT EMPTOR

NOTICE IS HEREBY GIVEN TO THE GENERAL PUBLIC that the following properties are the subject of a pending appeal and an application for injunctive relief filed by our clients, Stallion Nigeria Limited & Ors., before the Court of Appeal, Lagos Judicial Division, in Appeal No. CA/LAG/CV/1304/2026: Stallion Nigeria Limited & Ors. v. United Bank for Africa Plc & Ors.:

A) Premises of Von Automobile Nigeria Limited at **Km 17, Lagos Badagry Expressway, Lagos State**;

B) Premises of Havana Nigeria Limited at **Plot 370, Trans Amadi Industrial Layout, Port Harcourt, Rivers State**;

C) Premises of Popular Farms and Mills Limited at **No. 54, Challawa Industrial Estate, Kano State.**

The appeal challenges the judgment of the Federal High Court, Lagos Judicial Division, delivered on 16th October, 2026, in Suit No. FHC/L/CS/2074/2023: United Bank for Africa Plc & Ors. v. Stallion Nigeria Limited & Ors. The judgment concerns, among other matters, the receivership and the rights asserted over the properties identified above.

Stallion Nigeria Limited & Ors. have also filed an application before the Court of Appeal seeking a stay of execution of the judgment and orders of injunction restraining United Bank for Africa Plc and the Receiver/Manager, Mr. Romeo Ese Michael, together with their agents, solicitors, privies, representatives and all persons acting through or on their behalf, from, among other acts, demolishing, selling, leasing or otherwise dealing adversely with the properties pending the determination of the appeal. Both the appeal and the application remain pending.

All parties and their counsel have been served with the applications for injunctive relief. They are hereby put on express notice of the pending proceedings and are called upon to refrain from selling, leasing, alienating, demolishing or otherwise interfering with any part of the properties in a manner that would prejudice the pending applications or undermine the authority of the Court.

Any person who negotiates with the aforesaid bank or the Receiver/Manager, Mr. Romeo Ese Michael, whether directly or through any person purporting to act on their behalf, to purchase, lease or otherwise acquire an interest in any of the properties does so entirely at their own risk and subject to the outcome of the pending proceedings.

TAKE FURTHER NOTICE that any person who interferes with any of the properties in disregard of the pending proceedings of court or otherwise unlawfully obstructs the administration of justice in the pending proceedings, may be liable for contempt of court and subject to such sanctions as the Court may impose.

ALL PERSONS ARE HEREBY WARNED. CAVEAT EMPTOR!

Dated this 5th day of November, 2026.

KANU G. AGABI (CON) SAN
WAHAB SHITTU, SAN
UCHENNA NJOKU, SAN
LAOLU OWOLABI, SAN
F. D. OLORUNTOBA
C. S. EZE
C/O Bonajo Badejo & Co.
Solicitors to Stallion Nigeria Limited & Ors.
53B, Akintunde Adeyemi Drive,
Off Freedom Way,
Lekki Phase 1, Lagos.
E-mail: bonajobadejo@gmail.com

The Guardian Business

www.guardian.ng Thursday, November 5, 2026 Guardian Nigeria GuardianNigeria 08136370421 Guardiannigeria

CRUDE OIL PRICE UPDATE Brent crude: $114.8| WTI crude: $102.3

FOREX MARKET UPDATE I&E window: N1,344.80

Tinubu swaps $20.5b loan for $7.7b Eurobond plan as deficit widens

From John Akubo and Joseph Chibueze (Abuja) and Isaac Chibuife (Lagos)

PRESIDENT Bola Tinubu has withdrawn his request for approval of $20.5 billion and €1.05 billion in external loans and replaced it with a smaller proposal of $7.7 billion to part-finance the 2026 budget deficit, with a stated preference for Eurobonds.

In a fresh letter read by Senate President Godswill Akpabio at plenary yesterday, Tinubu sought approval for $7,707,404,882.49, equivalent to about N10.79 trillion at an exchange rate of N1,400 to the dollar.

Akpabio said the new request effectively cancelled the earlier one, which was presented to the Senate last week under the 2026–2027 Supplementary External Borrowing Plan and sought $20.52 billion and €1.05 billion. He described the latest letter as far more explicit than the first.

He referred the request to the Senate Committees on Local and Foreign Debts and Appropriations and directed them to report back as soon as practicable. Akpabio added that the borrowing would not come from a single source, so the government must look for the best terms on a willing-buyer, willing-seller basis.

In the letter, Tinubu said the money would finance projects in infrastructure, defence and security, agriculture, healthcare, power and education, and support the country's external reserves. He argued that it would also help the naira and sustain the macroeconomic reforms of his administration. The Central Bank of Nigeria is expected to receive the proceeds on behalf of the Federal Government.

The earlier proposal, by contrast, was meant to fund infrastructure, agriculture, healthcare, education, water supply, security, employment generation and public financial management reforms.

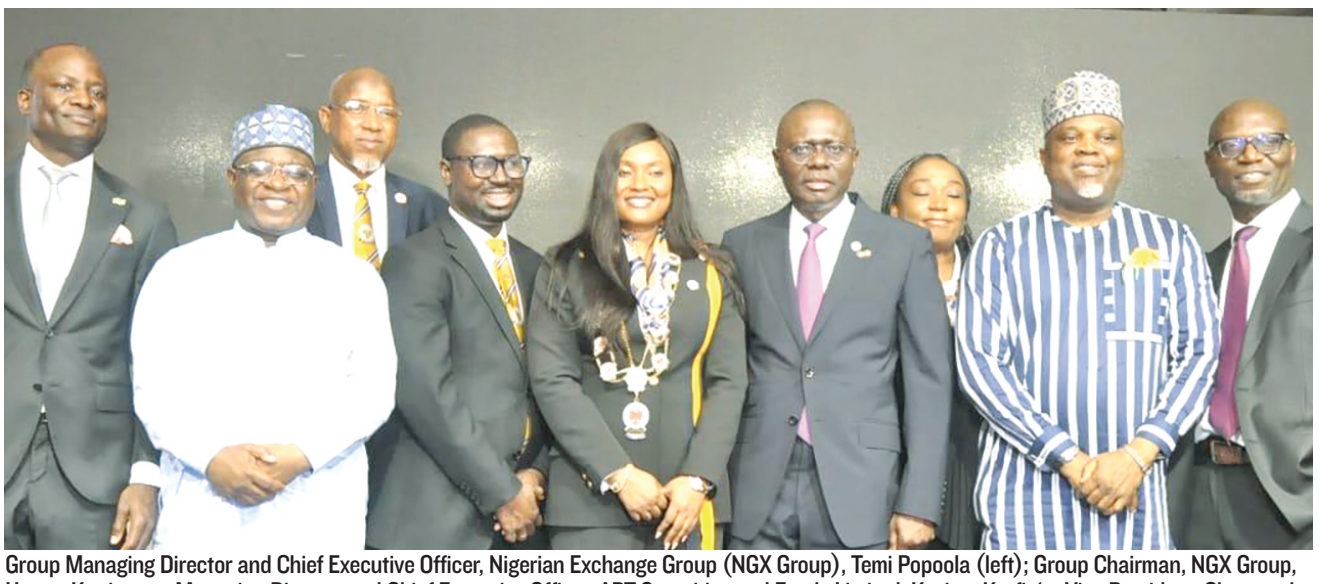
The President said the request formed part of the N29.2 trillion borrowing provision in the 2026 Appropriation Act, which is expected to finance a budget deficit of about N31.4 trillion. The provision comprised N18.4 trillion in domestic financing and N10.79 trillion in external borrowing. The $7.7 billion request represents the external component.

The distinction matters: the new request is not an additional sum on top of the borrowing already provided for in the budget. It is meant to supply financing within the approved external framework.

Tinubu said the government would pursue several options at the same time, including concessional and commercial loans from multilateral and bilateral institutions, the International Monetary Fund, bridge financing, direct borrowing from international financial institutions and Eurobond issuance. Each would be assessed on cost, benefits and the time needed to access the funds.

He, however, indicated a preference for Eurobonds, citing faster execution, the capacity to raise larger amounts and potentially competitive borrowing costs.

"The plan is to raise the new external borrowings of $7.7 billion. I wish to note that all the options will be pursued simultaneously considering the cost and relative benefits to the country and the time required to access the funds," the letter said.



Group Managing Director and Chief Executive Officer, Nigerian Exchange Group (NGX Group), Temi Popoola (left); Group Chairman, NGX Group, Umaru Kwairanga; Managing Director and Chief Executive Officer, APT Securities and Funds Limited, Kasimu Kurfi; Ist Vice President, Chartered Institute of Stockbrokers (CIS), Dr Akeem Oyewale; 14th President and Chairman of Council, CIS, Dr. Fiona Ahimie; Governor of Lagos State, Babajide Sanwo-Olu; Group Executive Director, Cardinal Stone Partners Limited, Elile Olutimayin; Special Adviser to the President - Economic Affairs, Tope Fasua and Director-General, Securities and Exchange Commission (SEC), Dr. Emomotimi Agama at the 30th yearly Stockbrokers Conference held in Lagos.

BoI, IFC partner on $50m loan to expand MSME financing in Nigeria

BANK of Industry Limited (BoI) and the International Finance Corporation (IFC), a member of the World Bank Group, yesterday signed a $50 million senior loan to expand long-term financing for micro, small and medium-sized enterprises (MSMEs) across Nigeria.

The commitment formed part of a broader IFC investment package of up to $100 million in support of BOI, with at least 25 per cent of the loan proceeds dedicated to women-owned businesses.

The agreement was signed at the Africa Financial Industry Summit (AFIS) 2026 by the Managing Director/Chief Executive Officer of BoI, Dr Olasupo Olusi, and the Managing Director of IFC, Makhtar Diop.

The seven-year tenor of the loan will strengthen BoI's funding base and allow it to extend longer-term finance to productive businesses in manufacturing, agriculture, renewable energy and, importantly, the Nigerian creative industries, with the potential for job creation for the country's growing youthful population.

Speaking on the approval, Olusi said the transaction demonstrates the power of strategic development finance partnerships.

"This partnership represents a strong vote of confidence in BOI's mandate, institutional capacity and role in advancing Nigeria's industrial development. The $50 million facility will strengthen our ability to provide long-term financing to MSMEs and productive enterprises with a deliberate focus on expanding opportunities for women-owned businesses.

Africa-Caribbean trade projected to hit $1.65 billion by 2030

By Tobi Awodipe

YEARLY trade in goods and services between Africa and the Caribbean could reach $1.65 billion by 2030, excluding mineral fuels, if both regions address existing trade barriers and harness opportunities across key economic sectors, a new report by the International Trade Centre (ITC) and African Export-Import Bank (Afreximbank) has projected.

The report, titled 'Reshaping Africa-Caribbean Trade: Opportunities for Economic Transformation,' was launched on the sidelines of the Commonwealth Heads of Government Meeting in Antigua and Barbuda. It highlighted significant untapped trade and investment opportunities between the two regions, despite their longstanding historical and cultural connections.

According to the report, trade between both regions currently accounts for only a small proportion of their respective total trade, notwithstanding complementary strengths across agribusiness, manufacturing, services and the creative economy.

The report noted that approximately 80 per cent of Africa's yearly goods export potential to the Caribbean remains untapped, pointing to substantial opportunities for businesses to expand their market reach through deliberate trade promotion, investment and improved commercial infrastructure.

The report also identified significant export opportunities for Caribbean businesses, particularly in services, where export potential is estimated at $481 million. Priority sectors identified for stronger commercial engagement include processed food and animal feed, chemicals, minerals and metals, apparel and textiles, leather and footwear, tourism, transport services and creative industries.

The findings are based on trade and export potential analysis, detailed sector assessments and a survey involving 1,175 businesses and business support organisations across Africa and the Caribbean.

Speaking at the launch, ITC Executive Director, Pamela Coke-Hamilton, said changing dynamics in global trade made it increasingly important for countries to strengthen regional economic relationships and invest in value addition to build resilience.

South Korea urges Nigeria to ratify 2006 tax pact as trade hits $1.1b

From Collins Olayinka, Abuja

SOUTH Korea has urged Nigeria to ratify the double taxation avoidance agreement signed by both countries in 2006, warning that resolving the outstanding issue would send a strong signal to investors and strengthen bilateral economic relations.

The Korean Ambassador to Nigeria, Jeong Yo-an, said in Abuja yesterday that the agreement, which Nigeria has not ratified for two decades, is important for improving investment predictability and creating a more conducive environment for Korean businesses seeking to expand their operations in the country.

The ambassador identified the outstanding agreement as one of the economic issues he intends to prioritise, alongside expanding bilateral trade beyond oil and gas into manufacturing, agriculture and digital technology.

"Our two countries signed a double taxation agreement in 2006. Twenty years later, it is still waiting for ratification," he said.

He stressed that investors needed predictable business conditions, particularly clear rules governing foreign exchange, customs and taxation.

"Moving it forward would send a strong signal to investors," he added.

The agreement, signed on November 6, 2006, was intended to prevent the same income from being taxed in both countries and provide greater certainty for individuals and businesses operating across the two jurisdictions.

While South Korea completed its domestic ratification process in April 2007, Nigeria's ratification process faced delays.

According to the diplomatic brief accompanying the ambassador's remarks, Nigeria's National Assembly passed the agreement through both chambers in May 2019 before transmitting it to the Presidency in June of the same year.

However, the process stalled after it failed to secure presidential assent before the end of the previous administration.

The change of government in May 2023 also raised questions about whether the agreement could proceed through the outstanding presidential approval process or would require a fresh legislative procedure.

The unresolved status has remained a concern for efforts to strengthen the investment relationship between the two countries.

The ambassador said the seventh session of the Nigeria-South Korea Joint Commission, which Nigeria has offered to host in Abuja, would provide an opportunity to advance discussions on economic cooperation and address outstanding bilateral issues.

Rising energy costs impact manufacturers' working capital, output

By Victoria Nwachukwu

NIGERIAN manufacturers are diverting resources from production to power generation as skyrocketing energy costs and unreliable electricity supply place additional pressure on manufacturing activities; the Manufacturers Association of Nigeria (MAN) has raised alarm.

Energy accounted for over 40 per cent of manufacturing costs in the country, while manufacturers spent about N1.11 trillion on alternative power generation in 2024. The amount rose to approximately N1.35 trillion in 2025, according to MAN.

Speaking at the 2026 Manufacturers Energy Security and Energy Efficiency Summit in Lagos, Chair, Keystone Bank and MAN Regional Chairman, South East, Dr Adaora Chukwudozie, said manufacturers are being forced to make difficult choices between purchasing energy and buying raw materials, maintaining equipment and meeting payroll, as well as absorbing higher costs and passing them on to consumers.

She said manufacturers cannot simply transfer every increase in electricity tariffs, diesel, gas and alternative energy costs to consumers because purchasing power remains constrained and imported alternatives dominate in the market.

She identified reliability as another major challenge, saying manufacturers needed electricity when required, at the quality required and for as long as their production processes demanded. "For many industrial processes, a power interruption costs far more than the period of darkness itself," she said.

She explained that power interruptions could waste energy already used to heat equipment, build pressure or bring machinery to operating condition, while also resulting in lost raw materials, equipment stress and the need to restart production.

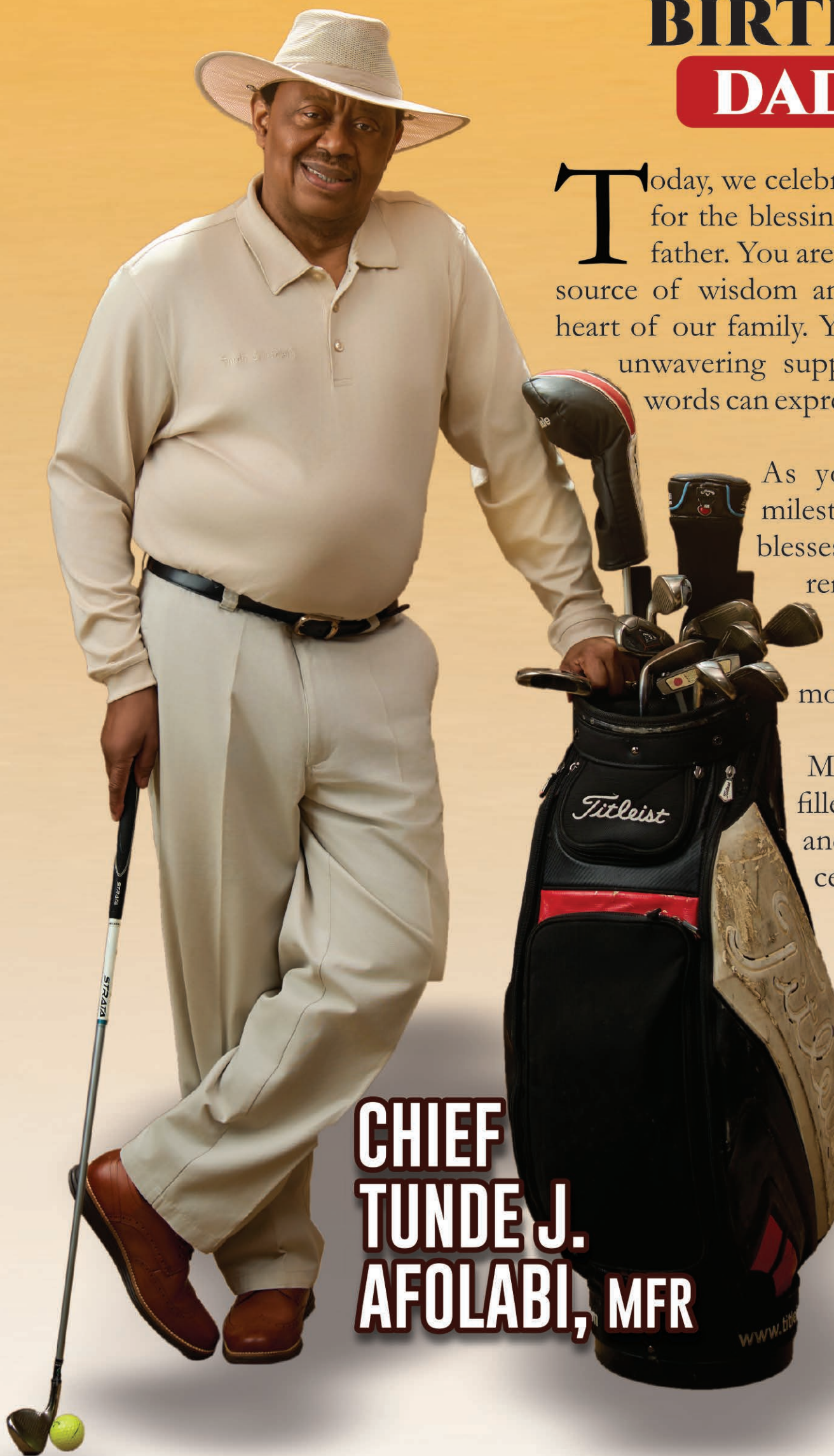
The situation, she said, has increasingly turned manufacturers into power companies, requiring them to invest in and manage generators, transformers, gas and multiple energy sources alongside their factories.

She said the additional energy investment also complicated expansion because manufacturers had to consider how to power new production lines, beyond the cost of machinery, buildings and working capital.

"Every expansion of production must now be accompanied by a corresponding investment in power," she said.

MAN president, Dr Ifeanyi Okoye, also described high electricity tariffs, erratic grid supply and heavy reliance on fossil fuels as factors making industrial production difficult. He said manufacturers are keeping factories open amidst extremely difficult conditions and their resilience has limits.

HAPPY 76TH BIRTHDAY, DADDY!



Today, we celebrate you and thank God for the blessing of having you as our father. You are our pillar of strength, a source of wisdom and inspiration, and the heart of our family. Your love, guidance and unwavering support mean more than words can express.

As you mark this special milestone, we pray that God blesses you with sound health, renewed strength, lasting peace, abundant happiness and many more beautiful years.

May your days ahead be filled with God's grace, joy and countless reasons to celebrate.

Happy 76th Birthday, Daddy! We love, cherish and celebrate you always.

With all our love,
Your Family.

CHIEF TUNDE J. AFOLABI, MFR

HAPPY 76TH Birthday,

TO OUR ESTEEMED CHAIRMAN!

CHIEF TUNDE J. AFOLABI, MFR

Congratulations on your 76th birthday!

We celebrate your exceptional leadership, visionary guidance and invaluable contributions to the growth and success of our organisation. Your wisdom, dedication and exemplary leadership remain a source of inspiration to us all.

We wish you continued good health, strength, happiness and greater accomplishments. May the years ahead bring you lasting fulfilment, peace and abundant blessings.

Happy 76th Birthday, Sir!

With warm wishes and profound respect.

AMNI



FairMoney pushes compliance, trust to fuel digital banking

By **Adeyemi Adepetun**

AS Nigeria's financial services sector undergoes rapid digital transformation, FairMoney Microfinance Bank has reaffirmed its commitment to compliance as the cornerstone of consumer trust.

Speaking on the evolving role of compliance in tech-enabled banking, Head of Compliance at FairMoney Microfinance Bank, James Edeh, emphasised that compliance is no longer a back-office function but a visible driver of confidence in digital finance.

"Customers may not see compliance when they transfer funds, open accounts, or apply for loans," said Edeh. "But behind every transaction lies a framework of controls that safeguard customer data, monitor transactions, ensure fair product communication, and provide credible complaint resolution. Compliance is the invisible engine that sustains trust."

Nigeria's financial inclusion journey illustrated both opportunity and responsibility. According to EFInA's 2023 Access to Financial Services Survey, formal financial inclusion rose from 56 per cent of Nigerian adults in 2020 to 64 per cent in 2023, though 26 per cent remain excluded. Technology has expanded access to payments, savings, and credit, but with this expansion comes heightened expectations around transparency, fairness, and responsible conduct.

Edeh noted: "Compliance must be embedded at the very start of product design and service delivery. It is not about slowing innovation but ensuring that innovation develops within a framework that protects customers. Decisions about data, lending, communication, and complaints management all carry consumer protection implications."

Zenith Insurance eases school costs with Lagos donation drive

By **Bankole Orimisan**

RISING education costs and the growing pressure on low-income households have underscored the need for stronger private-sector participation in supporting public schools, with insurance operators increasingly being challenged to demonstrate their social value beyond risk protection and claims payment.

Against this backdrop, Zenith General Insurance has donated school materials, others to pupils in six Lagos schools, under its back-to-school initiative, aimed at easing the cost of basic learning materials for families.

The intervention highlighted the potential role of corporate social investment in addressing gaps in public education, particularly among pupils whose access to essential school materials is constrained by household financial difficulties.

Speaking during the presentation at Alimosho Junior Grammar School, Lagos, the insurer's General Manager, Dolapo Olatayo Talabi, urged students to embrace preparation, perseverance and discipline as foundations for academic and personal success.

Concerns as 10 stocks dominate 73% of NGX's N165tr market cap

By **Helen Oji**

. Dangote, Airtel lead as concentration risk grows

TEN companies account for approximately 73.32 per cent of the Nigerian Exchange Limited's (NGX) total market capitalisation of N165.08 trillion, raising concerns about the concentration of market value in a relatively small number of listed stocks.

The companies, with a combined market capitalisation of N121.039 trillion, are Dangote Cement, Airtel Africa, MTN Nigeria Communications, BUA Foods, BUA Cement, Seplat Energy, HBM Nigeria, Aradel Holdings, First HoldCo and Zenith Bank.

Data attributed to the NGX as at November 2, 2026, showed that Dangote Cement led the market with a capitalisation of N25.1 trillion, constituting 15.2 per cent, representing the largest share of the exchange's total equity value.

Airtel Africa followed with N23.7 trillion, accounting for 14.3 per cent, while MTN Nigeria Communications ranked third with N17.8 trillion, accounting for 10.8 per cent.

BUA Foods occupied the fourth position with N13.7 trillion, or 8.29 per cent, followed by BUA Cement at N10.1 trillion, constituting 6.11 per cent and Seplat Energy with N9.6 trillion, constituting 5.81 per cent.

The remaining four companies were HBM Nigeria with N5.618 trillion, accounting for 3.42 per cent. Aradel Holdings with N5.612 trillion, accounting for 3.41 per cent. First HoldCo with N5.38 trillion, accounting for 3.26 per cent, and Zenith Bank with N4.76 trillion, representing 2.89 per cent.

This means that the remaining 146 equities out of the 156 companies listed on the Nigerian Exchange Limited (NGX) account for approximately N47 trillion, representing just 26. 68 per cent of the total market capitalisation. The figures highlighted the concentration of market value among a relatively small number of listed companies, with the bulk of the Exchange's capitalisation dominated by the leading stocks.

The development highlighted the influence of a handful of large-capitalisation companies on the overall direction of the Nigerian equities market. Significant price movements in these stocks could have considerable effects on the exchange's market value and benchmark performance.

It also raised questions about market depth, the distribution of investment opportunities and the ability of smaller listed companies to attract a greater share of domestic and foreign portfolio investments.

President of the New Dimension Shareholders Association of Nigeria, Patrick Ajudua, said the concentration of market value in a few stocks could limit the spread of wealth creation across the equities market, leaving companies outside the leading group with less opportunity to benefit from strong share price appreciation.



Executive Director, Finance, NNPC Shipping and Logistics Limited, Delphin Edoho (left); General Manager and Head of Stena Bulk USA, Johan Jäwert; Company secretaty and legal adviser NNPC Shipping Limited, Bilkisu Belgore; Chief Executive Officer, Caverton Offshore Support Group, Olabode Makanjuola and Chief Executive Officer, Stena Bulk, Erik Hånell, during the visit of executives of the Stena Bulk, Sonangol Shipping and Trading , NNPC Shipping Ltd and Caverton to Dangote Petroleum Refinery & Petrochemical in Lagos.

Customs enlists EFCC, Police to fight crime, smuggling in S'South

By **Adaku Onyenucheya**

THE Nigeria Customs Service (NCS), Cross River/Calabar Free Trade Zone/Akwa Ibom Area Command, has deepened collaboration with the Economic and Financial Crimes Commission (EFCC) and the Nigerian Police Force (NPF) against smuggling, economic sabotage of oil and gas projects and financial crime in the South-South region of the country.

The Acting Area Controller of the Command, Nkiru Nwala, commenced engagements with security agencies and key investors in Akwa Ibom State.

Nwala said the statutory duties of the agencies depend largely on intelligence sharing, operational coordination and mutual institutional support.

She listed smuggling, economic sabotage and the safeguarding of critical national infrastructure as priority areas, highlighting the Liberty Oil and Gas project in Ikot Abasi.

Nwala said Akwa Ibom's coastal location and commercial activity bring opportunities as well as security responsibilities.

Nwala stressed that increasingly complex economic crimes call for intelligence-driven operations, timely information sharing and close cooperation among law enforcement bodies.

She named financial crimes, smuggling and illicit financial flows as areas of concern.

She called for stronger communication channels so that actionable intelligence is exchanged on time and emerging threats get a quick response.

At a familiarisation visit to the Liberty Oil and Gas project, Nwala observed ongoing construction and the progress of the investment.

She described the project as massive and well positioned for future growth, noting its potential for the oil and gas sector and the wider economy.

The Controller said the engagements reflect the Service's commitment to professionalism, strong institutional partnerships and the facilitation of legitimate trade.

She added that the Service remains firm against activities that undermine national security and economic interests.

On his part, the Commissioner of Police, Akwa Ibom State Police Command, Baba Mohammed Azare, highlighted areas of security concern in the state that need more attention from both agencies.

He also affirmed the Command's readiness to sustain collaboration on intelligence sharing, joint security interventions and the protection of lives and property.

Also, the Uyo Zonal Director, Assistant Commander of the EFCC (ACE I), Oshodi Johnson, urged Customs officers to be more careful on social media.

He warned that fraudsters increasingly use online platforms to impersonate officers of the Service, using their names, photographs, ranks or official designations to defraud unsuspecting members of the public.

Agriculture, industrial sector lift Nigeria's PMI to 53.2 points

By **Abigail Ikhaghu**

NIGERIA's private sector strengthened its expansion in October, as improved activity in agriculture and industry lifted the Purchasing Managers' Index (PMI) to 53.2 points, extending the economy's growth streak to five consecutive months.

The latest figures from the Central Bank of Nigeria (CBN) showed that the composite PMI rose from 53.0 points in September, with 24 of the 32 subsectors surveyed recording expansion, while eight contracted.

Agriculture recorded the strongest performance among the three major sectors, with its PMI increasing to 54.7 points from 53.1 points in the preceding month. This marked the sector's 27th consecutive month of expansion, with all five sub-sectors recording growth.

Industry also strengthened, as its PMI climbed to 52.6 points from 52.0 points in September, marking its third consecutive month of expansion. Twelve of the 16 subsectors surveyed recorded growth, while four contracted.

The services sector, however, recorded a moderation in activity, with its PMI declining to 52.7 points from 53.2 points, although it remained in expansion for the fourth consecutive month. Seven of its 11 sub-sectors expanded, while four contracted.

The improvement in the composite index was supported by stronger output and employment, although new orders and raw materials inventories recorded marginal declines.

The composite output index increased to 54.6 points from 53.9 points, while the employment index rose to 53.2 points from 51.5 points, indicating improved production activity and employment conditions.

However, the new orders index eased to 52.8 points from 53.7 points, while the raw materials inventory index slipped to 51.9 points from 52.1 points.

Export and import orders remained below the 50-point threshold, despite improving to 48.8 and 49.0 points, respectively, suggesting that external trade-related demand remained relatively weak.

A breakdown of sectoral performance showed that cement was the strongest-performing industrial subsector, recording 60.2 points, while Chemical and Pharmaceutical Products remained the weakest at 43.4 points.

In agriculture, Livestock led with 56.4 points, followed by Forestry at 55.3 points. Educational Services emerged as the strongest services subsector, also recording 60.2 points, while Arts, Entertainment and Recreation recorded the weakest performance at 47.1 points.

Meanwhile, the survey highlighted persistent price pressures across businesses, as the composite input price index increased by 0.7 points to 64.0 points, while the output price index rose by 0.5 points to 58.9 points.

AI, talent crunch reshape Nigeria's tech sector

By **Benjamin Alade**

THE growing adoption of artificial intelligence (AI), intensifying global competition for skilled professionals and the need for sustainable financing are reshaping Nigeria's technology business landscape, industry leaders have said.

They noted that while AI is creating opportunities for startups to improve productivity, reduce operating costs and expand into international markets, it is also changing workforce requirements, talent retention strategies and investment priorities.

The experts spoke at the French Tech Summit in Lagos, organised by the Franco-Nigerian Chamber of Commerce and Industry (FNCCI) in collaboration with French Tech Lagos, where stakeholders examined ways to strengthen the resilience of Nigeria's startup ecosystem and deepen business cooperation between Nigeria and France.

The discussions focused on the implications of AI for business operations, the growing international demand for African technology talent, access to finance, skills development and the need for stronger public-private partnerships.

Speaking at the summit, Vice President of Engineering at Qore, Bayo Puddicombe, said the increasing dependence on AI-assisted software development could create gaps in fundamental engineering capabilities if technology companies failed to maintain adequate technical training.

He expressed concern that some engineers were becoming less proficient in basic operations, including navigating Linux environments, executing Bash commands and investigating server responses, relying instead on specialised teams to perform such tasks.

FCMB bags industry recognition

FIRST City Monument Bank (FCMB) has received the Responsible AI & Intelligent Finance Award at the CIO & C-Suite Conference and Awards Africa, recognising the Bank's approach to responsibly adopting and governing artificial intelligence in financial services.

The award was presented at the conference in Lagos, which brought together leaders from the technology, fintech, and financial services sectors to discuss data localisation, innovation, and the growing role of artificial intelligence in business.

The recognition comes as financial institutions increasingly deploy AI to improve operational efficiency, strengthen risk management, detect fraud and deliver more personalised customer experiences, while addressing the associated requirements for governance, privacy and accountability.

FCMB's approach is underpinned by its ISO 42001:2023 certification, the international standard for Artificial Intelligence Management Systems.



UNIVERSAL BASIC EDUCATION BOARD
LAGOS STATE

UNIVERSAL BASIC EDUCATION BOARD
LAGOS STATE

HEARTY CONGRATULATIONS TO A VISIONARY LEADER!

The Management and Staff of
FinessEdu Technology Solutions Ltd.
warmly felicitate with

DR. HAKEEM BABATUNDE SHITTU

Executive Chairman, Lagos State Universal Basic Education Board (LASUBEB)

on your well-deserved conferment with the prestigious

LEADERSHIP EXCELLENCE AWARD

conferred by the **President's School Debate Nigeria (PSDN)**, under the distinguished patronage of the First Lady of the Federal Republic of Nigeria, **Her Excellency, Senator Dr. Oluremi Tinubu, CON,** and in collaboration with the **Office of the Secretary to the Government of the Federation (OSGF).**

"True leadership is not merely about holding a position; it is about inspiring excellence, building sustainable systems, and empowering people to achieve shared goals."

This landmark national honour is an eloquent testament to your exemplary stewardship, administrative discipline, and tireless dedication to the transformation of basic education across Lagos State and the South-West geopolitical zone.

Your drive to cultivate a professional workforce, enhance institutional accountability, and champion quality education continues to set an admirable benchmark in public sector governance.

As you receive this distinguished accolade during the grand finale of the **President's Inter-Basic School Debate Championship** in Abuja, we celebrate your achievements and the immense pride you bring to Lagos State.

May this national recognition be a springboard to even greater milestones in the service of education and nation-building.

Congratulations, Sir!

FinessEdu

Signed:
Dr. Fola Ogunsola
For and on behalf of ***FinessEdu Technology Solutions Ltd***

BUA Foods Plc RC 621320

UNAUDITED FINANCIAL STATEMENTS HIGHLIGHTS

FOR THE NINE MONTHS ENDED 30TH SEPTEMBER, 2026



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

Description	Group 30th Sept 2026 (Unaudited) ₦'000	Group 30th Sept 2025 (Unaudited) ₦'000	Company 30th Sept 2026 (Unaudited) ₦'000	Company 30th Sept 2025 (Unaudited) ₦'000
Net Revenue	1,145,835,744	1,420,734,893	823,125,517	1,082,454,505
Cost of Sales	(592,938,569)	(900,087,077)	(464,322,540)	(731,853,712)
Gross Profit	552,897,175	520,647,816	358,802,977	350,600,793
Operating Profit	492,496,013	437,581,797	331,829,221	285,211,819
Operating Profit Margin	43%	31%	40%	26%
Profit Before Tax	480,520,613	432,579,212	320,080,460	280,780,330
Profit After Tax	450,467,631	405,271,316	290,027,478	253,472,434
Total Comprehensive Income	**450,467,631**	**405,271,316**	**290,027,478**	**253,472,434**
Comprehensive Income Margin	**39%**	**29%**	**35%**	**23%**
Earnings Per Share (Naira)	**25.03**	**22.52**	**16.11**	**14.08**

Description	Group 30th Sept 2026 (Unaudited) ₦'000	Group 31st Dec 2025 (Audited) ₦'000	Company 30th Sept 2026 (Unaudited) ₦'000	Company 31st Dec 2025 (Audited) ₦'000
Non-Current Assets	406,698,594	394,403,445	279,665,922	277,759,592
Current Assets	955,679,882	993,390,324	802,221,928	1,532,040,297
Total Assets	**1,362,378,476**	**1,387,793,769**	**1,081,887,850**	**1,809,799,889**
Shareholders Equity	659,912,254	713,444,623	475,499,691	689,472,213
Non-Current Liabilities	5,349,533	2,112,754	5,349,533	2,112,754
Current Liabilities	697,116,689	672,236,392	601,038,625	1,118,214,922
Total Liabilities	**702,466,222**	**674,349,146**	**606,388,159**	**1,120,327,676**
Shareholders Equity and Total Liabilities	**1,362,378,476**	**1,387,793,769**	**1,081,887,850**	**1,809,799,889**

BY ORDER OF THE BOARD:

Michael Ehimah
AG. CHIEF FINANCIAL OFFICER
FRC/2025/PRO/ICAN/002/682397

MSI NIGERIA REPRODUCTIVE CHOICES

REQUEST FOR EXPRESSION OF INTEREST (REOI)

Subject: Supply Of Medical Items and Sewing Of Medical Drapes
Date of the REOI: 5/11/2026
Closing Date for receipt of EOI: 18/11/2026
Reference: EOI/049/2026

Background
MSI Nigeria Reproductive Choices is a social enterprise established in Nigeria in 2009 and is a leading provider of family planning and a range of contraceptive options to women, girls, and families across the 36 states of Nigeria and the FCT. With a mission to ensure children by choice not chance, MSI Nigeria envisions a world where every birth is wanted. Through collaborations with government at the national, state, and community levels, MSI Nigeria offers accessible and comprehensive reproductive healthcare services using operational approaches, such as Marie Stopes Medical Centres, community outreach teams, public sector strengthening support, and a toll-free contact centre.

Description of requirements:
MSI Nigeria is inviting Expressions of Interest (EOIs) from eligible suppliers for supply of the item below:

		Description of Item	
S/N	LOT 1	S/N	LOT 2
1	**Sewing of IUD-Drape Outside** Specification: Dimension: 60" by 60" Material Type: Cotton material Colour of material: Cyan Blue Quantity: 2,661pieces	1	**33L Manual Autoclave with Mesh** Specification: Material Type: High Quality Stainless Steel Insulation Wall: Double Wall Size: 33litres Quantity: 48 See link below https://shorturl.at/PikXj
2	**Sewing of IUD-Bottom Drapes (inside)** Specification: Dimension: 60" by 60" Material Type: Cotton material Colour of material: Cyan Blue Quantity: 2,661pieces	2	**6kg Gas Cylinder** Quantity: 48 See link below https://shorturl.at/PikXj
3	**Sewing of IUD-Thigh Drapes (inside)** Specification: Dimension: **88" by 72"** Material Type: Cotton material Colour of material: Cyan Blue Quantity: 2,661pieces	3	**Big stainless dressing drums** **Specification:** Dimension:15 x 12 (Diameter x Height) Quantity: 48 See link below https://shorturl.at/PikXj
4	**Sewing of Implant-Drape Outside** Specification: Dimension: **60" by 60"** Material Type: Cotton material Colour of material: Cyan Blue Quantity: 2,661 pieces	4	**Small stainless dressing drums** **Specification:** Dimension: 6 x 6 (Diameter x Height) Quantity: 48 See link below https://shorturl.at/PikXj
5	**Sewing of Implant - Window Drape** Specification: Dimension: 6cm in diameter, 37" by 37" Material Type: Cotton material Colour of material: Cyan Blue Quantity: 2,661 pieces	5	**Pulse Oximeter** Quantity: 48 See link below https://shorturl.at/PikXj
6	**Sewing of Implant - Blind drape (non-fenestrated)** Specification: Dimension: 37" by 37" Material Type: Cotton material Colour of material: Cyan Blue Quantity: 2,661 pieces	6	**Room Thermometer(Analogue)** Quantity: 48 See link below https://shorturl.at/PikXj
7	**Sewing of Drapes for Cheatle Forceps** Specification: Dimension: 60" by 60" Material Type: Cotton material Colour of material: Cyan Blue Quantity: 1,774 pieces	7	**Analogue Timer** Quantity: 48 See link below https://shorturl.at/PikXj
8	**Sewing of Drapes for Cotton wool** Specification: Dimension: 60" by 60" Material Type: Cotton material Colour of material: Cyan Blue Quantity: 1,774 pieces		
	Delivery Location: Plot 59 Anthony Enahoro Street, Off Okonjo-Iweala Road, Utako District, FCT, Abuja, Nigeria.		
	Note: A 2% applicable Withholding Tax (WHT) rate will be deducted from the total quoted amount at the point of payment. MSI Nigeria makes payment for transactions within 21 days.		

Potential Suppliers
Lot 1 This Request for Expression of Interest (REOI) is addressed to vendors who are major in sewing of medical items and hospital scrub uniforms. Applicable due diligence will be carried out on successful vendor before award.

Lot 2 This Request for Expression of Interest (REOI) is addressed to Vendors who are suppliers of medical equipment and hospital devices that provides warranty and after sales service support. Applicable due diligence will be carried out on successful vendor before award.

Mandatory Documents for Submission:
1. Quotation **2. Company Profile**
3. Certificate of Incorporation
4. Memorandum of Association **5. Status Report OR CAC Form CO2 and CO7**
6. Evidence of tax clearance from 2022 – 2024 ***ALL DOCUMENTS SHOULD BE VERIFIABLE***

All documentation should not exceed 25 pages as this will be strictly adhered to during selection process.

For all your family planning services and reproductive health questions, concerns, and referral services, call our toll-free numbers: 22252 or 08000022252 and WhatsApp/SMS 09099022252. Follow us on all social media platforms @msichoicesng.

Signed:
For MSI Nigeria Reproductive Choices Nigeria
Country Director

MSI NIGERIA REPRODUCTIVE CHOICES

REQUEST FOR EXPRESSION OF INTEREST (REOI)

Subject: Printing of Reporting Tools
Date of the REOI: 5th November 2026
Closing Date for receipt of EOI: 18th November 2026
Reference: EOI/048/2026

Background
MSI Nigeria Reproductive Choices is a social enterprise established in Nigeria in 2009 and is a leading provider of family planning and a range of contraceptive options to women, girls, and families across the 36 states of Nigeria and the FCT. With a mission to ensure children by choice not chance, MSI Nigeria envisions a world where every birth is wanted. Through collaborations with government at the national, state, and community levels, MSI Nigeria offers accessible and comprehensive reproductive healthcare services using operational approaches, such as Marie Stopes Medical Centres, community outreach teams, public sector strengthening support, and a toll-free contact centre.

Description of requirements:
MSI Nigeria is inviting Expressions of Interest (EOIs) from eligible suppliers for supply of the item below:

s/n	Description of Item		
1	**PSS Client Record Form** **Specification:** • **Quantity: 2,421,400 pcs** • Paper Size: A4 • Material Type: Cardboard(White colour) • No of pages: 4(front and back print) • No of Fold: One (1) Fold • Packaging: 2000 pieces per pack • All prints and logos in black and white print	3	**PSS Channel - Monthly Summary Form** **Specification:** • **Quantity:492 Booklets** • Paper Size: A3 size • Inner Page: Carbonized paper in duplicate • No of sheets: 200 sheets(100X2) • Cover page: 250gsm glossy card • Perforation at the top margin • Each sheet is serially numbered. • Binding type: Stitch glue binding • New form Indicator Definition on the Inner Cover • All prints and logo in full colour print.
2	**PAC Client Record Form** **Specification** • **Quantity: 1,462 Booklets** • Paper Size: A3 size • Inner Page: Carbonized paper in duplicate • No of sheets: 200 sheets(100X2) • Cover page: 250gsm glossy card • Perforation at the left margin • Each sheet is serially numbered. • Binding type: Stitch glue binding • New form Indicator Definition on the Inner Cover • All prints and logos in full colour print.		
	Note: A 2% applicable Withholding Tax (WHT) rate will be deducted from the total quoted amount at the point of payment. Vendors are also required to clearly indicate the Value Added Tax (VAT) amount applicable to their quotation on a separate line. MSI Nigeria makes payment for transactions within 21 days.		
	Delivery Location: Plot 59 Anthony Enahoro Street, Off Okonjo -Iweala Road, Utako District, FCT, Abuja, Nigeria.		

Potential Suppliers
This Request for Expression of Interest (REOI) is addressed at qualified vendors engaged in printing services, supply of promotional items and branding services, who must have an operational business within the country. Applicable due diligence will be carried out on successful vendor before award.

Mandatory Documents for Submission:
1. Quotation **2. Company Profile** **3. Certificate of Incorporation**
4. Memorandum of Association **5. Status Report OR CAC Form CO2 and CO7**
6. Evidence of tax clearance from 2023 – 2025 ***ALL DOCUMENTS SHOULD BE VERIFIABLE***

All mandatory documents should be submitted to: MSI Nigeria Reproductive Choices Nigeria, Plot 59 Anthony Enahoro Street, off Okonjo-Iweala Road, Utako District, FCT, Abuja, Nigeria.

All documentation should not exceed 25 pages as this will be strictly adhered to during selection process.

For all your family planning services and reproductive health questions, concerns, and referral services, call our toll-free numbers: 22252 or 08000022252 and WhatsApp/SMS 09099022252. Follow us on all social media platforms @msichoicesng.

Signed:
For MSI Nigeria Reproductive Choices Nigeria
Country Director

Poor welfare, job insecurity undermining Nigerian journalism, Ajaero warns

By **Gloria Nwafor**

PRESIDENT of the Nigeria Labour Congress (NLC), Joe Ajaero, has challenged the Nigeria Union of Journalists (NUJ) to prioritise collective bargaining, better wages, and job security for media workers, warning that poor welfare conditions are undermining the profession and its ability to hold employers and governments accountable.

Ajaero said journalists could not effectively advocate decent work and workers' rights while neglecting their own employment conditions, stressing that the NUJ must move beyond professional representation to actively negotiate better terms of employment for journalists.

Speaking at the Labour Writers Association of Nigeria (LAWAN) 2026 Conference in Lagos, where he spoke on the theme: 'Workers at the Centre of Nigeria's Political Transition: Defending Rights, Advancing Welfare and Building Economic Justice', he questioned the absence of effective collective bargaining arrangements in many media organisations and challenged the union to establish a minimum wage for journalists, whether enforceable agreements exist between media employers and workers.

He argued that although journalism was a recognised profession, the employment realities of most practitioners made workers' welfare a central responsibility of the union.

According to him, about 90 per cent of journalists work for others, making their livelihoods depend on the conditions set by media employers.

He maintained that the NUJ must play a more active role in negotiating wages, improving working conditions and protecting journalists against arbitrary dismissal.

He questioned the absence of a comprehensive social protection framework for journalists, particularly in healthcare, transportation, pensions and other welfare provisions.

According to him, media workers' vulnerability is compounded by poor job security, irregular salaries, and inadequate retirement arrangements.

Ajaero urged the NUJ to work with organised labour to address the challenges confronting media workers towards developing sustainable welfare deals.

He warned that journalists struggling to meet basic living expenses would find it increasingly difficult to discharge their professional responsibilities without bias.

Beyond the welfare concerns, Ajaero called for stronger collaboration between labour organisations and the media, urging journalists covering the labour movement to deepen their understanding of industrial relations, collective bargaining and the challenges confronting organised labour.

HGL earns excellence award

By **Silver Nwokoro**

HONEYWELL Group Limited (HGL) has received the Generational Excellence in Business Award for its successful transition across three generations and sustained value creation.

The award was presented at the 2026 Family Business Leadership Awards held in Lagos, during the Family Business Summit organised by BusinessDay in partnership with PwC Nigeria. Since formalising its operations in 1972, HGL has evolved from a trading business across West Africa into an investment holding company with interests spanning multiple sectors of the economy.

Non-Executive Director, Foluke Oyeleye and Chief Operating Officer Tomi Otudeko received the award on behalf of the Group.

Reflecting on the recognition, Otudeko said the business began three generations ago with her grandmother before her father formalised its operations in 1972.

Oyeleye dedicated the award to her parents, attributing the Group's journey to God's grace and acknowledging the contributions of its employees and family members.

Oyeleye participated in the NextGen Spotlight Session, where she discussed how fresh perspectives could strengthen lessons from previous generations. Drawing on her experience outside the family business and her role in the team that championed HGL's investment in Econet, she highlighted the importance of combining inherited wisdom with new ideas to sustain businesses across generations.

The recognition comes amid family-owned businesses' significant contribution to Nigeria's economy.

Findings presented by PwC Nigeria at the 2024 Family Business Summit indicated that family businesses account for more than 70 per cent of the country's small and medium-sized enterprises and contribute close to half of its gross domestic product.

For HGL, the award marks more than five decades of business evolution, from its formalisation in 1972 to its emergence as an investment holding company, as it continues to build businesses and create enduring value for future generations.

Varsity project targets Africa's leadership gaps, policy discontinuity

By **Gloria Nwafor**

THE African University of Science and Technology (AUST), Abuja, has launched a pan-African research initiative to address policy discontinuity and strengthen institutional accountability, focusing on measuring leadership impact beyond individual tenures.

The initiative, known as the African Leadership Legacy Project (AFRILEAP), will develop research frameworks and assessment tools to help public and private-sector organisations evaluate leadership effectiveness, institutional continuity and long-term development outcomes.

As part of the initiative, the university has appointed Dr Dakuku Peterside, a leadership and public policy expert and former Director-General of the Nigerian Maritime Administration and Safety Agency (NIMASA), as project director.

Dr Bosco Chukwudumebi Okolo-Obi, Centre Leader of the university's Centre for Pan-African and Peace Studies (CePAPS), will serve as programme manager.

AFRILEAP is designed to address a persistent governance challenge across Africa, where policies, reforms and development programmes are often disrupted when political leaders or organisational executives leave office.

The project will begin fieldwork in Nigeria, with comparative studies planned in Ghana, Kenya, South Africa, Egypt and Rwanda.

Speaking on the initiative, Peterside said the project would encourage leaders to consider the long-term consequences of their decisions and the institutions they leave behind.

"AFRILEAP asks every leader one fundamental question: What do you want to be remembered for long after you are gone?" he said.

The President of AUST, Prof. Azikiwe Onwualu, who commissioned the project, pledged the university's support, saying it would provide an enabling environment for researchers and senior fellows to advance the initiative's objectives.

He said the project aligned with the university's founding ideals of promoting African development through research, innovation and human capacity development.

Banker makes under-35 list awards

By **Victoria Nwachukwu**

TEAM Lead, External Communications at Union Bank of Nigeria Plc, Bukola Ayeni, has been named among Nigeria's top 35 young marketing communications professionals at the 2026 BrandComm 35 Under 35 Awards.

The recognition highlighted her work in corporate communications, public relations, brand development and reputation management over a career spanning nearly a decade.

Ayeni has contributed to communication campaigns, executive visibility and stakeholder engagement initiatives at Union Bank, including the bank's Endless Possibilities campaign, which won a Bronze Award in the Heritage category at the 2026 Pitcher Awards and was shortlisted in the Film Craft category.

She also supported communication materials and award submissions that contributed to Union Bank's recognition as Africa's Best Bank for Diversity and Inclusion and Nigeria's Best Bank for Diversity and Inclusion at the 2026 Euromoney Awards for Excellence.

The BrandComm Awards ceremony was held at the Landmark Event Centre, Lagos, as part of BRANDCOMFEST, under the theme: 'Brand Building, Consumer Connection and Disruptive Realities'.

Speaking at the event, the convener, Joshua Ajayi, said brands needed to build trust through relevance, honesty and respect rather than rely solely on the volume of their communication.

The keynote speaker, Group Chief Executive Officer of Hazon Holdings and GDM Group, Victor Gbenga Afolabi, said effective brand building extended beyond advertising and public relations to product quality, service delivery and customer experience.

Before joining Union Bank, Ayeni spent six years at Business School Netherlands, where she gained experience in brand management, digital marketing and corporate communications.

93% of African domestic workers lack labour protection, ILO warns

By **Gloria Nwafor**

MORE than 93 per cent of domestic workers in Africa remain in informal employment, leaving millions without effective labour rights, social security and adequate workplace protection, the International Labour Organisation (ILO) has warned.

The warning comes as new ILO estimates showed that 83.1 per cent of domestic workers worldwide, representing 66.5 million people, remained in informal employment, 15 years after the adoption of the Domestic Workers Convention, 2011 (No. 189).

The findings, contained in a new statistical brief, 'The State of Domestic Work in 2025: 15 Years After Convention No. 189', highlighted persistent gaps in the protection and remuneration of workers providing essential household and care services.

According to the report, an estimated 80 million people aged 15 and above are employed as domestic workers globally, compared with 75.6 million in 2019.

Despite some progress in reducing informality, the organisation said domestic workers continued to face poor working conditions, low wages, excessive working hours and limited access to social protection.

Nebo named DGBS advisory board chairman

By **Sunday Aikulola**

FORMER Minister of Power and renowned academic, Prof. Chinedu Nebo, has been appointed Chairman of the Advisory Board of Docenti Global Business School (DGBS).

The Executive Principal of DGBS, Dr Humphrey Akanazu, said the appointment was informed by Nebo's extensive experience in academia, public service and institutional administration.

Akanazu said Nebo's career as a university vice-chancellor, his role in establishing a federal university and his service as a Federal Minister would bring valuable experience to the institution.

He said the school was committed to combining strong academic standards with practical knowledge and global relevance, adding that Nebo's appointment would strengthen its institutional direction, academic quality and engagement with the education and business communities.

PRESS STATEMENT

OFFICIAL DISCLAIMER ON CLAIM BY ACCESSTECH INNOVATION AND RESEARCH CENTER REGARDING SUBSIDISED WHITE MOBILITY CANES

The Nigeria Association of the Blind (NAB), Lagos Chapter, wishes to formally address a claim published on the 18th October, 2026, in the Guardian Newspaper by AccessTech Innovation and Research Center stating that it supported the Association's event by subsidising the cost of white mobility canes.

In the interest of transparency, the Association categorically states that it did not purchase white mobility canes from AccessTech Innovation and Research Center, nor did it receive any subsidy from the organisation. Furthermore, NAB Lagos Chapter did not endorse or authorise this statement.

For the avoidance of doubt, the Association completely dissociates itself from the claim that AccessTech Innovation and Research Center subsidised white mobility canes for its 2026 International White Cane Safety Day celebration.

NAB Lagos Chapter remains committed to integrity, accountability, and accurate representation. We urge our members, donors, partners, and the general public to disregard the claim and rely solely on official communications issued by the Association.

Signed,
Yetunde Banjo
Public Relations Officer
Nigeria Association of the Blind (NAB), Lagos Chapter





Technologists seek national laboratory infrastructure renewal scheme

From **Nkechi Onyedika-Ugoeze**, Abuja

THE Association of Science Laboratory Technologists of Nigeria (ASLTON) has called on the Federal Government to establish a national laboratory infrastructure renewal programme, strengthen regulation of chemicals and scientific equipment, and improve laboratory security to protect public health and address security risks.

The association also urged governments to invest in modern laboratory facilities, promote local production of scientific equipment and reagents, enforce professional standards and tackle quackery.

ASLTON President, Mr Marilia Ayotunde, made the call at the association's 41st Annual National Conference and Scientific Workshop, organised in conjunction with the Nigerian Institute of Science Laboratory Technology (NISLT) in Abuja. The conference was themed, "Advancing Sustainable Development through Science Laboratory Technology: Strengthening Education, Healthcare and Innovation for National Transformation."

Ayotunde said functional laboratories and qualified personnel were essential to national development, particularly in education, healthcare, food safety, national security, industrial production and environmental management.

He described laboratory technology as a strategic profession underpinning medical diagnosis, scientific research, public policy, quality assurance and technological innovation.

"Sustainable development will not be achieved by policies alone. It will be achieved through reliable data, accurate diagnosis, safe products, functional laboratories, skilled personnel and innovations that move from the research bench into factories, farms, hospitals, schools and communities," he said.

He urged federal and state governments, universities, polytechnics, colleges of education and secondary schools to rehabilitate and equip their laboratories, recruit qualified personnel and provide regular professional training.

On healthcare, Ayotunde said reliable diagnostic services were central to effective disease prevention and treatment. He noted that laboratory professionals detect infectious diseases, manage non-communicable diseases, monitor treatment outcomes, and support disease surveillance and maternal healthcare.

Recalling the COVID-19 pandemic, he said the experience had demonstrated the importance of laboratories in responding to public health emergencies.

He called for investment in modern diagnostic equipment, reagents, quality management systems, biosafety, biosecurity and improved welfare for laboratory personnel. He also advocated functional laboratory networks, stronger referral systems and wider access to diagnostic services, particularly in rural communities.

Ayotunde proposed establishing strategically located laboratories in security flashpoints and vulnerable areas to examine suspicious materials, identify adulterated products, and provide scientific evidence for security operations.

He said laboratories housed valuable equipment, sensitive research data, biological materials and chemicals that required protection against theft, vandalism, sabotage, fire, flooding and unauthorised access.

He identified the Nigeria Security and Civil Defence Corps (NSCDC) and other security agencies as important partners in protecting laboratory infrastructure. According to him, laboratories also require reliable electricity, clean water, safe waste-disposal systems, internet connectivity, accessible roads and modern buildings to operate effectively.

He proposed a national renewal plan covering renewable and backup power, modern equipment, preventive maintenance, digital laboratory systems, biosafety facilities and secure storage for chemicals, reagents and specimens.

The ASLTON president also expressed concern over the uncontrolled importation and sale of chemicals and laboratory equipment, calling for stronger regulatory oversight.

Why food still tastes different for some COVID-19 survivors

By **Glory Sunday**

SOME people who recovered from COVID-19 continue to experience changes in their sense of taste more than a year after infection, with new research suggesting that the virus may cause lasting alterations in taste cells.

A study published in Chemical Senses examined 28 people with persistent taste disturbances following COVID-19. None had been hospitalised during their illness. Taste tests showed that eight participants had clearly abnormal results, while 11 reported difficulty detecting particular flavours, especially sweet, bitter and savoury tastes. Their ability to recognise salty and sour flavours remained largely unaffected.

Tissue samples taken from the taste buds of 20 participants revealed reduced levels of a protein known as PLC 2, which helps taste cells detect sweet, bitter and savoury flavours and transmit signals to the brain.

Researchers suggested that reduced levels of the protein could weaken these signals, making certain flavours harder to recognise. The findings raise questions about why taste disturbances persist despite the normal renewal of taste cells, which typically occurs every two to four weeks.

Although most people recover their sense of taste within weeks or months after COVID-19, the study provides evidence that changes in taste cells may persist in some survivors long after the infection has cleared.

WAHO to harmonise health professionals' education across ECOWAS

From **Nkechi Onyedika-Ugoeze**, Abuja

THE West African Health Organisation (WAHO) is working to harmonise the training, accreditation and recognition of health professionals' qualifications across the Economic Community of West African States (ECOWAS) to address workforce shortages and strengthen healthcare delivery in the sub-region.

Director-General of WAHO, Prof. Palokinam Pitche, disclosed this at the 11th Statutory Meeting of the Regional Council for Health Professionals Education in the ECOWAS Region in Abuja, expressing concern over shortages of qualified personnel, their uneven distribution and challenges of professional development and staff retention.

He said the gaps threatened efforts to achieve Universal Health Coverage (UHC), stressing that adequately trained and motivated health workers were fundamental to resilient healthcare systems.

Pitche noted that despite regional agreements and policy frameworks aimed at improving health professionals' education, implementation remained slow and inconsistent among member states.

He identified harmonised curricula, mutual recognition of qualifications, professional mobility, capacity development, exchange of expertise and joint research as priorities for strengthening the region's health workforce.

Pitche disclosed that WAHO would evaluate its regional human resources for health development programme in 2027 to assess achievements, identify implementation gaps and determine areas requiring improvement.

According to him, the programme has facilitated collaboration among English-, French- and Portuguese-speaking countries in harmonising training curricula, accrediting institutions and recognising professional qualifications.

Varsity to close cancer, fibroid treatment gap with robotic surgery academy

By **Ijeoma Nwanosike**

IMO State University has established a robotic surgery academy in partnership with the Imo Robotic Centre to strengthen local expertise in advanced surgical procedures, with plans to train 500 surgeons and other surgical professionals within two years.

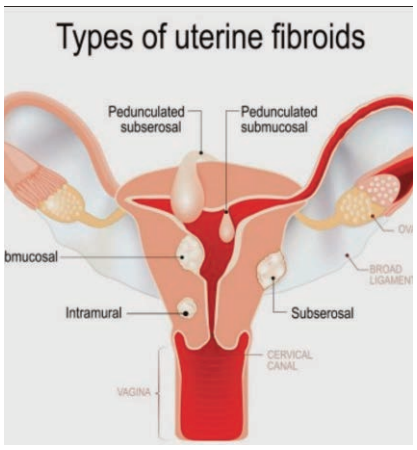
Described as Africa's first dedicated robotic surgery academy, the initiative will train more than 250 Nigerian surgeons and participants from other African countries, while equipping entire surgical teams with the skills to deliver safe and effective robotic-assisted procedures.

The Imo Robotic Centre, developed in partnership with the Imo State government, has commenced operations and performed its first surgery in August, followed by several other robotic procedures.

A Professor of Robotic Surgery at the university, Kingsley Ekwueme, who disclosed this, said the initiative would expand access to advanced surgical care, develop local expertise and reduce Nigerians' dependence on overseas treatment.

He said the university had signed a memorandum of understanding with the centre and allocated a departmental building for the academy. The programme would feature international faculty members, while the university would certify the training.

Ekwueme, a consultant urologist and laparoscopic and robotic surgeon, explained that the programme would cover surgeons, nurses and other members of



surgical teams, stressing that successful robotic procedures required coordinated expertise beyond access to sophisticated equipment.

"We are not only training surgeons, but we are also training the whole surgical team. This is important because we want to train a team to deliver safe and effective robotic surgery at their local centre," he said.

He said the academy would also assist participating hospitals with the procurement and installation of robotic equipment, helping them overcome technical and logistical challenges.

The training would cover urology, gynaecology, general surgery and selected cardiac procedures. Operations that could benefit from robotic assistance include kidney and prostate surgeries, fibroid removal, hysterectomy, ovarian procedures, bowel cancer operations and selected gallbladder surgeries.

Highlighting the benefits, Ekwueme said robotic systems offered surgeons three-dimensional magnified views of the operating field and instruments that allowed greater precision, particularly when operating in confined spaces.

He said the technology could reduce surgical trauma, blood loss and recovery time in appropriately selected patients compared with conventional open surgery, which often requires larger incisions and longer hospital stays.

He, however, emphasised that surgeons must undergo specialised training to operate the equipment safely and achieve good outcomes. "The surgeon has to also be proficient in the use of the robotic machine. That is where this training becomes important," he said.

Ekwueme disclosed that plans were underway to establish an oncology centre adjacent to the robotic facility to provide advanced cancer diagnosis and treatment. A medical institute was also being developed through the partnership.

He said the facilities would strengthen specialised healthcare delivery in the South-East and reduce the need for patients to travel to other parts of the country or abroad for treatment.

On expanding robotic surgery in Nigeria, Ekwueme urged the Federal Government to review taxes on imported robotic equipment, arguing that high acquisition costs could discourage public hospitals from adopting the technology and limit patients' access to advanced procedures.



Representative of Leadway Health Insurance, Dr. Jay-Jay Odimega (left); Consultant Radiation & Clinical Oncologist, Lagos State University Teaching Hospital (LASUTH), Dr. Ademola Oyekan; Founder of Cancer Enlightenment & Support Foundation (CESUF), Adegboyega Adepitan, his wife, Mrs Bosede Eke-Adepitan; Chairman CESUF, Tony Akinyemi and Secretary of CESUF, Dr. Wale Jegede at the CESUF Yealy Public Lecture on Cancer Awareness and Enlightenment held in Lagos on Saturday.

JAMES HOPE COLLEGE



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knowledge•Character•Truth

FUTURE LEADERS DO NOT JUST HAPPEN...THEY ARE FORMED

AT JAMES HOPE COLLEGE, LEKKI, LAGOS

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

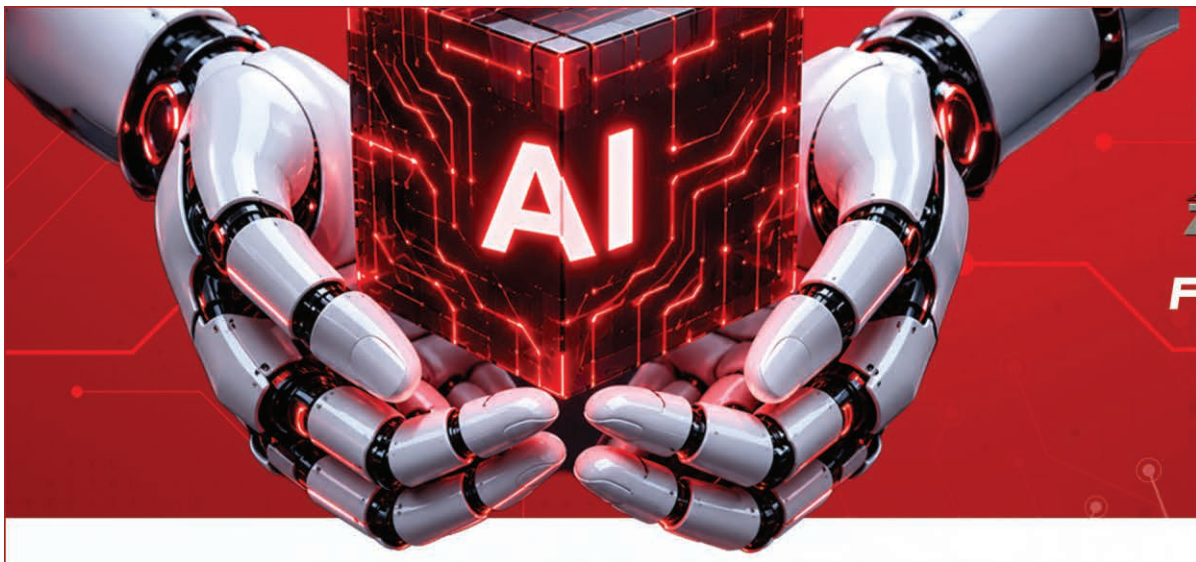
Follow us on all our social media handles:

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

Email: admission@jameshope.edu.ng

Web: www.jameshopecollege.edu.ng



ZENITH TECH FAIR 2026

FUTURE FORWARD 6.0

THEME: AI EMBRACE or EXTINCT

SPECIAL GUESTS



His Excellency
Kashim *Shettima* GCON
Vice President, Federal Republic of Nigeria



His Excellency
Mr. Babajide *Sanwo-Olu*
Executive Governor, Lagos State



Dr. Kingsley Tochukwu Udeh, *SAN*
Minister of Science and Technology

HOST



Dame (Dr.) Adaora Umeoji, *OON*
Group Managing Director/CEO, Zenith Bank Plc

SPEAKERS



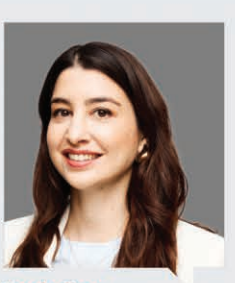
Megan Caywood
Founder & CEO, Caywood



Zack Kass
Former Head of Go-To-Market at OpenAI



Mike Ogbalu III
Chief Executive Officer PAPSS (Pan-African Payment & Settlement System)



Deniz Oran
Lead, EMEA Payment Partnerships, Google



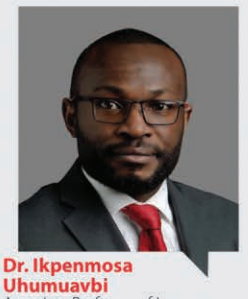
Kashifu Inuwa Abdullahi
Director General, National Information Technology Development Agency (NITDA)



Ehia Erhaboh, *PhD*
Co-founder of AI in Nigeria



Tolu Flosbach
Senior Manager, Artificial Intelligence, PwC West Market Area (WMA)



Dr. Ikpenmosa Uhumuavbi
Associate Professor of Law School of Law at the University of Greater Manchester, United Kingdom



Chinwe Uzoho
Regional Managing Director, West & Central Africa Network International



Jane Nkechi Egerton-Idehen
MD-CEO, Nigerian Communications Satellite Limited



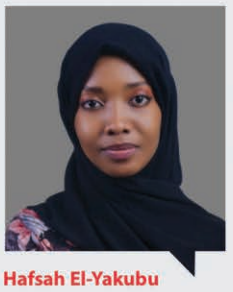
Dr. Aminu Maida
Executive Vice Chairman/CEO, Nigerian Communications Commission (NCC)



Fashola Shamsideen
Founder of Xdigital Services Limited



Abiola Laseinde
Founder and Chief Executive Officer, Edniesal Consulting Limited



Hafsah El-Yakubu
Founder, Maha Technologies



Victoria Rubadiri
CNN Correspondent

SCAN AND REGISTER

Thursday, November 5, 2026
9:00am - 4:30pm
Virtual

To register, visit: **www.zenithbank.com/techfair**

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For enquiries and feedback, kindly contact ***ZenithDirect,*** our 24hr interactive Contact Centre:



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RC 395010

MTN Nigeria Communications PLC

Summary Financial Statements for the period ended 30 September 2026

STATEMENT TO THE NIGERIAN EXCHANGE LIMITED AND SHAREHOLDERS ON THE UNAUDITED RESULTS FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

Condensed consolidated and separate statement of financial position

	Group		Company	
	30 Sept 2026 N'million	31 Dec 2025 N'million	30 Sept 2026 N'million	31 Dec 2025 N'million
Assets				
Non-current assets				
Property, plant and equipment	2,330,944	1,853,524	2,330,520	1,853,524
Right-of-use assets	1,820,332	1,716,877	1,820,332	1,716,877
Intangible assets	395,569	421,410	393,636	418,347
Investments in subsidiaries	-	-	60,660	45,386
Other non-current investments	21,020	17,812	9,766	6,251
Deferred tax assets	139,080	93,629	139,063	93,612
Other non-current assets	81,837	46,149	81,837	46,149
	4,788,782	**4,149,401**	**4,835,814**	**4,180,146**
Current assets				
Inventories	36,311	23,298	36,311	23,298
Trade and other receivables	404,593	397,029	411,888	433,716
Current investments	330,749	162,255	238,064	116,893
Restricted cash	31,421	37,707	31,221	37,507
Cash held for MoMo customer	1,262	1,298	-	-
Cash and cash equivalents	380,992	632,501	379,669	630,219
	1,185,328	**1,254,088**	**1,097,153**	**1,241,633**
Total assets	**5,974,110**	**5,403,489**	**5,932,967**	**5,421,779**
Equity and liabilities				
Equity				
Share capital	420	420	420	420
Share premium	166,362	166,362	166,362	166,362
Other reserves	(14,143)	(14,431)	(31,630)	(31,876)
Shares held for employee share scheme	(14,311)	(4,041)	(14,311)	(4,041)
Retained profit	705,579	400,402	735,209	457,570
	843,907	**548,712**	**856,050**	**588,435**
Liabilities				
Non-current liabilities				
Borrowings	260,853	419,572	260,853	419,572
Lease liabilities	2,109,007	2,117,047	2,109,007	2,117,047
Provisions	52	52	52	52
Share based payments liability	91,015	44,354	91,021	44,354
Employee benefits	15,733	13,699	15,733	13,699
Other non-current liabilities	11,945	11,634	2,172	2,354
	2,488,605	**2,606,358**	**2,478,838**	**2,597,078**
Current liabilities				
Trade and other payables	1,203,157	1,317,659	1,208,508	1,319,134
Borrowings	72,470	108,097	72,470	108,097
Lease liabilities	350,667	269,182	350,667	269,182
Contract liabilities	173,478	138,138	173,478	138,138
Current tax payable	710,292	355,175	709,881	354,801
Provisions	73,659	39,177	71,423	37,545
Derivatives	198	2,224	198.00	2,224
Deposit held for MoMo customers	43,815	9,842	-	-
Employee benefits	10,497	6,003	10,497	6,003
Other current liabilities	3,365	2,922	957	1,142
	2,641,598	**2,248,419**	**2,598,079**	**2,236,266**
Total liabilities	**5,130,203**	**4,854,777**	**5,076,917**	**4,833,344**
Total equity and liabilities	**5,974,110**	**5,403,489**	**5,932,967**	**5,421,779**

Condensed consolidated and separate statement of cash flows

	Group		Company	
	Nine months ended		Nine months ended	
	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million
Cash flows from operating activities				
Cash generated from operations	2,874,050	1,965,370	2,875,863	1,962,200
Interest received	59,632	19,165	56,653	11,361
Finance cost paid	(328,655)	(404,271)	(328,655)	(404,271)
Tax paid	(295,364)	(21,546)	(295,255)	(21,546)
Net cash flows generated from operating activities	**2,309,663**	**1,558,718**	**2,308,606**	**1,547,744**
Cash flows from investing activities				
Acquisition of property and equipment	(1,003,289)	(539,260)	(1,002,866)	(539,260)
Acquisition of right of use assets	(24,719)	(123,002)	(24,719)	(123,002)
Acquisition of intangible assets	(78,077)	(142,643)	(78,077)	(142,643)
Proceeds from disposal of property and equipment	2,687	1,732	2,687	1,732
Purchase of investment in non-current FGN bonds	(9,676)	(5,139)	(5,900)	-
Sale of investment in non-current FGN bonds	6,879	-	2,650	-
Purchase of bonds, treasury bills and foreign deposits	(1,105,852)	(376,605)	(814,751)	(146,735)
Sale of bonds, treasury bills and foreign deposits	959,449	305,314	700,277	99,816
Purchase of contract acquisition costs	(9,423)	(7,956)	(9,423)	(7,956)
Decrease in restricted cash	5,659	67,643	5,659	67,643
Prepaid road investment tax credit cost	(76,057)	(21,724)	(76,057)	(21,724)
Additional investments in subsidiary	-	-	(30,000)	-
Net cash flows used in from investing activities	**(1,332,419)**	**(841,640)**	**(1,330,520)**	**(812,129)**
Cash flows from financing activities				
Proceeds from borrowings	-	29,755	-	29,755
Repayment of borrowings	(188,514)	(326,351)	(188,514)	(326,351)
Repayment on lease liabilities	(158,569)	(176,723)	(158,569)	(176,723)
Dividend paid	(859,698)	-	(859,698)	-
Payments to the Ericsson Wallet Platform (EWP) liability	(177)	(140)	-	-
Additional shares purchased for employee share scheme	(16,965)	(509)	(16,965)	(509)
Net cash flows used in financing activities	**(1,223,923)**	**(473,968)**	**(1,223,746)**	**(473,828)**
Net (decrease)/increase in cash and cash equivalents	(246,679)	243,110	(245,660)	261,787
Cash and cash equivalent at the beginning of the period	632,695	253,409	630,334	232,832
Effect of exchange rate fluctuations on cash held	(4,730)	(413)	(4,725)	(413)
Cash and cash equivalents at the end of the period	**381,286**	**496,106**	**379,949**	**494,206**

Condensed consolidated and separate statement of profit or loss

	Group				Company			
	Nine months ended		Three months ended		Nine months ended		Three months ended	
	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million
Revenue	4,613,323	3,731,003	1,620,259	1,353,251	4,600,183	3,726,967	1,615,442	1,351,147
Other income	-	1,672	-	50	-	1,672	-	50
Direct networking operating costs	(1,023,491)	(1,040,695)	(394,216)	(355,388)	(1,023,491)	(1,040,695)	(394,216)	(355,388)
Value added services	(36,193)	(40,723)	(11,711)	(14,946)	(32,016)	(39,609)	(7,538)	(14,009)
Cost of starter packs, handsets and accessories	(43,694)	(35,245)	(14,978)	(12,636)	(43,694)	(35,245)	(14,978)	(12,636)
Interconnect costs	(139,694)	(145,525)	(45,726)	(44,515)	(139,694)	(145,525)	(45,726)	(44,515)
Roaming costs	(8,004)	(8,678)	(2,693)	(2,677)	(8,004)	(8,678)	(2,693)	(2,677)
Transmission costs	(25,015)	(32,507)	(7,368)	(13,125)	(25,015)	(32,507)	(7,368)	(13,125)
Commissions	(214,376)	(172,446)	(71,631)	(62,694)	(215,700)	(172,518)	(75,466)	(62,593)
Advertisements, sponsorships and sales promotions	(56,474)	(32,584)	(21,350)	(11,970)	(52,475)	(31,257)	(20,171)	(11,740)
Employee costs	(186,797)	(95,050)	(51,152)	(40,367)	(177,863)	(91,312)	(47,991)	(38,486)
(Impairment losses)/reversals on financial assets	(23,872)	(2,751)	(7,283)	363	(41,462)	(2,710)	(7,967)	363
Other operating expenses	(231,259)	(208,233)	(41,217)	(79,338)	(239,046)	(267,347)	(52,663)	(77,742)
Depreciation of property and equipment	(340,279)	(219,900)	(121,425)	(79,169)	(340,279)	(219,900)	(121,425)	(79,169)
Depreciation of right of use assets	(219,473)	(192,347)	(79,034)	(65,701)	(219,473)	(192,347)	(79,034)	(65,701)
Amortisation of intangible assets	(72,197)	(64,208)	(24,526)	(22,178)	(71,067)	(63,078)	(24,150)	(21,802)
Operating profit	**1,992,505**	**1,441,783**	**725,949**	**548,960**	**1,970,904**	**1,385,911**	**714,056**	**551,977**
Finance income	82,579	33,259	35,782	18,845	76,003	25,507	32,815	16,076
Finance costs	(359,577)	(404,180)	(101,448)	(124,435)	(358,906)	(403,289)	(101,248)	(124,154)
Net foreign exchange gain	80,138	55,579	43,776	60,809	79,807	55,399	43,596	60,646
Profit before taxation	**1,795,645**	**1,126,441**	**704,059**	**504,179**	**1,767,808**	**1,063,528**	**689,219**	**504,545**
Tax expense	(630,471)	(376,256)	(246,426)	(168,850)	(630,471)	(376,194)	(246,426)	(168,871)
Profit for the period	**1,165,174**	**750,185**	**457,633**	**335,329**	**1,137,337**	**687,334**	**442,793**	**335,674**
Basic and diluted earnings per share								
Basic and diluted earnings per share (N)	55.60	35.80	21.84	16.00	54.27	32.80	21.13	16.02

Condensed consolidated and separate statement of other comprehensive income

	Group				Company			
	Nine months ended		Three months ended		Nine months ended		Three months ended	
	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million	30 Sept 2026 N'million	30 Sept 2025 N'million
Profit for the period	**1,165,174**	**750,185**	**457,633**	**335,329**	**1,137,337**	**687,334**	**442,793**	**335,674**
Items that may be reclassified to profit or loss, (net of taxation):								
Fair valuation gain on investments at FVOCI	288	130	292	120	246	136	292	119
Other comprehensive income for the period; net of taxation	288	130	292	120	246	136	292	119
Total comprehensive income for the period	**1,165,462**	**750,315**	**457,925**	**335,449**	**1,137,583**	**687,470**	**443,085**	**335,793**

Approved by the Board of Directors on 29 October 2026 and signed on its behalf by:

Karl Toriola (Chief Executive Officer)
FRC/2021/002/00000022839

Modupe Kadri (Chief Financial Officer)
FRC/2020/001/00000020737

Further information

An electronic copy of the full financial statements can be obtained at https://www.mtn.ng/investors/financial-reporting/?report_cat=quarterly-results. The information in this summary financial statements have been extracted from the condensed consolidated and seperate financial statements on our website.

FG tasks provosts on effective execution of NCE, degree dual mandate

From **Owede Agbajileke**, Abuja

THE Federal Government has charged Provosts of Colleges of Education nationwide to ensure effective implementation of the dual mandate of awarding the Nigeria Certificate in Education (NCE) and bachelor's degrees to reposition teacher education and strengthen the quality of teaching in Nigeria.

The Minister of Education, Dr Tunji Alausa, who gave the charge at the National Commission for Colleges of Education (NCCE) Teacher Education Leadership and Impact Award in Abuja, said that the successful implementation of the dual mandate required strategic leadership, institutional accountability, innovation, and collaboration among stakeholders.

He described the policy as an opportunity to reposition colleges of education, strengthen teacher preparation and expand pathways for academic and professional advancement for both students and the institutions.

Alausa, who was represented by the Director of Colleges in the ministry, Dr Uchenna Uba, reaffirmed the Federal Government's commitment to working with the NCCE, provosts and other stakeholders to improve the quality, relevance and global competitiveness of teacher education in the country.

The event, organised in partnership with Gosima Group, was themed 'Champions of education: An evening of celebration of leadership and impact.'

It formed part of activities marking the NCCE's national retreat and workshop on effective implementation of the dual mandate and strategic plan for colleges of education.

Earlier, the Executive Secretary of NCCE, Dr Angela Ajala, urged provosts to prioritise academic excellence, innovation, accountability, and effective institutional leadership in managing their institutions.

Ajala said the quality of Nigeria's education system depended significantly on the competence of its teachers and the institutions responsible for their professional preparation.

She described provosts as critical stakeholders in national development, noting that their responsibilities extended beyond routine administration to institutional development, human capacity building and preparing future generations for national service.

According to her, the dual mandate provides colleges of education with opportunities to strengthen teacher preparation, expand academic opportunities, promote research and embrace digital innovation in line with global trends.

Ajala, however, stressed that achieving these objectives required courageous leadership, effective management, financial sustainability and a willingness to challenge conventional practices that have limited growth in the sub-sector.

The NCCE boss urged provosts to make their institutions attractive to students, earn the confidence of parents, command the respect of employers and become valued partners in national development.

In his remarks, former Senate President, Anyim Pius Anyim, who chaired the occasion, called for improved infrastructure, adequate funding and better working conditions to strengthen the teaching profession and make it more attractive to young Nigerians.

Anyim described teacher education as a matter of national importance, warning that neglecting institutions responsible for preparing teachers could undermine the country's long-term development and human capital growth.

He said educational policies could only achieve their objectives when effectively implemented in classrooms by competent and adequately supported teachers.

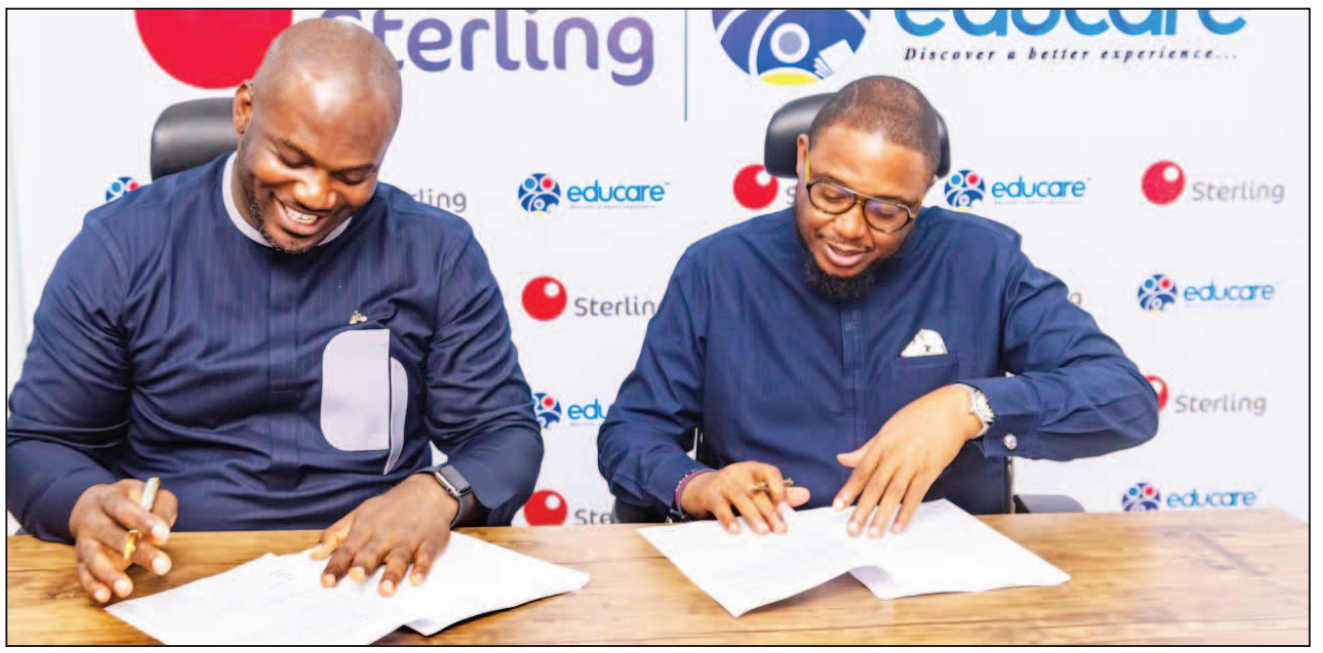
"Educational reform is only as strong as the teacher who must carry it to the child," he said.

Also speaking, the President and Group Managing Director of Gosima Group, Dr Gideon Osi, called for greater private-sector investment in education, noting that sustainable business growth was closely linked to the quality of education available to the population.

Osi said the partnership between his organisation and the NCCE would include expanding scholarship opportunities for deserving students in colleges of education through the Gideon and Joy Life and Leadership Foundation, the group's charitable arm.

Meanwhile, the NCCE honoured outstanding education stakeholders for their contributions to teacher education and community development.

Read the remaining story on www.guardian.ng



Chief Executive Officer, Educare, Alex Onyia (left); and Chief Growth Officer, Sterling Bank, Edward Ogunmekan, during the partnership signing ceremony for the South East Mathematics and Science Olympiad, held at the Bank's headquarters in Lagos... recently.

Lagos teacher wins 2026 Maltina Teacher of the Year Competition

By **Iyabo Lawal**

A TEACHER in a Lagos school, Busayo Adeyemo, has emerged the winner of the 2026 Maltina Teacher of the Year Competition.

Adeyemo, who teaches at Lanre Awolokun High School, Gbagada, Lagos, emerged winner at the grand finale held in Lagos, beating thousands of teachers from across the 36 states of the federation and the Federal Capital Territory (FCT).

For emerging as the overall winner, Adeyemo received a cash prize of N10 million, a Honda HR-V vehicle, an all-expenses-paid overseas capacity development training, a year's supply of Maltina, and a N30 million school infrastructure project to be built in her honour by the Nigerian Breweries-Felix Ohiwerei Education Trust Fund.

Beyond the prizes from the organisers, the winner received an additional reward from the Lagos State Government, with Governor Babajide Sanwo-Olu announcing a three-bedroom apartment gift.

Adeyemo also won the Maltina Prize for Best Science, Technology, Engineering and Mathematics (STEM) Teacher at the same event, going home with an additional cash prize of N1.5 million.

The first runner-up was Yusuf Cariyat of Wisdom International School of Excellence (WISE), Sauka, Lugbe, Abuja, who went home with N5 million, while the second runner-up, Ephraim Inyangudo of Comprehensive Secondary School, Ediene Abak Local Government Area, Akwa Ibom State, received N3 million.

In addition, 17 other teachers who emerged as State Champions from their respective states received N1million each for their outstanding performance and commitment to excellence in teaching.

Speaking at the grand finale, Sanwo-Olu commended the Nigerian Breweries-Felix Ohiwerei Education Trust Fund (NB-FOETF) for its commitment to honouring teachers by deploying corporate resources to elevate them.

Sanwo-Olu described the trust fund's intervention as the best way to deepen the partnership between the company and the public sector while also delivering on its corporate social responsibilities.

Minister of Humanitarian Affairs and Poverty Reduction, Dr Bernard Doro, who represented President Bola Tinubu, noted that the trust fund, through the competition, has not only given teachers their due recognition, visibility, dignity and reward through its investment in classrooms, libraries and learning facilities, but has also improved the learning environment.

Tinubu expressed readiness to partner with the NB-FOETF on its planned long-term support for out-of-school children through its new initiative, billed to commence in 2027.

According to him, the new initiative will build on the fund's long-standing focus on teachers and learning environments, while also expanding access for more Nigerian children.

Educationist urges government to reduce taxes on private schools

By **Omowunmi Sanni**

THE Executive Director of M.D. School, Mrs Omolara Adedugbe, has called on the Lagos State Government and local government authorities to reduce the multiple taxes and levies imposed on private schools to enable them to sustain quality education.

Adedugbe made the appeal during a press conference organised as part of activities marking the school's 40th anniversary in Lagos.

She noted that private schools contribute significantly to education in the state and the country by providing learning opportunities for children who cannot be accommodated in public schools, thereby complementing government efforts in the education sector.

She urged the government to recognise private schools as partners in educational development rather than treating them solely as profit-making businesses.

According to her, school operators have to meet several financial obligations to keep their schools running, including staff salaries, rent, loan repayments, and various levies and taxes imposed by both state and local governments.

Adedugbe lamented that these multiple financial pressures make it difficult for many private schools to operate effectively and to invest more in teaching and learning facilities.

She said reducing these financial pressures would help schools focus more on teaching, learning and the overall development of pupils, rather than struggling to meet tax obligations.

Adedugbe also emphasised the need to pay teachers adequately to encourage commitment, retain experienced hands and maintain educational standards, noting that quality teachers are central to quality education.

Speaking on behalf of the Governing Council Chair, Prof. Oyenike Adeosun, highlighted the school's four decades of commitment to educational excellence, discipline and character development.

Adeosun emphasised that education should extend beyond academic performance to include integrity, confidence, moral values and the development of responsible individuals who will contribute positively to society.

She also stressed the importance of embracing modern technology and improved teaching methods to meet the changing needs of education and prepare pupils for a rapidly evolving world.

Adedugbe explained that the school's growth over the last 40 years had been driven by a passion for education and a commitment to developing the whole child, rather than the pursuit of profit alone.

She noted that the school started small but has grown steadily through dedication, hard work and support from parents and the community.

Bank hunts for young science, maths talents in South-East

By **Omowunmi Sanni**

STERLING Bank has expanded its search for young talents in science and mathematics to the South-East region with a new regional Olympiad designed to identify and nurture exceptional students.

The South-East Mathematics and Science Olympiad, being delivered in partnership with Educare, was announced at a signing ceremony at the bank's headquarters in Marina, Lagos.

The bank said the initiative aims to create a platform for students to test their knowledge beyond classroom assessments, sharpen their analytical and problem-solving skills, and compete with peers across the region.

It comes as Nigeria's school-age population continues to grow. According to the United Nations Children's Fund's (UNICEF) 2026 report on public finance for basic education, the population of Nigerian children is expected to increase to about 130 million by 2034, increasing demand for quality education opportunities.

Speaking at the ceremony, the Chief Growth Officer at Sterling Bank, Edward Ogunmekan, said the competition was about creating opportunities for existing talent.

"We have seen Nigerian children go out into the world and achieve extraordinary things. That tells us that what is missing is not talent, but opportunity. A platform like the South East Olympiad provides that opportunity, and that is why we are here," he said.

Chief Executive Officer of Educare, Alex Onyia, said the partnership underscored the importance of private-sector participation in educational development.

"If you care about educating the next generation, it means you genuinely care about the country that gives you the opportunity to do business. That is what makes this partnership with Sterling Bank particularly meaningful," he said.

Group Head, Education Finance at Sterling Bank, Yonodu Okeugo, said the competition is about inspiring excellence, identifying the schools and institutions nurturing exceptional talents, understanding what they are doing differently and finding ways to replicate those successes across Nigeria and beyond.

fhi360

REQUEST FOR PROPOSALS (RFP)FOR PROVISION OF HEALTH MAINTENANCE SERVICES

Solicitation No: RFQ/FHI360/HMO/2026

Date Issued: November 5th, 2026
Closing Date: November 13th, 2026
Type of Award: Fixed-Price Purchase Order Funding
Source: United States Government

FHI 360, a global International non-profit organization committed to improving lives by delivering locally driven solutions to health, education, nutrition and humanitarian sectors in Nigeria. In Nigeria, FHI 360 has taken a strategic, multifaceted approach to addressing critical public health challenges such as HIV/AIDS, while also responding to emerging crises like COVID-19 and supporting, nutrition, education and humanitarian initiatives in conflict – affected regions.

The Nigeria Country Office is hereby seeking proposal for qualified and interested Health Maintenance Organizations (HMOs) for the provision and management of healthcare services for our local employees in Nigeria.

A. Scope of service required:

The HMO(s) will be expected to provide high quality and cost-effective healthcare services to employees of FHI360 and partner. The selected organization(s) is expected to always ensure easy access to healthcare services across Nigeria. The services to be provided will include, but not limited to the following:

1. Provision of comprehensive healthcare services to our staff 24hours 7 days of the week covering areas such as: general medical services, dental services, laboratory services, gynaecological services, paediatric services and surgeries covered among others.
2. Prompt emergency services and evacuation should the need arise
3. High-quality referral systems among health providers
4. Provision of usage statistics to FHI360 and implementing partners
5. Advisory services to FHI360 and implementing partners on healthcare services such as wellness programs
6. Two hundred (200) Staff (with high potentials of growth) at the course of implementation of its programs.
7. Break down of top 3 plans available by the HMO for both individual and family (inclusive any discount)
8. clear break down of health issues under cover and issues not covered
9. list of hospitals and clinics in all major cities and other locations in Nigeria.
10. Willingness to make presentation to cross section of staff in Abuja and field offices

B. Engagement Period

The expected period of engagement will be for one year. However, this is subject to renewal upon satisfactory performance of the vendor and availability of funding.

The period for this service engagement will be one year from date of signing of SLA and Purchase Order

C. Proposal Submission Requirements:

1. Detailed Company Profile with registered address, functional email, telephone numbers and point of contact for the organization.
2. Evidence of company registration with the Corporate Affairs Commission, including form CAC7 & CAC2
3. Tax Clearance Certificate for the past 3 years
4. Evidence of current accreditation by the National Health Insurance Scheme (NHIS)
5. List of service providers
6. List of health services/scheme/coverage/plans and exclusions
7. Verifiable list of current clients, including International Non-Government Organization
8. Number of personnel and contact of regional offices
9. Documentation of Support and Escalation procedures
10. Premium/rate/price for the health services/scheme/coverage/plans provided by the service providers

D. Evaluation Stage, Selection Criteria and Weighted Score

Stage one: Conformity to the tender – Proposal must have all documents listed in Section C above. Evaluators will not make inference or assumption for incomplete information or document.

Stage two: Technical Evaluation criteria

The technical evaluation will be conducted using the criteria below:

Criteria	Weight (%)
NHIA Accreditation & Regulatory Compliance	10
Corporate registration, Experience and Capacity	10
Provider Network Coverage Nationwide	15
Quality of Healthcare Providers	15
Claims Processing and Administration System	5
Customer Support and Relationship Management	5
References and Past Performance	10
TOTAL	**70**

Vendors must attain a minimum technical score of 50% to proceed to the financial evaluation stage.

Stage three: Financial Evaluation - Premium/rate/price for each health services/scheme/coverage/plans (Weight: 30%)

Bidders shall provide:
PRICING SCHEDULE

Top 3 Package plan	Annual Premium Beneficiary (N)	Family Size Covered	Total Annual Cost (N)
Family Plan for each top 3 Package			
Individual Employee Plan each top 3			

Prices should remain valid for a minimum period of 90 days

E. Submission of Proposal

Bidders are requested to submit technical and financial bids in two separate PDF file, described as **"Technical Bid and Financial Bid respectively".** All fees must be in Naira (NGN) and signed by authorized representative of the bidding organization. You are required to submit your quote on your company letterhead paper duly signed by your authorized representative to quotations.**Nigeria@fhi360.org** on or before **5.00pm (Nigerian Time) November 13th, 2026**.

The subject of the email should **"PROVISION OF HEALTH MAINTENANCE SERVICES"**

Safeguarding:

FHI 360 is committed to providing a safe environment for all employees, beneficiaries and anyone contracted by FHI 360. This Includes taking measures to protecting vulnerable people from Sexual Exploitation and Abuse (SEA) by either FHI 360 employees or associated personnel. FHI 360 abides by child safeguarding principles. FHI 360's Safeguarding Policies apply and flow out to all FHI 360 staff, board members, volunteers, and partner staff (subcontractors, consultants, vendors, and sub-recipients), regardless of the funding mechanism or amount of contract, agreement, or purchase order.

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• The issuance of this RFQ, the submission of a response by an Offeror, or the acceptance of such a response by FHI 360 does not obligate FHI 360 in any manner. FHI 360 makes no warranty or guarantee that an award will be made as a result of this RFQ.
• FHI 360 reserves the right:
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- to accept or reject any or all proposals to this RFQ;
- to waive any proposal deficiencies, and/or communicate with any Offeror to correct or clarify responses that do not conform to instructions;
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• FHI 360 is not responsible for any costs, including travel expenses, incurred by Offerors for preparation and submission of proposal, including any requests for additional information, interviews or negotiations, or any work performed prior to written authorization from FHI 360 to proceed.

Stakeholders fault INEC over voters' register, candidate nominations

CONTINUED FROM PAGE 6

shortcomings should escape accountability.

He said: "INEC must recognise that public confidence depends not only on its independence but also on its willingness to subject itself to the same legal standards it imposes on others."

Olajide maintained that INEC was an umpire and not the owner of the electoral process, stressing that its authority derived from the Constitution and the Electoral Act, while the mandate belonged to the people.

"The commission must therefore demonstrate that nobody, including the institution conducting the elections, is above the law," he added.

Suraj cautions against blaming electoral umpire alone

CHAIRMAN of the Human and Environmental Development Agenda (HEDA), Lanre Suraj, however, cautioned against holding INEC responsible for all the challenges confronting the electoral process without examining the conduct of politicians and political parties.

He argued that the activities of political actors often make the commission's responsibilities more difficult and generate controversies capable of undermining public confidence in democratic institutions.

According to him, politicians and political parties are not always willing to play by the rules, particularly when their ambitions or political interests are threatened.

He identified internal disagreements over candidate selection, procedural lapses and attempts to manipulate the electoral process for political advantage as some of the factors behind disputes frequently attributed to INEC.

Suraj also observed that understanding Nigeria's electoral politics required a deeper appreciation of the manoeuvring and tactics politicians deploy.

Citizens, he said, must be able to recognise when electoral controversies are deliberately manufactured to discredit institutions or divert attention from political parties' failure to observe established rules.

While maintaining that his position was not an endorsement of impunity or a defence of INEC where it had failed to discharge its constitutional responsibilities, he insisted that allegations against the commission must be supported by verifiable evidence.

On claims that INEC showed preferential treatment by accepting or accrediting candidates submitted by the ruling party after the stipulated deadline while rejecting similar submissions by opposition parties, Suraj argued that affected parties and candidates should approach the courts to establish their claims.

He warned that sweeping allegations of bias without establishing the facts could further erode public confidence in electoral institutions and weaken democratic accountability.

"INEC must answer for any breach of the law, but politicians and political parties must equally be held responsible for their conduct. The credibility of elections, he argued, depends not only on the performance of the electoral umpire but also on parties' willingness to respect the law, conduct transparent primaries and accept the rules governing electoral competition."

Citizens urged to demand accountability

AS INEC faces questions over its implementation of the Electoral Act, stakeholders have identified judicial intervention, legislative oversight, independent monitoring and sustained public demands for transparency as avenues through which citizens can hold the commission accountable.

Omale said Nigerians must insist on credible voter registration, independent election observation and strict compliance with electoral laws, adding that specific allegations should be verified against relevant statutory provisions, INEC's official timetable and documentary evidence.

He identified the courts as an important avenue for addressing alleged violations, while urging the Nigerian Bar Association and civil society organisations to monitor the commission's activities.

He said: "Ultimately, INEC cannot be the enforcer of electoral laws and simultaneously become an exception to those laws. Its independence must never become a licence for impunity. The credibility of the 2027 general elections will depend on whether INEC is prepared to obey the same law it demands that political parties and candidates obey."

Olajide, on his part, called on the National Assembly to intensify its oversight of the commission, while affected political parties and candidates should seek judicial redress where they can establish violations of their rights.

He also urged civil society organisations to independently monitor the voters' register, candidate lists, election technology and result-transmission arrangements.

Beyond these measures, he proposed that INEC publish a comprehensive compliance report detailing its statutory obligations, deadlines, actions taken and explanations for any delays.

"Ultimately, credible elections cannot be guaranteed by assurances alone. Nigerians must insist on transparency, consistency and accountability before election day," he said.

INEC removes 1.27m invalid voter records

MEANWHILE, INEC has removed more than 1.27 million invalid records from the National Register of Voters following a technology-enabled verification exercise that uncovered about 1.5 million questionable entries.

INEC Chairman, Prof. Joash Amupitan, disclosed this yesterday when the United Nations Special Representative of the Secretary-General for West Africa and the Sahel, Leonardo Santos Simão, visited the commission's headquarters in Abuja.

Amupitan said the commission identified the questionable records as part of efforts to sanitise the voters' register and eliminate irregularities capable of undermining the credibility of the 2027 general elections.

He explained that more than 1.27 million of the 1.5 million records identified had been confirmed invalid and subsequently removed from the database.

The INEC chairman said the commission was determined to strengthen the integrity of the National Register of Voters through technology, improved administrative processes and public participation in the verification exercise.

He disclosed that the register currently contained more than 103 million voters, with young Nigerians aged between 18 and 34 accounting for nearly 29 per cent of the electorate.

According to him, the commission is also conducting a comprehensive review of the register through the claims and objections process ahead of the publication of the final register scheduled for December 15, 2026.

INEC outlines preparations, seeks international support

AMUPITAN further disclosed that the nationwide Permanent Voter Card (PVC) collection exercise was ongoing, with collection points decentralised to registration areas and wards across the 774 local government areas.

He said the commission was strengthening the deployment of the Bimodal Voter Accreditation System (BVAS) and the INEC Result Viewing Portal (IReV) to improve voter accreditation and transparency in result management.

The chairman said INEC had completed nine of the 14 activities on its revised timetable for the 2027 elections, while operational readiness assessments were ongoing across the six geopolitical zones.

He added that the commission had procured 57,000 BVAS devices and election materials for 176,846 polling units.

Amupitan also disclosed that INEC had deployed its Candidates Nomination Portal, which processed nominations for 21 of the country's 22 registered political parties.

He identified misinformation, disinformation, hate speech and the growing misuse of artificial intelligence as emerging threats to electoral integrity, calling for stronger international cooperation to address the challenges.

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

DYQUE

Nigeria Energy

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World Report

Trump takes aim at Republicans but says Democrats did a 'good job'

UNITED States President, Donald Trump, has taken aim at Republicans and conceded that the Democrats have done a good job in the U.S midterm elections, as they take control of both the Senate and House of Representatives in a momentous win.

In a post on his Truth Social platform, Trump derided Greg Abbott, who lost the Texas governor race to Democrat Gina Hinojosa, saying that Abbott wouldn't have lost if he "hadn't become a RINO in the last six months",an acronym for 'Republican in Name Only.'

The President said that if he had been on the ballot, the Republicans would have won in a landslide. But he also said that he accepted the results of the election, telling The New York Times that he was willing to accept them.

While speaking to the paper, Trump added that he looks forward to working with the Democrats.

"We will probably work something out", he said.

In a separate interview with Fox News, Trump said he was a little surprised at the outcome, saying that he had thought the Republican candidates will do better.

"The Democrats did a good job. they fought hard", he said, but worried that the Democrats would send 'insane' legislation to his desk that he would veto.

"After a couple of months of vetoes, they will call and they will say, "how do we get this stuff done? And we will work together. I have the power of veto", he boasted.

On Truth Social, he posted a photo of a red cap, the kind usually emblazoned with his Make America Great Again slogan, emblazoned with the word 'VETO', in an apparent reference to his ability to block legislation in Congress, admitting that the Iran conflict had contributed to the defeat.

Asked by a Fox News anchor what the takeaways of the results were, he said Iran was part of it, noting that it was the war's impacts on U.S fuel prices that turned voters away.

"People agree with what I am doing on Iran but they probably weren't willing to do the short-term consequences of paying more for gasoline. I understand that", he said.

UK emerges as key base for African tech firms, report finds

By **Silver Nwokoro**

THE United Kingdom (UK) is emerging as a major destination for African technology companies, offering not only corporate registration but also operational support, regulatory licensing and access to customers, a new report by TLP Advisory has found.

The report, 'Home and Away: Tracking African Tech's Global Footprint', the firm's third annual research, examined 100 technology companies across Nigeria, Kenya, South Africa, Egypt, Ghana and Morocco to understand why they establish business affiliations with the UK, United States and United Arab Emirates (UAE).

It found that while the U.S is primarily associated with financing-related incorporation and the UAE serves largely as an operational base for accessing the Middle East, the UK combines corporate establishment with a broader commercial presence.

According to the report, 84 per cent of African technology companies with UK affiliations are incorporated there while 47 per cent have operational presence and 19 per cent hold regulatory licences.

In comparison, only three per cent of US-affiliated companies and four per cent of UAE-affiliated firms hold regulatory licences.

Speaking at the report's launch, Co-Founder and Partner of TLP Advisory, Odunoluwa Longe, said most African technology companies maintained legal structures abroad alongside their home-country operations.

"What' is striking about the UK is how often it comes with more than only incorporation. It comes with licences, teams on the ground and customers", she said.

Longe said founders needed to be deliberate about their objectives in different markets and build the necessary networks, partnerships and commercial relationships to translate international presence into business growth.

The report also identified the UAE as an important destination, particularly for companies seeking operational access to markets across the Mid dle East, Africa and Asia.

It found that 87 per cent of UAE-affiliated companies have operational presence in the country, making it the most operationally focused of the three markets examined.

The UAE's appeal, according to the report, is supported by established financial and trade networks as well as free zones and financial centres that provide opportunities for foreign businesses to establish local operations.

Egyptian technology companies recorded particularly strong connections with the UAE, with 70 per cent having affiliations with the country compared with 50 per cent with the United States.

The report attributed this trend partly to geographical proximity and shared language and cultural ties.

Founder and Chief Executive Officer,Flutterwave, Olugbenga Agboola, said Africa remained the company's home because it understood the continent's challenges and had its customers there.

However, he noted that expanding a business of such scale require access to capital, talent and opportunities beyond the continent.

For African fintech companies, the UK offers access to an established market and a sizeable African diaspora with existing cross-border financial connections.

The report cited research indicating that 40 per cent of UK residents born in Sub-Saharan Africa send money abroad, compared with 27 per cent of all UK residents born overseas.

MAY & BAKER NIGERIA PLC Rc.558

UNAUDITED INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2026

The Board of Directors of May & Baker Nigeria Plc. hereby announce the following unaudited interim consolidated and separate financial results for the third quarter ended 30 September, 2026

	The Group				The Company			
	3 Months to September, 2026	9 Months September, 2026	3 Months to September, 2025	9 Months September, 2025	3 Months to September, 2026	9 Months September, 2026	3 Months to September, 2025	9 Months September, 2025
	N'000	N'000	N'000	N'000	N'000	N'000	N'000	N'000
Continuing operations								
Revenue	11,687,373	**30,967,740**	10,241,847	**29,525,378**	10,087,560	**26,641,655**	8,959,707	**26,775,789**
Cost of sales	(5,651,762)	**(17,258,023)**	(6,799,928)	**(19,413,057)**	(4,883,582)	**(14,818,233)**	(6,001,378)	**(17,679,300)**
Gross profit	6,035,610	13,709,716	3,441,919	10,112,321	5,203,977	11,823,421	2,958,329	9,096,489
Other operating income/(Loss)	(24,857)	**(85,303)**	(52,077)	**(17,790)**	(31,941)	**(97,547)**	(52,753)	**(41,821)**
Distribution, sales and marketing expense	(1,459,782)	**(3,150,385)**	(1,064,024)	**(3,088,803)**	(1,299,313)	**(2,742,775)**	(948,074)	**(2,786,813)**
Administrative expenses	(696,432)	**(2,025,195)**	(614,846)	**(1,926,837)**	(679,173)	**(1,976,130)**	(592,261)	**(1,889,091)**
Operating profit/(loss)	3,854,539	8,448,833	1,710,972	5,078,891	3,193,550	7,006,969	1,365,241	4,378,765
Interest income	378,825	**861,929**	172,761	**412,840**	324,973	**750,224**	157,519	**397,598**
Finance costs	(143,734)	**(368,465)**	(147,535)	**(541,651)**	(139,708)	**(360,252)**	(136,445)	**(507,536)**
Share of profit/(Loss) of Joint Venture	(15,677)	**(20,044)**	(35,193)	**(34,946)**	-	-	-	-
Profit/(Loss) before tax	4,073,953	8,922,253	1,701,006	4,915,135	3,378,815	7,396,941	1,386,316	4,268,827
Current tax expense	**(1,385,144)**	**(3,033,566)**	**(544,322)**	**(1,572,843)**	**(1,148,797)**	**(2,514,960)**	**(443,621)**	**(1,366,025)**
Profit for the year	2,688,809	5,888,687	1,156,684	3,342,292	2,230,018	4,881,981	942,695	2,902,802
Other comprehensive income:								
Items that will not be reclassified subsequently to								
Asset revaluation gain net of tax	-	-	-	-	-			
Total comprehensive income	2,688,809	5,888,687	1,156,684	3,342,292	2,230,018	4,881,981	942,695	2,902,802
Earnings per share								
Basic (kobo per share) from continuing operation	**155.85**	**341.33**	**67.05**	**193.73**	**129.26**	**282.97**	**54.64**	**168.26**
Diluted (kobo per share) from continuing operation	**155.85**	**341.33**	**67.05**	**193.73**	**129.26**	**282.97**	**54.64**	**168.26**

All the profit of the Group is attributable to Owners of the company as there are no non-controlling interests.

By Order of the Board,

Marina Nominees Limited
Company Secretaries
FRC/2013/ICSAN/00000003280
Lagos, Nigeria
28 October, 2026.

May & Baker Nig. Plc. 1, May & Baker Ave. off Idi-iroko Rd. Ota, Ogun State, Nigeria
For the detailed unaudited Financial Statement for the period, please visit **www.may-bakerng.com**

Nigeria accounts for 25% of global maternal deaths, UN declares

From **Sodiq Omolaoye**, Abuja

• One in 22 women risks death in pregnancy, childbirth

NIGERIA'S maternal mortality burden has raised concern once again, with the United Nations stating that it accounts for at least 25 per cent of global maternal deaths.

Disclosing this yesterday at the second annual National Sexual and Reproductive Health and Rights (SRHR) Network Conference in Abuja, the Women Country Representative to Nigeria and ECOWAS, Beatrice Eyong, said the issue remains a serious challenge requiring urgent and collective action.

Reflecting on the conference theme, 'Redefining SRHR: Gender Justice, Innovation and Collective Action', Eyong said a Nigerian woman faced a lifetime risk of dying from pregnancy-related complications at a rate of one in 22, compared to one in over 4,000 in developed countries.

She noted that about eight million children were born annually in Nigeria, with the figure representing millions of women whose lives were at risk from preventable complications associated with pregnancy and childbirth.

However, she stressed that "no woman should sacrifice her life dying while giving birth. It shouldn't happen, especially in this century, with all the technologies that we have."

To that end, Eyong called on government, development partners, civil society organisations and other stakeholders to move beyond policy declarations and address the underlying social and economic factors contributing to maternal deaths.

She noted that maternal mortality statistics were often the outcome of deeper gender-related barriers that prevented women from accessing healthcare services, including mistreatment by health workers, harmful social norms and limited financial empowerment.

Meanwhile, President of Lawyers Alert, Dr Rommy Mom, called for greater access to free legal services for women and other vulnerable groups, particularly those who lacked the financial resources to pursue justice.

Mom said economic difficulties often prevented women from accessing the justice system, despite the existence of laws designed to protect their rights.

In the meantime, the Minister of Youth Development, Olawande Ayodele, said young people could not fully realise their potential or participate meaningfully in governance and economic development without access to safe and equitable sexual and reproductive health information and services.

Represented by his Senior Special Assistant on Gender Matters, Kehinde Awujoola, the minister described sexual and reproductive health and rights as fundamental human rights and an important component of empowerment.

Also, the Minister of Health and Social Welfare, Prof. Muhammad Ali Pate, said the federal government recognised sexual and reproductive health and rights as integral to human dignity, equitable development and universal health coverage.



Zamfara State Governor, Dauda Lawal (left), one of the developers; Minister of Power, Joseph Tegbe; Managing Director of the Rural Electrification Agency, Abba Aliyu, and others at the groundbreaking of 37 mini-grid projects across seven local council areas in the state yesterday.

'Akwanga-Maiduguri Road to unlock regional economies, boost trade'

Urges voters to renew Tinubu's mandate, reject electoral violence

From **Terhemba Daka** and **Adamu Abuh**, Abuja

VICE President Kashim Shettima has said the federal government's strategic highway projects would transform Nigeria's economic landscape by connecting production centres to markets, stimulating regional commerce and turning different parts of the country into economic powerhouses.

Shettima particularly identified the proposed Akwanga-Jos-Bauchi-Gombe-Biu-Maiduguri Superhighway as a critical infrastructure investment that would strengthen economic integration between the North-Central and North-East, reduce transportation costs and expand opportunities for farmers, traders and businesses.

Speaking yesterday at the All Progressives Congress (APC) presidential campaign rally in Lafia, Nasarawa State, where he canvassed support for President Bola Tinubu's re-election, he argued that the administration needed another term to consolidate its infrastructure and economic reforms.

Aro wins Kogi West APC suit as Karimi heads to appeal

From **Ralph Omololu Agbana**, Lokoja

JUSTICE Salim Ibrahim of the Federal High Court in Abuja yesterday ruled that Samuel Aro won the All Progressives Congress (APC) ticket for Kogi West Senatorial District in the 2027 general election.

Aro had challenged the emergence of the sitting Senator Sunday Karimi as the APC candidate in the suit, which was first filed at the Federal High Court, Lokoja Division, before it was transferred to Abuja on grounds of insecurity, and was heard by.

Joining Karimi, the Independent National Electoral Commission (INEC) and APC in the suit, Aro had asked the court to declare him winner of the APC senatorial primary held on May 18, 2026, and to set aside the submission of Karimi's name to the INEC as the party's candidate for the 2027 election.

REA flags off 37 mini-grid projects in Zamfara, set to add 18.8MW

Zamfara unveils electricity policy, commissions 2.2MW solar infrastructure

NIGERIA'S Rural Electrification Agency (REA) has flagged off the development of two interconnected mini-grids and 35 isolated mini-grids, representing approximately 18.8 megawatts-peak (MWp) of solar generation capacity in Zamfara State.

With the groundbreaking performed yesterday, the new project will connect 125,106 households across Gummi, Gusau, Kaura Namoda, Maradun, Shinkafi, Tsafe and Zurmi local council areas of the state.

The commissioning also featured the unveiling of the Zamfara State Electricity Policy and the signing of a collaboration agreement between the REA and the Zamfara State Government to provide a framework for expanding reliable renewable electricity supply to critical government facilities and public institutions across the state.

Speaking at the event, Governor Dauda Lawal described the unveiling of the state's electricity policy and the partnership with REA as important steps in the government's broader economic development strategy.

He said the unveiling of the state electricity policy was a statement of the state's intention to build a structured, investment-friendly and sustainable electricity market that responds to the needs of the people and the ambitions of the economy.

He stressed that "reliable electricity is indispensable to agricultural transformation, industrial development, healthcare delivery, education and job creation," stating the government's commitment to ensuring that renewable energy becomes an important driver of enterprise development, economic opportunity and prosperity across the state.

Hassan Ali-Yusuf conferred Dan Sardauna Mambilla

THE Sardauna Emirate Council has conferred Dr. Hassan Haman Ali-Yusuf, who holds the *Maidala Mambilla* title, with another traditional title, the *Dan Sardauna Mambilla*.

A letter conveying the appointment, signed by the King of Mambilla and President of the Sardauna Traditional Council, His Majesty, Dr Shehu Audu Baju II, said the decision was unanimous.

"The Sardauna Traditional Council, Gembu, deemed it necessary to confer you with the above traditional title in recognition of your hard work and sense of patriotism for selfless services irrespective of religious or tribal affiliation," the monarch said.

According to the ruling council, Ali-Yusuf, who was born into the family of the late Amb. Jolly Tanko Yusuf, has commenced cattle rearing and irrigation in over half of the wide land mass in the Gembu region of Mambilla in Taraba State.

It further revealed that licenses for two quarry and mining sites were granted to his construction company, Haman & Foreman Construction Company, adding that equipment has been deployed, and bilateral agreements with a Chinese conglomerate are in process.

The council insists that Ali-Yusuf's strong commitment of over 10 decades and realistic investments earned him the recognition, adding that *Dan Sarduna* is a highly placed and recognised title befitting hard work, true developmental commitment and evident contribution to Taraba State and the Sardauna Emirate Council.

Speaking on the new honour, Ali-Yusuf said his priority remained meeting the expectations of the people, creating employment opportunities and generating wealth for the region.

He said his investments and other development initiatives were aimed at improving economic activities and creating opportunities for residents of the Mambilla area.

Born into the family of the late Ambassador Jolly Tanko Yusuf, Ali-Yusuf is a Taraba indigene whose business interests span agribusiness, construction and infrastructure development.

A date for the formal coronation is expected to be announced after the necessary notifications have been made to the Taraba State Governor and other relevant authorities, alongside the completion of the gazetting process.



Reps reaffirm oversight powers on telcos, others

Lawmakers divided over FCT rent regulation bill

From **Joel Oladele**, Abuja

THE House of Representatives has reaffirmed its constitutional powers to summon telecommunications operators over poor service delivery, insisting that the National Assembly has the right to perform oversight functions in the sector.

Their position yesterday in Abuja followed some legal opinions that the National Assembly lacked the power to summon telcos because the NCC regulates the industry.

This comes as the House of Representatives yesterday passed a bill for second reading seeking to regulate rental transactions in the Federal Capital Territory (FCT), amid disagreements over its proposed restrictions on multi-year rent payments.

While supporters described the legislation as necessary to protect tenants from exploitation, some lawmakers cautioned against an outright prohibition, arguing that the government should regulate rental arrangements rather than restrict landlords' choices.

Appeal Court rejects stay of proceedings in Offa robbery case

From **Mansur Aramide**, Ilorin

THE Court of Appeal in Kwara State has rejected the stay of proceedings in two separate appeals in the Offa robbery case, ruling that there is no reason to stay proceedings in criminal matters.

However, the court, presided over by Justice Ridwan Abdullahi, granted the application for abridgement of time within which the appellants should file their reply brief.

Following the decision, the High Court will continue proceedings on the Offa robbery case today, November 5, 2026.

The first appeal, Appeal No. CA/IL/4C/2026 was the matter between Yusuf Abdulwahab versus The People of Kwara State, the former Senate President, Olubukola Saraki; former Kwara State Governor, Abdulfatah Ahmed; and Ahmed's former political aide, Alabi Olalekan.

The second, with Appeal No. CA/IL/93C/2026, is between Alabi Olalekan and the People of Kwara State, the former Senate President, Olubukola Saraki; the former Kwara State Governor, Abdulfatah Ahmed, and Ahmed's former Chief of Staff, Yusuf Abdulwahab.

TheGuardian

Conscience, Nurtured by Truth

Guardian Nigeria | GuardianNigeria | 08136370421 | Guardiannigeria

Thursday, November 5, 2026

FIFA U-17 Women's World Cup

It's Nigeria versus Japan final as Flamingos bash Brazil 3-1

By **Christian Okpara**

NIGERIA'S hope of winning its first FIFA U-17 Women's World Cup title this year got close to fruition, yesterday, in Rabat, Morocco, where the Flamingos beat Brazil 3-1 in the second semifinal of the championship. The Flamingos will now meet Japan in the final following the Asians' defeat of defending champions, North Korea, in the first semifinal.

Nigeria's surge to the semifinals, with defending champions North Korea as one of its victims, gave the Flamingos' fans hope that, perhaps, this is the year the country will win its first FIFA women's title.

That dream was further oiled by the girls at the Mohammed V Stadium, where they ran rings around the Samba girls, scoring three second half goals to send their fans dancing.

After a goalless first half, Queen Joseph opened scores for the Flamingos in the 56th minute, while Awawu Bashiru made it 2-0 in the 71st minute.

Awawu doubled her tally nine minutes later to make it 3-0 before Greise Kelly reduced the tally for the Brazilians with a minute to the end of normal time, but it was a little too late for the Samba girls to experience a resurgence.

Nigeria will now meet Japan in Saturday's final game.

Japan defeated North Korea 4-1 via penalties after normal time ended 1-1 in the first semifinal.



The Flamingos celebrating one of their goals against Brazil at the FIFA U-17 Women's World Cup in Morocco yesterday. PHOTO: FIFA

'CAF was unfair to Jay-Jay Okocha'

From **Gowon Akpodonor**, Dakar, Senegal

A Senegalese football fan, Alioune Ndiaye, is still bitter over what he described as the "unfair treatment" meted out to Nigerian football legend, Austin 'Jay-Jay' Okocha, in his dream of winning the CAF African Footballer of the Year award.

Although Okocha retired from active football many years ago, the frustration he faced in his bid to become the African Footballer of the Year still remains a big debate among football fans and analysts.

On three occasions, Okocha came close to winning the crown. He was second in 1998, just two points behind Morocco's Mustapha Hadji, and also lost out in both 2003 and 2004 to Cameroon's Samuel Eto'o and Côte d'Ivoire's Didier Drogba, respectively.

To prove that Okocha deserved the CAF top prize, he was named the BBC African Player of the Year award consecutively in 2003 and 2004. He was also named the AFCON Best Player in 2004 after he led the Super Eagles to win the trophy in Tunisia.

Adamu to prioritise grassroots development, competition management

• Tinubu backs CAF Secretary-General emergence, approves CAF assembly in Abuja, Awards in Lagos

From **Terhemba Daka**, Abuja

THE new Secretary-General of the Confederation of African Football (CAF), Dr Samson Adamu, has said that he would prioritise grassroots football development and effective management of competitions while in office.

Adamu, who also pledged to bring football back to the hearts of Africans, said he would use his new position to strengthen African football and create greater opportunities for Nigeria and other member associations.

Speaking during a visit to the Presidency on Tuesday, Adamu said Nigeria's football development was inseparable from the growth of the game across Africa, stressing that the country could not achieve sustainable progress in isolation.

"If African football grows, Nigerian football grows also at the same time. And Nigerian football cannot grow by itself; it needs to grow also by competing with all the other African nations," he said.

The new CAF Secretary-General described his appointment as a historic honour and an opportunity to contribute to the advancement of football across the confederation's 54-member associations.

He acknowledged the support of President Bola Ahmed Tinubu and Vice President Kashim Shettima, particularly the Federal Government's backing for Nigeria's hosting of the two major CAF events.

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Chairman, Ikoyi Club 1938, Akinwumi Akintola (left); Group Executive, Commercial Banking, South Division of FirstBank, Nnaemeka Ejeh; and Golf Captain, Ikoyi Club 1938, Afolabi Balogun, during the unveiling of the programme for the Nigeria Cup on Tuesday.

Pros battle for FirstBank's N34.5m as Nigeria Cup begins Nov 16

By **Christian Okpara**

PROFESSIONAL golfers across the country are getting set to storm the Ikoyi Club 1938 to battle for the Nigeria Cup, which offers N65 million as the total prize money.

In its 65th edition, the championship sponsored by FirstBank of Nigeria Limited will tee off on November 16, organisers of the tournament have revealed.

According to the programme unveiled by the organisers on Tuesday, the Competition will feature Caddies who will take to the course on November 16, followed by the Championship kitty the following day, while Corporate Challenge for Charity will hold on November 19.

The main event, open to 0-9 handicap players, will be played over 54 holes from November 20 to 22.

The tournament, which is already attracting lots of interest within and outside the country, will see the winner of the professional category earning N10 million of the N34.5m staked.

Speaking on the event in Lagos, the Managing Director/Chief Executive Officer of FirstBank, Olusegun Alebiosu, restated the bank's commitment to golf sponsorship, saying, "In the game of golf, success is never accidental; it is earned through discipline, patience, strategic thinking, and an unwavering commitment to excellence, and these values equally define FirstBank."

Dakar 2026: Nigeria's Eyituoyo misses swimming medal

• Beach Volleyball cherishes Youth Olympics' experience

From **Gowon Akpodonor**, Dakar, Senegal

TEAM Nigeria's Obatoyinbo Kashope Eyitayo, yesterday, narrowly missed a medal from the swimming event at the ongoing Dakar 2026 Youth Olympic Games, as he placed sixth in the Men's 50M freestyle.

Team Nigeria officials at the venue had expected a medal from the young swimmer when he made it to the final after winning the swim-off against his Bahrain counterpart 23.55seconds as against 23.56 seconds.

But he finished sixth in the final event decided at 3.00 p.m. yesterday.

His sixth position notwithstanding, Team Nigeria's officials praised the swimmer for his resilience and determination.

He was the first Nigerian athlete to reach the final at Dakar 2026 YOG.

Meanwhile, the country's Beach Volleyball team has thanked the National Sports Commission (NSC) for the support it got at the Games.

Boasting a pedigree that includes being crowned African champions twice, finishing third twice, and securing qualification for the LA 28 Olympic Games, Team Nigeria's Beach Volleyball coach, Kayode Ajilore, was confident his players would make the podium at the ongoing Dakar 2026 Youth Olympic Games.

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