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NDC accuses Tinubu of starving national budget to fund campaign

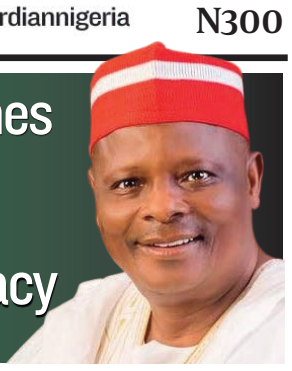
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Tinubu unveils five-year defence plan as APC claims 15,000 terrorists killed

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SunTrust Bank, OPay seal strategic partnership

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NATIONAL DEFENSE

"...more Nigerians are stepping forward, speaking up and standing with their Armed Forces. Their courage reminds us that the defence of our nation is not the duty of the military alone but a responsibility we must all share."

- Gen. Olufemi OLUYEDE | Chief of Defence Staff

Panorama

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SPOTLIGHT

NGE condemns prosecution of FIJ journalist, demands release

By **Oludare Richards**

THE Nigerian Guild of Editors (NGE) has condemned the arrest, detention, arraignment and remand of a journalist with the Foundation for Investigative Journalism (FIJ), Daniel Ojukwu, at the Kuje Correctional Centre in Abuja, demanding his immediate release.

The Guild, in a statement signed by its President, Eze Anaba, and General Secretary, Onuoha Ukeh, said it was alarmed that a journalist investigating and reporting matters of public interest was being subjected to criminal prosecution and incarceration over reports concerning the expenditure of public funds.

Ojukwu reportedly investigated the alleged payment of more than N147 million, approximately $109,000, to an Abuja-based restaurant for the construction of classrooms and a skills acquisition centre at a primary school in Lagos.

According to the NGE, the investigation raised questions about the existence of the projects, as well as the capacity and track record of the company involved in the contract.

"These are legitimate issues of public accountability that deserve transparent answers, not the criminalisation of the journalist who brought them to public attention," the Guild said.

Word Public Relations Forum begins in Abuja

By **Sunday Aikulola**

ALL is set for the 13th Word Public Relations Forum (WPRF) in Abuja. The landmark event is organised by the Global Alliance for Public Relations and Communication Management and hosted by the Nigerian Institute of Public Relations (NIPR).

Themed 'Responsible communication: The voice of the world,' Zambian President Hakainde Hichilema is expected to deliver the keynote address.

NIPR President, Ike Neliaku, disclosed that WPRF 2026 would explore the role of communication in advancing trust, ethical leadership, social cohesion, and sustainable development.

To him, at a time when misinformation, fragmentation, and global uncertainty pose new challenges, the forum will provide a platform for dialogue on how public relations can foster integrity, inclusion, and shared progress.

Atiku urges Nigerians to defend democracy, protect their votes

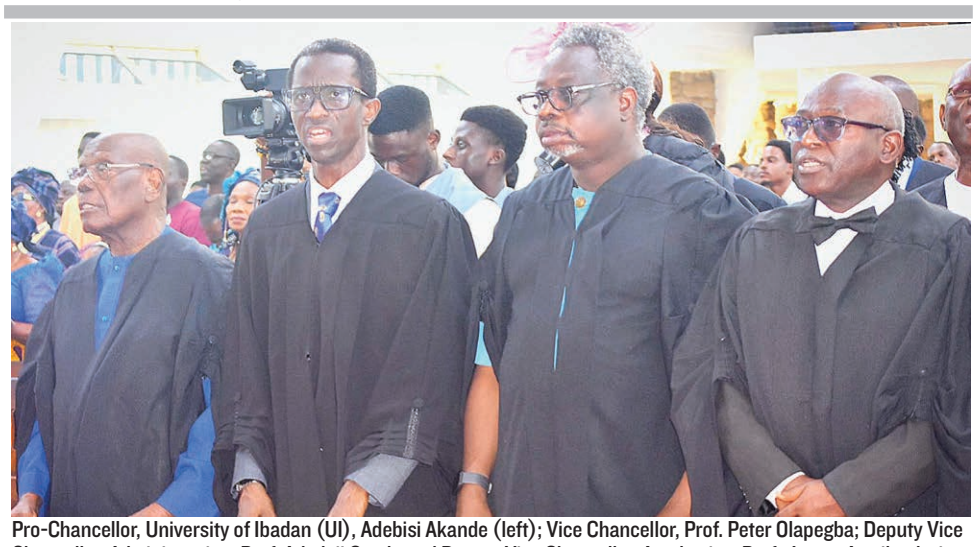
From **Muhammad Maitela** (Damaturu)

THE presidential candidate of the African Democratic Congress (ADC), Atiku Abubakar, has urged Nigerians to defend their votes against manipulation in the 2027 general elections, stressing the need to protect democracy and the people's mandate.

Atiku made the call yesterday during the launch of the ADC's Presidential campaign in Yobe State, held in Potiskum, where he urged supporters to come out in large numbers, cast their votes and remain vigilant throughout the elections.

"None of these promises can be achieved unless you come out in large numbers to vote for the ADC. Ensure that you cast your votes and protect them. If anyone attempts to manipulate your votes, challenge such action," he said.

The former vice-president also reiterated his promise to restore petrol and electricity subsidies if elected president in 2027, assuring Nigerians that his administration would not impose additional taxes on them.



Pro-Chancellor, University of Ibadan (UI), Adebisi Akande (left); Vice Chancellor, Prof. Peter Olapegba; Deputy Vice Chancellor, Administration, Prof. Adedeji Omole and Deputy Vice Chancellor, Academics, Prof. Juwon Arotiba during UI's 78th anniversary thanksgiving service at the Chapel of Resurrection, yesterday.

Senate to send State Police Bill to Tinubu this week for assent

From **John Akubo** (Abuja)

THE Leader of the Senate, Opeyemi Bamidele, said the National Assembly will transmit the State Police (Constitution Alteration) Bill, 2026 to President Bola Tinubu for assent this week.

32 state Houses of Assembly have approved it, which means the threshold under Section 9(2) of the 1999 Constitution (as amended) has been crossed. "We are now under obligation to transmit the bill to the President for assent," he said.

Bamidele spoke at the weekend while receiving "The Sun Senator of the Year" award from the founder of The Sun Publishing Limited and Chairman of the South East Development Commission, Senator Orji Uzor Kalu. He said the long-debated idea has moved "from rhetoric to reality."

Four more State Houses of Assembly are expected to submit their reports on or before November 17, when the National Assembly reconvenes, and he called this week "decisive and defining."

But he left no room for delay. "Whether the remaining states turn in their reports or not, we must move forward and fulfil the aspiration of our people," he said.

The bill proposes a Federal Police Service and State Police Services. Bamidele moved to calm the fears of critics, insisting it is not designed to create ethnic or state armies.

RANDOM FACTS

• Ethiopia has launched construction of 100,000 houses in 21 sites as part of a national project to provide 1.5 million homes for citizens.

• Egypt is the only African country sited in two continents. The country's Sinai Peninsula is located in Asia.

KNOW YOUR RIGHTS

• The right to quality and safe goods: Do you know that under Sec. 122 of the Federal Competition and Consumer Protection Act (FCCPA), goods must be suitable for their intended purpose, of good quality, free of defects, and durable for a reasonable period. There is an implied warranty covering these standards.

TODAY'S QUOTE

"No matter how old an individual may be, no matter if he is young or old, if he thinks in accordance with the times he is immortal.

Blessed are the common people. God loves them; that is why he made millions of them.

NNAMDI AZIKIWE

If Destiny throws a stone at you, don't let it become a millstone. Make it into a milestone.

SACHIN TENDULKAR"

TODAY IN HISTORY

• 2025 - Nigeria
Super Eagles World Cup hopes were dashed as Nigeria crashed out of contention for a spot after a dramatic penalty shootout loss to DR Congo in Rabat, Morocco in the African playoffs.

• 2022 - USA
Artemis Program: NASA launched Artemis 1 on the first flight of the Space Launch System, the start of the program's future missions to the moon.

• 2018 - UK
After several resignations in the British cabinet over Brexit, Stephen Barclay was appointed Brexit Secretary and ex-Home Secretary Amber Rudd became Work and Pensions Secretary.

• 2013 - India
Sachin Tendulkar, one of the most famous cricketers in the world, retired from playing cricket after his last test match (India v. West Indies).

• 2005 - Australia
Following a 31-year wait, Australia defeated Uruguay in a penalty shootout to qualify for the 2006 FIFA World Cup.

• 2002 - China
The first cases of the 2002–2004 SARS outbreak were traced to Foshan, Guangdong Province, China.

• 1996 - USA
Mother Teresa received honorary U.S. citizenship.

• 1990 - Germany
Pop group Milli Vanilli were stripped of their Grammy Award because the duo didn't sing at all on the *Girl You Know It's True* album. Session musicians had provided all the vocals.

• 1988 - Pakistan
In the first open election in more than a decade, voters in Pakistan elected populist candidate Benazir Bhutto to be Prime Minister of Pakistan.

• 1945 - Worldwide
The United Nations Educational, Scientific and Cultural Organization (UNESCO) was founded. It is a specialized agency of the United Nations (UN) with the aim of promoting world peace and security through international cooperation in education, arts, sciences and culture.

• 1904 - Nigeria
Nnamdi Azikiwe, the first President of Nigeria was born. He died in 1996. Commonly referred to as Zik of Africa, he served as the first native governor-general of Nigeria from 1960 to 1963 and president during the First Republic (1963–1966). He was one of the driving forces behind the country's independence in 1960.

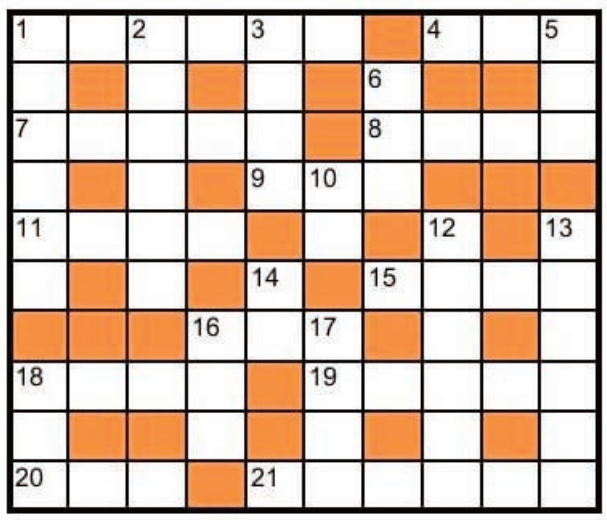
• 1855 - UK
David Livingstone became the first European to see the Victoria Falls in what is now Zambia-Zimbabwe.

... DAY 4586

OUR GIRLS STILL MISSING

Tope Templer Olaiya,
News Editor
@TopeTempler

CROSS WORD PUZZLE



• ACROSS

I. Surface of the earth, (6).
4. Write briefly, (3).
7. Use again, (5).
8. Heated compartment, (4).
9. Expected to arrive, (3).
II. Bloodthirsty, (4).
I5. Afro Beat late singer, (4).
I6. Utter something, (3).
I8. Lagos State's radical late lawyer, (4).
I9. Make somebody laugh, (5).
20. Left after all deductions, (3).
2I. LGA in Imo state, (6).

© Olulana Olukayode

• DOWN

I. Building used to house cars, (6).
2. Town in Cross River state, (6).
3. Require, (4).
5. Convert hide into leather, (3).
6. Enemy, (3).
I0. United Nations, abbr., (2).
I2. Decline, (6).
I3. Town in Delta state, (6).
I4. Barium's symbol, (2).
I6. Breaking of a moral law, (3).
I7. Jerk suddenly, (4).
I8. General, abbr., (3).

Check page 47 for solution to the puzzle

News

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NDC accuses Tinubu of starving national budget to fund campaign

From **Adamu Abuh** and **John Akubo**, Abuja

- Presidency risks civil unrest over debt burden, APC chieftain warns
- Despite N166.79tr debt, Oye says reforms yet to make impact

NIGERIA Democratic Congress (NDC) challenged the President Bola Tinubu administration to explain an alleged gap between funding for public services and spending on electioneering. It also accused Tinubu of splashing cash on propaganda while hospitals, barracks and roads go unfunded.

This elicited a warning from a chieftain of the All Progressives Congress (APC), Salihu Nataro, that Nigeria could face civil unrest if President Tinubu fails to address the country's mounting debt burden and worsening economic hardship.

Also, Chairman of the Alliance for Economic Research and Ethics (AERE), Dele Oye, has raised concerns over Nigeria's rising debt profile and worsening poverty levels, saying the economic reforms introduced by Tinubu have yet to translate into improved living conditions for more than 140 million Nigerians.

NDC said APC's "enormous expenditure" on political advertising and largesse may explain why the 2024 and 2025 budgets were not adequately funded, and why the 2026 budget has "gone into voicemail."

National Campaign Spokesperson of NDC, Dr Chiogo Ikokwu, said the evidence was all around.

"Nigerians are being hit with a barrage of advertisements and a flood of gifts, including vehicles, laptops, sewing machines and food items, handed out by groups and individuals claiming to stand on the President's mandate. We cannot help but draw an unsettling conclusion about the administration's spending priorities", she said.

Despite what she called the "palpable insecurity confronting the nation", only about seven per cent of the Defence Capital Budget was reportedly released in 2025. Even more troubling, she said, the Minister of Health reported that just N36 million of the N218 billion allocated to Health Capital expenditure was released in the same year.

NATARO, a former APC governorship candidate in Kebbi State, said the declining purchasing power of Nigerians, coupled with rising debt-servicing obligations, could trigger widespread discontent with far-reaching consequences for the country.

He urged Tinubu to halt further foreign borrowing and explore alternative sources of funding by harnessing local resources and available revenues to stimulate economic growth.

The APC chieftain said Nigerians elected Tinubu with the expectation that he would deploy his influence and international business connections to rescue the country from the burden of accumulated loans.

But he expressed concern that the administration continued to contract loans without sufficiently exploring alternatives to improve productivity, create jobs and strengthen the economy.

Oil revenue hits N27.4tr, 60% of firms default on gas flaring targets

- NUPRC pockets N342.81b collection cost, gas flare penalty rises to N611b
- 35 companies fail gas monetisation as NNPCL, Seplat lead 2025 flare volumes

From **Kingsley Jeremiah**, Abuja

NIGERIA'S oil and gas industry generated N27.41 trillion in revenue between 2023 and 2025, even as gas flaring worsened and nearly 60 per cent of companies directed to submit plans for eliminating or monetising routine flaring failed to comply with regulatory requirements.

The figures are contained in the 2025 Annual Report of the Nigerian Upstream Petroleum Regulatory Commission (NUPRC) released on Saturday, which indicates the growing disconnect between the industry's financial performance and its environmental obligations.

According to the report, the commission generated N4.43 trillion in 2023, with revenue rising sharply to N12.56 trillion in 2024 before declining to N10.42 trillion in 2025.

Despite the N27.41 trillion cumulative revenue recorded over the three years, the 2025 performance fell short of the N16.53 trillion budget by 36.97 per cent, showing the declining rate of fossil fuel revenue, on which Nigeria regularly based its national budget assumptions.

A significant portion of the commission's 2025 revenue came from oil and gas royalties, Project Gazelle and NNPC receivables, which collectively contributed N8.97 trillion, representing 86.08 per cent of the total.

However, the growing financial returns from the sector coincided with worsening gas-flaring figures, raising questions about the effectiveness of regulatory measures aimed at reducing emissions and improving the utilisation of Nigeria's natural gas resources.

Read the remaining story on www.guardian.ng



Chairman, Andaz Limited, Zvezdan Randelovic (left); General Manager, Sinotruck International, Song Yang; Group Vice President, Oil & Gas and Fertiliser, Dangote Industries Limited, Devakumar Edwin; representative of the Lagos State Commissioner for Transportation, Olasunkanmi Ojoowuro; President, Sinotruck Group, Liu Wei; Managing Director, Sinotruck West Africa Limited, Hikmat Thapa and Deputy General Manager, Sinotruck West Africa, Liu Bin, during the inauguration of Dangote Sinotruk Andaz, the joint venture for the first EV truck in Lagos, yesterday. PHOTO: AYODELE ADENIRAN.

Kwankwaso pushes 51% mandate as Jonathan seeks stronger democracy

From **Kehinde Olatunji** (Lagos) and **Murtala Adewale** (Kano)

- Macaulay's family asks Tinubu to return ex-nationalist's residence site

NIGERIA Democratic Congress (NDC) vice presidential candidate, Dr Rabiu Kwankwaso, has renewed his call for electoral reforms that require a presidential candidate to secure a minimum of 51 per cent of the total votes cast before being declared the winner.

Ahead of the 2026 Independence centenary, former President Goodluck Jonathan has called for comprehensive reform of Nigeria's democratic system, political recruitment process and education sector, warning that the country risks disappointing its founding nationalists if it fails to translate political independence into meaningful development.

Still on the Independence era, Bode George called on President Bola Tinubu and the Federal Government to return Macaulay's residence – which the British colonial authorities demolished after he died in 1946 and built the General Post Office on the site – to his descendants to enable them to establish a permanent memorial in his honour.

Kwankwaso's agitation comes against Section 134 (2)(a) of the 1999 Constitution, which implies that a candidate is deemed elected as President after securing the highest number of votes cast at the election, among other conditions.

He believes it is imperative for a presidential candidate to secure at least 51 per cent of votes cast to strengthen the legitimacy of electoral mandates.

Specifically citing the 2023 presidential election, in which Tinubu was declared the winner with about 34 per cent of the total votes cast, the Kwankwasiyya Movement leader said that this shouldn't be tenable.

He observed that the figure represented about nine per cent of the country's 93 million registered voters, arguing that constitutional reforms should consider requiring presidential candidates to secure at least 51 per cent of votes cast to strengthen the electoral system.

Kwankwaso, who spoke during the 5th Convocation of Skyline University, Kano, at the weekend, described the NDC presidential candidate, Peter Obi, as an incorruptible leader who can best lead Nigeria to the Promised Land, if voted to power in 2027.

Besides, Kwankwaso expressed confidence that the newly registered NDC would emerge as a formidable political force ahead of the 2027 general elections.

The former Kano governor, however, accused some political office holders of using their positions to frustrate opposition parties, alleging that political desperation had made it increasingly difficult for opposition candidates to campaign freely in several states. He cited the attacks on opposition campaign activities in Benue, Cross River and Lagos states.

Kwankwaso also raised concerns over the role of the Independent National Electoral Commission (INEC) and the judiciary in ensuring credible elections, with particular reference to a dispute involving the NDC and its candidate in Kano.

JONATHAN made the call for democratic reforms while chairing the Herbert Macaulay Memorial Colloquium in Lagos at the weekend, organised by the Macaulay Heritage Foundation to commemorate the 162nd anniversary of the birth of the nationalist pioneer.

He said Nigeria must move beyond celebrating its Independence heroes to building a country that reflects the ideals and aspirations for which they struggled.

Describing the late Macaulay as a man of remarkable intellect, courage and conviction, Jonathan noted that the nationalist was an engineer, surveyor, journalist, political activist and public intellectual who challenged colonial injustice and demanded greater political participation and self-determination for Nigerians.

Read the remaining story on www.guardian.ng

Why I'm vying for president, by Makinde

- Urges Tinubu to quit race, ensure credible polls

From **Azimazi Momoh Jimoh**, Abuja

GOVERNOR Seyi Makinde of Oyo State has said he is contesting the 2027 presidential election to win, reset Nigeria and lead the country into a new era of opportunity, security and shared prosperity.

Similarly, the Makinde-Daura Presidential Campaign Organisation (MDPCO) urged President Bola Tinubu to withdraw from the race and guarantee credible elections, warning that growing public resentment against his administration could plunge the country into crisis.

In a statement issued by his campaign office yesterday, Makinde reaffirmed his commitment to a single four-year term, saying this would allow Southern Nigeria to complete its eight-year turn in the presidency by 2031.

"Governor Makinde is seeking the mandate of Nigerians with a clear sense of purpose and a firm commitment to accountable leadership. His 'Reset Agenda' is very clear on this. His campaign is already taking that message to citizens in every part of the country.

"His commitment to a single four-year term is rooted in his belief that national unity rests on fairness, mutual respect and fidelity to the understandings that hold our federation together. Southern Nigeria should complete its remaining four years in the presidency, bringing its turn to eight years by 2031," the statement reads.

MDPCO, which is backing the Allied Peoples Movement (APM) presidential candidate, Makinde, said the President should demonstrate statesmanship by respecting the growing clamour for a change of leadership across the country.

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Governing Boards:

Prolonged vacuum erodes oversight, patience, staff welfare in govt hospitals

The prolonged absence of the governing councils and boards of federal agencies, parastatals, and federal tertiary hospitals is creating regulatory uncertainty, weakening oversight, and potentially affecting professional licensing, accreditation of training programmes, workers' welfare, disciplinary proceedings, institutional accountability, and ultimately, patient safety, **NKECHI ONYEDIKA-UGOEZE** *and* ***IJEOMA NWANOSIKE*** *report.*

CONCERNS are mounting over the Federal Government's failure to reconstitute and inaugurate the governing councils and boards of federal agencies, parastatals, and federal tertiary hospitals under the Federal Ministry of Health and Social Welfare more than three years after President Bola Ahmed Tinubu assumed office.

In the last 39 months, virtually all health-sector agencies, regulatory bodies, and federal tertiary hospitals have operated without governing councils and boards, in contravention of the Acts of Parliament that established them, raising significant institutional and statutory concerns across the healthcare sector.

While the administration has since reconstituted governing councils in other sectors like higher education and selectively appointed chairpersons for a handful of specific health parastatals and regulatory bodies without board members, the widespread absence of boards across the broader spectrum of federal tertiary hospitals remains a critical issue.

The councils are empowered, under their respective enabling laws, to perform functions including accreditation of training programmes and facilities, professional registration and licensing, and disciplinary oversight.

Their non-existence, therefore, raises serious questions about the legal basis for decisions made during periods when the substantive councils and boards were not in place.

In the Nigerian healthcare ecosystem, these governing councils are distinct in having a broader, systemic mandate that extends beyond simple administrative management. They act as strategic links between national health policies, profession-specific standards, and public consumer protection.

The Acts of Parliament establishing each agency stipulate the appointment of governing boards to work with the management team in the agencies' operations.

The governing councils and boards create an internal governance mechanism through which management decisions, expenditure, employment, procurement, and institutional performance can be scrutinised; where such mechanisms are weak or absent, the risk of unchecked decision-making increases.

Besides, the governing councils and boards of federal health agencies and tertiary hospitals in Nigeria provide institutional oversight, strategic direction, and policy implementation to ensure accountability and high standards of care.

Therefore, the absence of the boards has operational and performance implications for the agencies, especially considering the legal burdens strictly imposed on them.

Such burdens include ensuring the effectiveness of general administration, formulation, consideration and approval of strategic plans, policies, annual budgets and accounts, appointments, promotions and discipline of senior management employees and general oversight of the agencies.

Among such agencies and parastatals under the Federal Ministry of Health and Social Welfare are the National Agency for Food and Drug Administration and Control (NAFDAC), the National Primary Health Care Development Agency (NPHCDA), the Nigeria Centre for Disease Control and Prevention (NCDC), the National Health Insurance Authority (NHIA), the National Agency for the Control of AIDS (NACA), the Nigerian Institute of Medical Research (NIMR), the National Institute for Pharmaceutical Research and Development (NIPRD), and the National Blood Service Commission (NBSC).

Others are the Medical and Dental Council of Nigeria (MDCN), Medical Laboratory Science Council of Nigeria (MLSCN), the Pharmacy Council of Nigeria (PCN), the Nursing and Midwifery Council of Nigeria (NMCN), the Physiotherapy and Medical Rehabilitation Board, the Radiographers Registration and Regulations Board, and the Health and Medical Records Registration Board.

Also included are all federal teaching hospitals and federal medical centres (FMCs) that offer secondary and tertiary clinical services, as well as the National Orthopaedic Hospitals and Federal Neuropsychiatric Hospitals across all geopolitical zones.

> "Hospital boards are important instruments of governance, accountability, and institutional oversight; they provide layers of checks and balances between the hospital's chief executive and the wider government structure."

On February 14, 2024, the Federal Government, in a statement released by the then spokesperson of the President, Ajuri Ngilare, announced the appointment of chairpersons of boards of some agencies in the health sector without board members.

They include NAFDAC, MDCN, PCN, MLSCN, and the National Blood Service Commission (NBSC),

Apart from the Governing Council of the NHIA, which was inaugurated in July 2025, the NMCN governing board, inaugurated in June 2026, and the MDCN governing council, inaugurated in August 2026, the governing councils and boards of other agencies are yet to be reconstituted.

After a cursory look at the state of things, stakeholders described the situation as an anomaly and a breach of the law, stressing that non-functional boards give room for abuse, corruption and irresponsibility, arguing that the chairpersons of the governing boards and councils are appointed with the complementary members and inaugurated by relevant ministries at the behest of the president.

They also maintained that running parastatals without active boards removes essential checks and balances, creating high risks for financial mismanagement and abuse of office by chief executives.

In an interview with *The Guardian*, the President of the Medical Laboratory Science Council of Nigeria (AMLSCN), Casmir Ifeanyi, described the absence of boards and councils for regulatory bodies and tertiary health institutions as very worrisome and called on President Bola Ahmed Tinubu to reconstitute them without further delay.

Ifeanyi stated that the health sector has continued to operate without regulation, due process, requisite oversight, and in a manner at variance with the laws over the past three years.

While observing that laws establishing Nigeria's professional regulatory councils were not designed to allow the institutions to operate indefinitely without their governing bodies, Ifeanyi argued that in the absence of governing boards, chief executives could effectively become "sole administrators," a situation he said was not contemplated by the laws establishing the institutions.

The AMLSCN president alleged that where boards are absent, ministers and senior officials may inadvertently become involved in decisions that enabling laws reserve for independent statutory councils, noting that ministers, who already have important supervisory responsibilities, do not necessarily have the authority to assume the statutory functions of regulatory councils.

Ifeanyi explained that the professional regulatory councils play crucial roles in determining who may practise regulated health professions and under what standards.

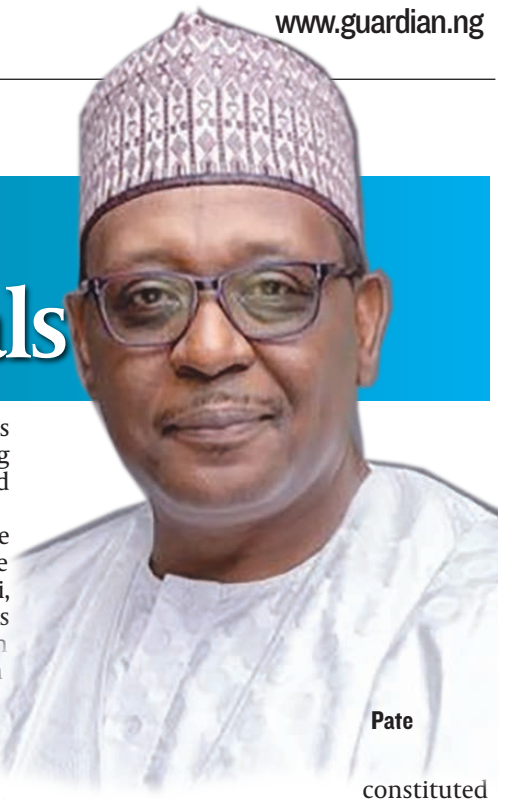
"Decisions about whether a doctor, pharmacist, medical laboratory scientist, or other regulated professional should be licensed, disciplined, or permitted to continue practising can have profound consequences for both the practitioner and the public."

Ifeanyi pointed out that the councils are empowered, under their respective enabling laws, to perform functions including accreditation of training programmes and facilities, professional registration and licensing, and disciplinary oversight.

He therefore questioned the legal basis for decisions made during periods when the substantive councils were not in place.

"Students have been enlisted to study these programmes," he argued. "Who approved their indexing and enlistment? People have studied, graduated and obtained results. Who approved their results?"

The AMLSCN president warned that practitioners licensed during the period could potentially face questions over the legal authority under which their licences were issued, arguing that the absence of properly constituted councils could expose such decisions to legal challenges.



Pate

The AMLSCN President noted that if a health professional is accused of negligence, malpractice or other professional misconduct, regulatory laws generally provide mechanisms for investigation and disciplinary proceedings.

Ifeanyi argued that the absence of properly constituted councils raises questions about who has the authority to initiate and conclude such processes.

He said: "If there is a case of negligence or malpractice and somebody is maimed or killed, who will constitute the panel that will look into such acts of misconduct?"

On the appointment of chairpersons of some of the agencies without board or council members, Ifeanyi said, "This is contrary to the law; the chairpersons of the governing boards and councils are appointed with the complementary members and inaugurated by relevant ministries at the behest of the President. Since the pronouncement of eight professional regulatory bodies in the health sector, they have remained comatose because the board cannot function with only the chairman; it is against the law.

Also speaking with *The Guardian*, a former president of the Pharmaceutical Society of Nigeria (PSN), Olumide Akintayo made a similar argument, using the Pharmacy Council as an example.

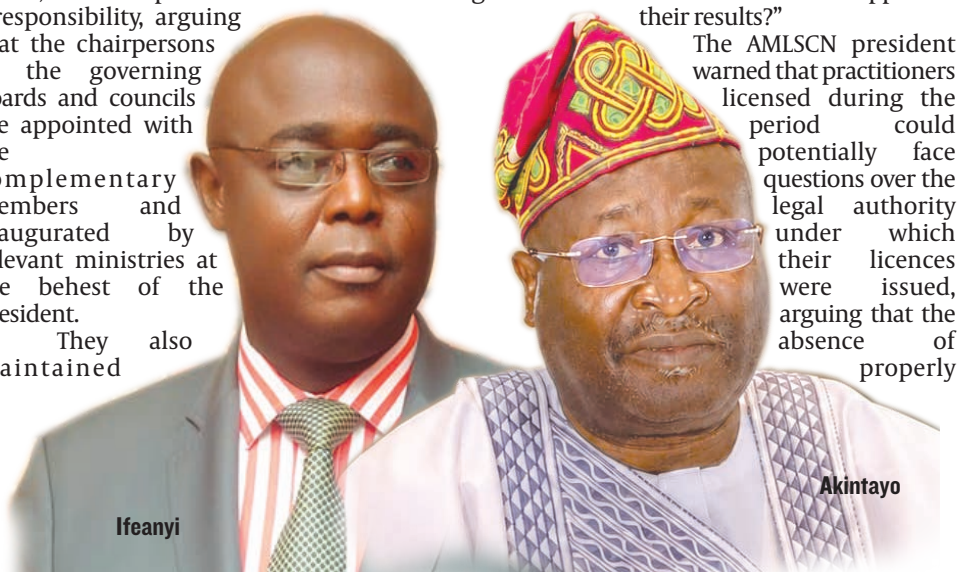
According to him, the council's responsibilities broadly cover professional practice, training and disciplinary conduct. He argued that without a properly constituted council, disciplinary processes could be compromised, leaving practitioners who violate professional rules without effective consequence management.

Akintayo noted that this could have wider implications in a sector already struggling with concerns over counterfeit and substandard medicines, unethical practices and weak enforcement.

Akintayo stated that universities, colleges and schools offering regulated health programmes require accreditation and regulatory oversight to ensure that their curriculum, staffing, infrastructure and other requirements meet established standards.

He observed that if the statutory bodies responsible for granting or renewing such approvals are not functioning in their proper form, uncertainty could emerge over the status of training programmes and the qualifications produced under them.

The former PSN president argued that "hospital boards are important instruments of governance, accountability and institutional oversight; they provide layers of checks and balances between the chief executive of a hospital and the wider government structure."



Ifeanyi

Akintayo

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

Nigeria loses $4.5b yearly to foreign shipping services

By **Adaku Onyenucheya**

NIGERIA loses about $4.5 billion in net transport payments because it relies heavily on foreign shipping services.

The country's indigenous fleet also faces a shortfall of 613 vessels needed to support the Federal Government's ambition of building a $1 trillion economy by 2030.

This was disclosed at the national conference of the Network of Nigeria Maritime Journalists, held in Lagos on Friday under the theme, "Seaport Modernisation, Trade Facilitation and Revenue."

In his paper titled "Can Nigeria's Seaports Carry a $1 trillion Economy by 2030?" Maritime lawyer and Principal Partner at Akabogu & Associates, Dr Emeka Akabogu, disclosed that Nigeria had 307 indigenously owned ships as of 2025, up from 284 in 2022.

He said the figure was against the estimated 920 vessels needed to support the maritime requirements of a

Faces 613 vessel deficit by 2030

$1 trillion economy by 2030, which leaves a deficit of 613 vessels.

According to the data presented by Akabogu, the number of indigenous ships, at the current growth rate, is projected to reach only 348 by 2030, leaving a deficit of 572 vessels and a shipping capacity significantly below the demands of its economic growth target.

Similarly, he said Nigeria's flag fleet has a combined capacity of 7.12 million deadweight tonnes (DWT), representing roughly one-third of the 21.4 million DWT estimated to be required to support the targeted economic expansion.

The maritime lawyer further highlighted the financial implications of Nigeria's dependence on foreign shipping services, putting the country's yearly net transport payments at about $4.5 billion.

He said the figures raised concerns over Nigeria's capacity to handle the anticipated increase in cargo volumes as the economy expands, and whether indigenous shipowners would have the capacity to capture a significant share of the projected growth in international trade.

Akabogu's presentation put seaborne non-oil exports at 6.1 million tonnes in 2024, highlighting the need to expand volumes through more competitive freight services, efficient port operations and predictable regulations.

Akabogu's recommendations come amid rising activity at the country's seaports. Cargo throughput increased from 103.6 million metric tonnes in 2024 to 129.3 million tonnes in 2025, while container traffic rose from 1.745 million to 2.193 million over the same period.

Also speaking, former Director General of the Nigerian Maritime Administration and Safety Agency (NIMASA), Temisan Omatseye, cautioned that investments in port development would yield limited benefits without corresponding improvements in road and rail infrastructure to ensure efficient cargo evacuation.



Great Grandson of late Herbert Macaulay, Gladstone Macaulay (left); Representative of President Bola Tinubu, Prof. Foluso Lesi; Atona Oodua of the Source, Chief Olabode George; Former President, Dr Goodluck Jonathan; Secretary to the State Government (SSG) of Lagos State, Abimbola Salu-Hundeyin; Keynote Speaker, Prof. Jide Osuntokun; Prof. Adele Jinadu; and Panelist, Dr Lanre Arogundade, at the Herbert Macaulay Memorial Colloquium at NIIA, Lagos, at the weekend. PHOTO: SUNDAY AKINLOLU

Hundreds of Nigerian travellers stranded as U.S. flight disruptions persist

By **Olusegun Koiki**

HUNDREDS of Nigerian travellers remain stranded or have been forced to reschedule their travel plans after widespread flight disruptions in the United States (U.S.) were triggered by a nationwide air traffic control ground stop last Friday.

The disruption, which affected thousands of flights across the U.S., has continued to negatively impact international aviation operations, leaving passengers travelling from Nigeria to the U.S., as well as those scheduled to fly from the U.S. to Nigeria, facing delays, cancellations and uncertainty.

The Guardian learnt that several Nigerian passengers scheduled to travel to the U.S. over the weekend could not do so as planned, with some having to postpone their trips until airlines could restore their operations.

Banks expand lending as household, corporate loan demand rises

By **Abigail Ikhaghu**

NIGERIAN banks have increased credit availability to households and businesses in the third quarter of 2026 as demand for loans strengthened across consumer, housing and corporate lending categories, a Central Bank of Nigeria (CBN) survey has shown.

The CBN's Q3 2026 Credit Conditions Survey Report showed that demand for consumer loans recorded the strongest increase among household lending categories, rising by 42.9 index points during the period.

Credit demand for house purchases also increased by 28.0 points, while overdrafts and personal loans rose by 24.7 points. Mortgage and re-mortgage lending recorded a 12.0-point increase.

The rise in borrowing demand came alongside an expansion in credit supply, with banks reporting improved availability of secured, unsecured and corporate loans compared with the preceding quarter.

The report attributed the increase in secured credit availability to changes in the economic outlook, banks' liquidity positions and efforts to increase market share.

Sun Trust Bank, OPay seal strategic partnership

SUNTRUST Bank Nigeria Limited has announced a strategic partnership with OPay Digital Services Limited, one of Nigeria's leading financial technology companies, to strengthen digital payment infrastructure, expand merchant payment capabilities and accelerate financial inclusion across the country.

The partnership, formalised through a Terminal ID Services Agreement, will see SunTrust Bank provide Terminal Identification Numbers (TIDs) and supporting services for OPay's extensive network of Point-of-Sale (POS) merchants and agents nationwide.

By combining SunTrust Bank's banking infrastructure and financial expertise with OPay's extensive merchant network and digital payment capabilities, the collaboration will support more efficient electronic transactions, strengthen payment processing and improve the infrastructure serving businesses and consumers.

The partnership marks another significant milestone in SunTrust Bank's growth journey, reinforcing its expanding footprint in Nigeria's digital financial ecosystem and its commitment to building strategic alliances that drive innovation, broaden financial access and support the country's transition to a cashless economy.

Climate shocks cost Nigerian telcos, others $1.7b yearly, fuel digital divide

By **Adeyemi Adepetun**

GSMA calls for urgent policy overhaul over extreme weather threats

ACROSS the globe, and largely in developing countries, storms and floods are costing mobile operators $1.7 billion yearly in cell-site infrastructure repairs and replacement, and these costs could nearly double to over $3 billion a year by 2050 under projected mid-century climate conditions.

These are the findings of a new report by the GSMA, Futureproofing Connectivity: Climate Risk and Resilience in Telecommunications.

Beyond the immediate financial toll on telecom balance sheets, this escalating vulnerability threatens to deepen the digital divide in the very regions most reliant on mobile networks for essential services.

Findings revealed that in developing economies, like Nigeria, where cellular towers frequently serve as the primary backbone for banking, healthcare, emergency response, and commerce, prolonged outages turn extreme weather events into compounding socio-economic crises.

Amid these climate challenges, Nigerian operators are already battling increased fibre cuts, community hostilities, multiple taxes, and epileptic power supply to base stations, which have continued to impact the quality of telephone services in the country.

In response to these growing climate risks, the GSMA has published a new set of policy principles for mobile network resilience. The principles show how coordinated, risk-based and investment-friendly approaches strengthen connectivity against extreme weather, power failures, natural disasters and geopolitical disruption.

GSMA Chief Regulatory Officer and President of the GSMA Foundation, John Giusti, said: "Mobile connectivity is essential infrastructure. Whether responding to extreme weather, power failures or other major disruptions, people, businesses and emergency services depend heavily on mobile networks."

According to GSMA, severe storms accounted for the largest share of these costs, at around $1 billion yearly.

Analysis of more than 50 countries found that major storms and floods coincided with an average of approximately 150 telecommunications outages yearly between 2022 and 2024, directly affecting just under 215 million service users each year.

The findings identify electricity supply as a major systemic vulnerability, with severe weather frequently disrupting mobile services through power failures rather than direct damage to telecommunications equipment.

COP31: Nigeria secures UK energy partnership, deepens ties with Türkiye

UN Secretary-General bids farewell, pushes sustained global action against climate crisis

From **Victor Gbonegun** (Lagos) and **Cornelius Essen** (Abuja)

NIGERIA has secured its global climate diplomacy by championing a just and equitable energy transition, by signing a non-binding Memorandum of Understanding (MoU) with the United Kingdom on the UK-Nigeria Energy Security and Transition Partnership, alongside an agreement with Türkiye.

It was a major highlight of Nigeria's participation at the ongoing 31st Conference of the Parties (COP31) to the United Nations Framework Convention on Climate Change (UNFCCC), aimed at strengthening economic and security relations and showcasing homegrown renewable energy innovations.

Uganda courts Dangote to transform resources into finished products

UGANDA has approached the Dangote Group to participate in its proposed multi-billion-dollar oil refinery and invest in fertiliser and salt production, seeking to draw on the Nigerian conglomerate's industrial expertise to process its natural resources, create jobs and reduce dependence on imports.

The East African country presented the investment opportunities during a visit to the Dangote Petroleum Refinery & Petrochemicals and Dangote Fertiliser Limited in Lagos by a delegation led by Minister of Energy and Mineral Development, Dr Monica Musenero Masanza, and Minister of State for Finance, Planning and Economic Development (Privatisation and Investment), Hajjat Amina Mukalazi.

The ministers pledged government support for the proposed collaboration, saying Uganda wanted to translate its crude oil and mineral resources into domestic production and wider economic benefits.

Renewal stalls as concessionaires run seaports with expired licences

By Adaku Onyenucheya

- FG keeps mum as operators run ports with 10-year-expired licences
- Poor legal framework extends view, renewal conclusion
- NPA only collecting service fees pending conclusion of review - official
- Concessionaires' investment in Nigeria ports over $1b - terminal operators

MORE than a decade after their concession licenses officially expired, terminal operators remain in control of Nigeria's ports. With renewal decisions delayed and performance audits unpublished despite the Infrastructure Concession Regulatory Commission (ICRC) Act rules, the country risks lost revenue, weakened investor confidence, and a deeper infrastructure crisis.

Industry stakeholders argued that the continued operation of these concessionaires undermines the credibility of Nigeria's port concession framework, which was designed to improve efficiency, attract investment, and ensure fair competition. By allowing expired contracts to linger without renewal or review, the government risks creating an uneven playing field that discourages new entrants and erodes investor confidence.

Critics also warned that the situation could have broader economic implications. With seaports serving as critical gateways for trade, the absence of clear regulatory enforcement may compromise revenue collection, weaken institutional trust, and stall much-needed modernisation efforts. Calls are growing for the Federal Government to break its silence, clarify the status of these concessions, and chart a transparent path forward for Nigeria's maritime sector.

Findings showed that while these licensees still operate at the seaports, they pay service fees to the Nigerian Ports Authority (NPA) and shortchange the Federal Government on the full agreement fee.

According to a World Bank document, APM Terminals, whose 25-year concession contract is yet to expire, submitted a bid in 2005, with a net present value of $1.06 billion, of which about $300 million is expected to be invested in capital projects. This showed the extent to which the Federal Government is being shortchanged.

This is despite provisions of the ICRC Act, which requires a fresh tender and competitive bidding process following the expiration of a concession agreement.

These concessionaires, *The Guardian* gathered, continue to occupy the concession facilities at the seaports, operating their activities with expired licenses, with the NPA only requesting service fees provided to them, including harbour services and vessel reception, among others, to avoid uninterrupted maritime services pending the conclusion of the renewal process or cancellation of their contracts.

The Federal Government has used five to 10 years to review the expired port concession agreements, which had operational gaps in the legal and structural framework since they were drafted and signed in 2006 and has yet to come to a conclusion on whether to address the shortcomings or on whether to renew or cancel the contracts.

The gaps involve the operations and obligations of the concessionaires, the NPA and other regulatory agencies involved in the drafting of the agreement, including the National Council for Privatisation (NCP), the ICRC, and the Bureau of Public Enterprises (BPE).

There is no timeline for when the government would reconcile these outstanding obligations and improve performance among concessionaires and the authority, as indications show that it could take more years before renewing the agreements.

Checks showed that the Federal Government is still stalling on conducting a transparent, terminal-by-terminal performance audit and publishing the applicable Key Performance Indicator (KPI) framework and aggregate performance outcomes.

The government is also expected to reconcile concession fees, throughput obligations, capital expenditure and contractual compliance, as well as separate contractual rights from lobbying and other extraneous interests.

The Guardian learnt that landlord port model concession agreements were awarded to 20 concessionaires across Apapa, Tin Can Island, Port Harcourt, Onne, Warri and Calabar ports in 2006 for a period ranging from 10 to 25 years; however, some with 10 years received another five-year extension.

Information from the BPE website showed that those with expired licenses include ENL Consortium Limited, Josepdam Port Services Limited, Ports & Cargo Handling Services Limited (SIFAX Group), which have 10-year contracts that expired in 2016, with a five-year extension, already due in 2021, while Tincan Island Container Terminal (TICT), Ports & Terminal Operators Ltd (PTOL), Ports and Terminal Multiservices Limited, and Five Star Logistics Limited have 15-year contracts that expired in 2021.

Associated Maritime Services Limited (AMS), Brawal Oil Services Ltd (Federal Lighter Terminal A) and Lilypond Container Depot Nigeria Limited have a 10-year contract that expired in 2016.

Although the NPA put up a fresh bid for the Lilypond terminal in 2018, it was later converted to a truck park and export processing facility by the government due to congestion along the port corridor.

Concessionaires whose licenses are yet to expire are Apapa Bulk Terminals Ltd (ABTL), APM Terminals Nigeria, West Africa Container Terminal (WACT), Brawal Oil Services Ltd (Federal Ocean Terminal) and Julius Berger Nigeria Services (JBSN), which have 25-year contracts expiring in 2031.

BUA Ports and Terminals Ltd and Intels Nigeria Ltd (Calabar port) have a 20-year contract expiring in 2026, while Ecomarine Nigeria Ltd, Addax Logistics Nig. Ltd and Green Leigh Nig. Ltd signed a

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Deputy Governor of Ekiti State, Monisade Afuye (left); Speaker, Ekiti State House of Assembly, Adeoye Aribasoye; Chairman/Chief Launcher, Ikogosi Day 2026, Dr Tunji Olowolafe, and Ekiti State Governor, Biodun Oyebanji, during the 2026 Ikogosi Day celebration in Ikogosi-Ekiti, at the weekend.

Mounting political violence threatens 2027 elections, investor confidence

From John Akubo and Joke Falaju (Abuja), Tobi Awodipe, Silver Nwokoro (Lagos) and Gordi Udeajah (Umuahia)

- SERAP gives INEC seven days to prosecute suspects or face legal action
- CPPE warns attacks could trigger capital flight, disrupt businesses
- Dickson seeks all-party summit to address growing political thuggery
- Dalung urges govs to protect opposition's right to organise
- Wabara faults court ruling, alleges plot to weaken opposition parties
- TMS reports 22 suspected incidents across 12 states, FCT

RISING incidents of political violence, intimidation and attacks on opposition activities ahead of the 2027 general elections have triggered fresh concerns over the country's democratic stability and investment climate, with the Socio-Economic Rights and Accountability Project (SERAP) threatening legal action against the Independent National Electoral Commission (INEC) unless it prosecutes electoral violence suspects.

While the Centre for the Promotion of Private Enterprise (CPPE) warns that sustained political instability could trigger capital flight, weaken investor confidence and disrupt businesses, political leaders and civil society groups are calling for urgent interventions to prevent the crisis from escalating.

The concerns come amid reports of attacks on political gatherings, candidates and supporters across several states, with fresh calls for political tolerance, impartial enforcement of electoral laws and protection of citizens' constitutional freedoms.

SERAP, in a letter at the weekend signed by its Deputy Director, Kolawole Oluwadare, urged INEC Chairman, Joash Amupitan, to obtain case files and relevant investigation materials from the Nigeria Police Force concerning suspects arrested over electoral and political violence since the commencement of campaigns on August 19, 2026.

The organisation asked the commission to review the files and promptly prosecute suspects against whom available evidence establishes offences under the Electoral Act 2026.

It said the measures should be implemented within seven days of receipt or publication of the letter, warning that it would institute appropriate legal action against the commission if it failed to discharge its statutory responsibilities.

SERAP also urged INEC to press the police to intensify and conclude investigations into other reported incidents, identify and arrest suspected perpetrators and their sponsors, and forward relevant evidence for prosecution.

It further asked the INEC chairman to exercise the commission's powers under Section 83 of the Electoral Act 2026 to demand explanations from political parties suspected of involvement in or encouraging prohibited conduct and impose prescribed fines on parties that fail to comply with lawful directives.

The organisation anchored its demands on provisions of the Electoral Act prohibiting political violence, intimidation and disorderly conduct. It specifically cited Section 96(5), which prohibits political parties, aspirants and candidates from retaining, organising, training or equipping groups to use physical force or coercion to advance political objectives.

It also referenced Sections 96(6), 96(7) and 96(8), which prohibit the use of armed private security organisations and other groups to provide security or assist political parties and candidates during campaigns, rallies, processions or elections, while prescribing penalties for violations.

SERAP further cited Section 97, which prohibits threats of force or violence during political campaigns, and Section 120, which criminalises disorderly conduct intended to disrupt political meetings and the possession of offensive weapons or missiles at such gatherings.

It maintained that these provisions would be ineffective if suspects were arrested without subsequent prosecution.

The organisation also drew attention to Section 148(2), which provides that prosecutions under the Act shall be undertaken by INEC legal officers or legal practitioners appointed by the commission.

Although it acknowledged that the police and other law enforcement agencies have primary responsibility for criminal investigations, arrests and evidence gathering, SERAP argued that the division of responsibilities should not create an accountability gap.

It said INEC should proactively obtain police reports and case files, assess available evidence and institute prosecutions where sufficient grounds exist.

Among the incidents it cited were the reported obstruction of the convoy of the Nigeria Democratic Congress (NDC) presidential candidate, Peter Obi, in Benue State on September 8; attacks on an NDC ward meeting and a Peoples Democratic Party (PDP) rally in Enugu State on September 12; and the reported attack on the convoy of African Democratic Congress (ADC) senatorial candidate, Herberta Okonofua, in Edo State on October 6.

Other incidents included attacks on NDC supporters during campaign activities of its governorship candidate, Chinyeaka Ohaa, in Enugu State on October 10, which reportedly resulted in one death, and an attack on supporters of Accord governorship candidate, Oriyomi Hamzat, during a procession in Ibadan on October 14, which also reportedly claimed a life.

SERAP further listed the attack on the convoy of NDC candidate, Rollins Offia-Nwali, in Ebonyi State on October 22, which reportedly left one person dead and three injured; the attack on African Action Congress (AAC) presidential candidate, Omoyele Sowore, and members of his team in Ado-Ekiti on October 30; and the reported attack on Obi's convoy in Calabar on November 4.

CPPE warns of economic consequences

ADDING an economic dimension to the growing concerns, Chief Executive Officer of CPPE, Muda Yusuf, warned that political violence, intimidation and inflammatory rhetoric could undermine investor confidence, trigger capital flight and worsen

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Sanusi visits Olubadan, seeks stronger Yoruba-Hausa relations

- Oba Ladoja warns against politicisation of traditional institutions
- Osun govt demotes two traditional rulers over pro-APC stance

From **Rotimi Agboluaje**, Ibadan

THE Emir of Kano, Muhammadu Sanusi II, yesterday, visited the Olubadan of Ibadanland, Oba Rashidi Ladoja, with a call for stronger relations between the Yoruba and Hausa ethnic groups.

Sanusi, who arrived at the Olubadan Palace in Oke-Aremo with a large entourage, described Ibadan as his second home, citing his long-standing relationship with the people of the ancient city.

The Emir, who expressed delight at returning to the palace, said his relationship with several Ibadan indigenes predated his ascension to the throne of Kano Emirate.

The Olubadan, however, called for concerted efforts to protect traditional institutions from partisan politics, warning that political interference could lead to decisions whose consequences may not be fully understood.

MEANWHILE, the Governor Ademola Adeleke-led administration in Osun State has demoted two traditional rulers, the Alagunbeelewo of Agunbeelewo and the Olu of Irepodun, in Osogbo.

The demotion of the two monarchs was contained in a letter by the Ministry of Local Government and Chieftaincy Affairs, dated November 5, signed for the Permanent Secretary by one Wale Alliyu with a copy to the Ataoja of Osogbo.

Elumelu to deliver keynote address at 2026 WOC justice summit

A RENOWNED entrepreneur and philanthropist, Tony Elumelu, has been scheduled to deliver the keynote address at the 2026 Wole Olanipekun & Co (WOC) Justice Summit, where he will examine how the rule of law drives private sector's growth and economic transformation in Nigeria.

The keynote address, titled "The Rule of Law as a Catalyst for Private Sector Growth and Economic Transformation," will headline the summit organised by WOC scheduled to hold on November 19, 2026, at the Body of Benchers' Complex, Abuja.

The summit, which will climax with the unveiling of the six-volume of publication, titled "Wole Olanipekun Through the Cases' by President Bola Ahmed Tinubu, and themed: "From Precedent to Possibility: The Lawyer's Role in Shaping the Next Fifty Years of Justice, Democracy and Public Trust," will feature eminent speakers considering the evolving role of the legal profession in protecting commerce, strengthening democratic institutions, advancing the frontiers of justice, among others.

SWAGA, APC stakeholders caution against complacency ahead of 2027 polls

- Lagos APC sets 3.5m-vote target for Tinubu, Hamzat
- FCT ex-minister, Jumoke Akinjide, rallies support for Tinubu, Alli

By **Seye Olumide**

STAKEHOLDERS of the Lagos State chapter of the All Progressives Congress (APC) and South-West Coordinator of the South-West Agenda for Asiwaju (SWAGA) have warned party members, particularly in the South-West, against taking the 2027 general elections for granted on the strength of incumbency or the assumption of an easy victory, insisting that President Bola Tinubu's re-election bid and the party's control of Lagos State will depend on sustained grassroots mobilisation.

They cautioned that underestimating the opposition could prove costly, stressing that electoral victory would require more than campaign rallies, political endorsements and showmanship.

Rather, they urged party leaders and members to engage voters directly, explain the achievements of the Tinubu administration and convince Nigerians of the need to give the President another four years.

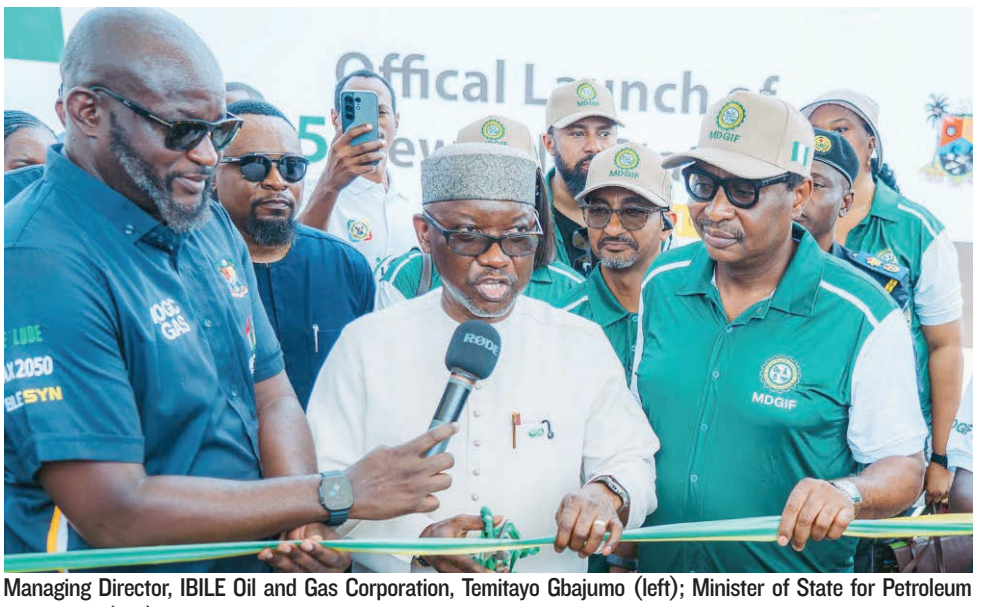
The stakeholders, including Director-General of the PBAT-KOH Campaign Council in Lagos State, Musiliu Obanikoro; former APC National Legal Adviser, Dr Muiz Banire; former Speaker of the Lagos State House of Assembly, Adeyemi Ikuforiji; Senator Gbenga Ashafa; Managing Director/Chief Executive Officer of the Federal Housing Authority and SWAGA co-convener, Oyetunde Ojo, and Chairman of the Nigerian Ports Authority, Dayo Adeyeye, spoke at the Lagos SWAGA 2.0 Summit and launch at the weekend.

Obanikoro disclosed that the party had set a target of 3.5 million votes for Tinubu and its governorship candidate, Dr Obafemi Hamzat, in Lagos State, expressing confidence that the administration's achievements at the federal level, alongside those of the Lagos State Government, would strengthen the APC's electoral prospects.

MEANWHILE, former Minister of State for the Federal Capital Territory (FCT), Jumoke Akinjide, has signalled her readiness to work for President Bola Ahmed Tinubu's re-election and Senator Sharafadeen Alli's governorship ambition in Oyo State ahead of the 2027 general elections.

Her Special Assistant, Olatundun Gabriel, disclosed this in a statement announcing the former minister's renewed political engagement under the banner of Tinubu's Renewed Hope Agenda.

Gabriel, a former Chief of Staff to the Speaker of the Oyo State House of Assembly, unveiled the slogan, "JUMOKE IS COMING — RENEWED HOPE 2027," declaring that a fresh political journey had begun.



Managing Director, IBILE Oil and Gas Corporation, Temitayo Gbajumo (left); Minister of State for Petroleum Resources (Gas), Ekperikpe Ekpo; Executive Director, Midstream and Downstream Gas Infrastructure Fund (MDGIF), Oluwole Adama, and others, during the inauguration of five CNG stations for Abule-Egba, Ajah, Oko-Oba, Idimu and Ogolonto, with a combined capacity to serve 8,400 vehicles daily, in Lagos State. PHOTO: NAN

Oyo 2027: Alli, Adekanmbi trade words over APM campaign rally turnout

From **Rotimi Agboluaje**, Ibadan

It'll be counter-productive to work against Tinubu, says Oriyomi Hamzat

THE Senator Sharafadeen Alli Campaign Organisation (SSACO), yesterday, urged the governorship candidate of the Allied Peoples' Movement (APM) in Oyo State Bimbo Adekanmbi and Governor Seyi Makinde to take the poor attendance at Saturday's governorship campaign flag-off in Oyo town as a reliable signal of the failure awaiting them in the presidential and governorship elections next year.

In a statement by its Director of Media and Publicity, Bisi Oladele, SSACO said the attendance, including the absence of some candidates, indicated Oyo APC's position that APM lacks grassroots appeal and meaningful popularity in Oyo State, and, therefore, lacks the capacity to attract widespread support ahead of the 2027 general elections.

However, Adekanmbi has challenged Alli to prepare his concession speech ahead of the governorship election, expressing confidence that he would emerge victorious.

In a statement yesterday by the Co-Director, Media and Publicity of the Oyo State APM Campaign Council (OYSACC), Dr Sulaimon Olanrewaju, the APM candidate said he looked forward to receiving a congratulatory message from the APC senator after the election.

The APM Campaign Council dismissed SSACO's assessment of the Oyo Town rally, describing it as political self-deception and insisting that the event attracted tens of thousands of supporters, party faithful, community leaders, youths, women and residents from across the state.

It questioned how a rally of such magnitude could be described as poorly attended, adding that the criticism reflected concern over the growing acceptance of Adekanmbi and the APM.

MEANWHILE, the Oyo State governorship candidate of the Accord Party (AP), Oriyomi Hamzat, has said that it would be counter-productive for him to work against Tinubu in the 2027 general elections, insisting that he would abide by his party's position on the presidential contest.

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

FG commits to improved power supply, to replace old infrastructure

- '2.8m customers metered in three years, transmission capacity gains 1,300MVA'
- 'Lagos-Ogun, Abuja to pilot FG's 24-hour power supply plan'

By **Waliat Musa**

THE Federal Government has said it is building a new National Grid Control Centre in Osogbo to replace the existing facility, which is over 60 years old, as part of efforts to strengthen Nigeria's power transmission infrastructure and improve electricity supply nationwide.

Minister of Power, Joseph Tegbe, disclosed this during an interactive luncheon with senior editors of newspapers in Lagos at the weekend, reaffirming the Tinubu administration's commitment to transforming the electricity sector through sustained reforms, infrastructure investment and improved service delivery.

Tegbe acknowledged Nigerians' frustration over unreliable electricity supply, assuring them that the Federal Government would address the sector's long-standing challenges through coordinated and measurable interventions.

He stressed that rebuilding public confidence would require not only improved electricity supply but also transparency, accountability and sustained engagement with the media.

The minister described the challenges confronting the sector as systemic, citing gas supply constraints, ageing infrastructure, vandalism, transmission constraints, poor metering and commercial difficulties affecting the entire electricity value chain.

According to him, these interconnected problems require disciplined implementation of reforms rather than isolated interventions or short-term solutions.

However, as part of efforts to strengthen transmission infrastructure, Tegbe disclosed that the recently commissioned substations and equipment had added over 1,300MVA to national transmission capacity.

The improvements, according to him, cover locations, including Apapa, Ijora, Ikeja, Kumbotoso, Dankata, Mashi, Dan-Agundi, Biliri and Walalambe.

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

Ikogosi Day: Oyebanji commits to grassroots development

- Seeks support for Tinubu's re-election
- Community raises over N1 billion for Oba's palace project
- Olowolafe woos investors to Ikogosi-Ekiti

From **Joke Falaju** (Abuja) and **Ayodele Afolabi** (Ado-Ekiti)

EKITI State Governor, Biodun Oyebanji, has reaffirmed his administration's commitment to grassroots development, assuring the people of Ikogosi-Ekiti and other communities across the state of sustained government attention to initiatives that improve living conditions and promote community growth.

He also called on Ekiti people to mobilise massive support for the re-election of President Bola Ahmed Tinubu in the January 2027 presidential election, describing the President's continued leadership as critical to sustaining the development strides being recorded in the state.

Oyebanji stated this, at the weekend, in Ikogosi-Ekiti during the 2026 Ikogosi Day celebration and the fundraising for the construction of a N1 billion Oba's palace.

He, however, highlighted the importance of community participation, political support, and collective responsibility in advancing development at the grassroots level.

Meanwhile, the Chancellor of Ekiti State University, Dr Tunji Olowolafe, while speaking on his contribution to the project, has called for a strategic partnership among government, private investors, and academic institutions to transform Ikogosi-Ekiti into an international tourism and industrial hub.

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

Foundation to equip 10 million students with entrepreneurship, digital skills

By **Opeyemi Babalola**

THE Catch Them Young Entrepreneurship Education Foundation (CTYEEF) has announced plans to equip 10 million students in basic and secondary schools with practical entrepreneurship, vocational and digital skills by 2040.

The Foundation said the initiative was driven by the need to expose children to entrepreneurship education at an early age, noting that childhood and adolescence are crucial periods for shaping young people's decisions, interests and future aspirations.

Programme Coordinator of the Foundation, Mrs Unachukwu Nkolika, who spoke at a media briefing in Lagos where the initiative was unveiled, said that the journey towards the goal had already begun with the pilot phase, in which 750 pupils in 14 public schools in Lagos State across three local councils are beneficiaries.

150 houses destroyed in Anambra communal conflict, says NEMA

From **Lawrence Njoku**, Enugu

ABOUT 150 houses were destroyed, and no fewer than 10 persons have either been killed or are missing following a violent communal clash between Umuoba Anam and Aguleri communities in Anambra East Local Government Area of Anambra State, the National Emergency Management Agency (NEMA) has said.

Speaking over the weekend, when she led a team to the communities to evaluate the extent of destruction and the humanitarian impact of the violence, NEMA's Head of Operations, Enugu Zonal Office, Mrs Priscilla Madukwe, said that about 2,000 people have also been displaced in the conflict that claimed shops, factories, residences, vehicles, and other valuable property.

The team, comprising officials of NEMA and the Anambra State Emergency Management Agency (SEMA), was led to the devastated areas by the Chairman of Anambra East Local Council Area, Ifeanyi Chinweze, alongside community leaders and security operatives.

The communal crisis, which erupted in October, reportedly left several parts of the communities in ruins, including a traditional ruler's palace, while hundreds of residents were forced to flee their homes for safety.

The Guardian learnt that the scale of destruction prompted the federal government, through NEMA, to dispatch an assessment team to determine the extent of the damage and identify the humanitarian needs of the affected residents.

Madukwe described the destruction as "unfortunate," but assured victims that the agency would submit its findings to the federal government for possible intervention.

She said the assessment aimed to determine the appropriate assistance needed to help displaced residents recover from the tragedy and return to their homes.

She also called on traditional rulers, community leaders and other stakeholders to intensify efforts to resolve the dispute, restore lasting peace and prevent a recurrence of the violence. She stressed that the return of peace, law and order to the affected communities remained a priority.

Meanwhile, Chinweze explained that the council was working with relevant stakeholders to address the differences that triggered the crisis. He called on the warring communities to embrace dialogue, reconciliation and peaceful coexistence, noting that the curfew imposed in the area had contributed to restoring calm.

For his part, the SEMA Head of Administration, Mrs Ndidi Omega, disclosed that the Anambra State Government had established a committee to investigate the circumstances surrounding the conflict and recommend measures to prevent a recurrence and identify possible forms of assistance for those affected.

Pope urges Nigerian Christians to unite against attacks, persecution

From **Collins Osuji**, Owerri

CATHOLIC Pontiff, Pope Leo XIV, has urged Christians to unite and take strategic action against prevalent attacks and persecution of the faithful in Nigeria.

This was as church leaders expressed concern over the increasing cases of violent persecution against Christians in parts of Nigeria, saying the disturbing trend has worsened over the past two decades.

The pope, represented by the Papal Nuncio to Nigeria, Archbishop Michael Crotty, made the call in his homily at the Maria Assumpta Cathedral in Owerri, Imo State, over the weekend, to flag off a three-day conference of the Association of Papal Knights and Medallists (AKPM).

Addressing the conference, with the theme, "Papal Knights and Strategic Engagements in Addressing Christian Persecution in Nigeria: Towards Coordinated Response," the Pope noted that persecution, especially violent attacks on innocent citizens, including Christians, increased in the last two decades, leading to the loss of numerous lives.

NAFDAC woos MSMEs with 50% registration incentives, export support

• Targets zero rejection of Nigerian products in foreign markets

By **Ijeoma Nwanosike**

ELIGIBLE micro, small and medium enterprises (MSMEs) can now enjoy a 50 per cent reduction in product registration fees, alongside other incentives and technical support aimed at encouraging local manufacturers to formalise their businesses and expand into international markets.

Unveiling these incentives, the National Agency for Food and Drug Administration and Control (NAFDAC) also pledged to strengthen export support through certification, subsidised laboratory testing and guidance on international quality standards, as it targets zero rejection of Nigerian products in foreign markets

NAFDAC Director-General, Prof. Mojisola Adeyeye, disclosed this at the SMEDAN-NAFDAC Summit in Lagos, where she assured entrepreneurs that the agency was not established to frustrate small businesses but to protect consumers and guide manufacturers towards producing safe, wholesome and quality products.



Chairman of the Enugu State chapter of the All Progressives Congress (APC), Dr Martin Chukwunwike (left); Governor Peter Mbah; Minister of Innovation, Science and Technology and Convener, Tinubu, Mbah Move (ATM), Dr Kingsley Udeh; his wife, Chinagolum Tochi-Udeh; and ATM State Coordinator, Onyebuchi Igboke, during the cutting of the tape to commission 17 operational buses provided by the minister during the inauguration of the group in Enugu over the weekend.

Violence not Islam's weapon, Sultan tells Muslims

From **Shakirah Adunola** (Lagos) and **Rotimi Agboluaje** (Ibadan)

• New MUSWEN president pledges education, economic empowerment

THE Sultan of Sokoto and President-General of the Nigerian Supreme Council for Islamic Affairs (NSCIA), Muhammad Sa'ad Abubakar, yesterday urged Muslims to promote peace and correct the misconceptions about Islam, declaring that violence is not the religion's weapon.

He said Muslims have a responsibility to explain the teachings of Islam accurately and peacefully, rather than allow ignorance and distorted interpretations to shape public perception of the religion.

Meanwhile, the new president of the Muslim Ummah of South-West Nigeria (MUSWEN, Rafiu Ebiti, has pledged to prioritise education, economic empowerment and institutional development to improve the welfare of Muslims across the region.

The Sultan spoke during the 11th General Assembly of the Muslim Ummah of South-West Nigeria (MUSWEN), held at the University of Ibadan (UI) Central Mosque in Ibadan, Oyo State.

Speaking at the event, themed "Insecurity in Nigeria: A Technology-Driven and Collective Approach for National Development," Abubakar said one of the major challenges confronting Islam was not necessarily external opposition but widespread ignorance about its actual teachings.

According to him, the situation had been worsened by social media, where misleading information and distorted interpretations increasingly influenced people's understanding of the religion.

Noting that many people, including Muslims, lacked adequate knowledge of Islam, and that their spiritual lives and perceptions were increasingly shaped by content consumed on social media, the sultan also identified ethnicity as a major threat to the unity and progress of the Muslim Ummah in Nigeria.

However, he cautioned against using ethnic identity or regional affiliation to determine who qualifies as a Muslim, urging adherents to put aside such divisions and contribute to the development of the community.

In his remarks, the Oyo State governorship candidate of the All Progressives Congress (APC), Sharafadeen Alli, said the 2027 election should focus on equality, moral values in schools and the improvement of public education rather than religion or division.

Alli urged the electorate to assess political leadership based on issues that directly affect the welfare and future of the people, rather than allow religious differences to shape political choices.

FG to launch LPG scheme, mobilises 10m women for economic empowerment

By **Abigail Ikhaghu**

• Dangote, Sinotruk roll out Africa's first locally assembled electric truck

THE federal government has revealed plans to launch and expand women's participation in Nigeria's gas sector by supporting the establishment and operation of Liquefied Petroleum Gas (LPG) businesses across the country.

It said the initiative, known as the Renewed Hope Women in Nigeria's Gas Sector (RHWiNGS), forms part of efforts to widen economic opportunities and promote clean cooking in the country.

In another development, Dangote Group, in partnership with Chinese vehicle manufacturer Sinotruk, has announced the rollout of Africa's first locally assembled electric heavy-duty truck.

The electric truck, unveiled yesterday at the Dangote Sinotruk West Africa Limited Facility in Ikeja, Lagos, marks a new phase in Nigeria's commercial vehicle manufacturing industry.

DISCLOSING this during the Women in Energy Network (WIEN) 2026 Gala and Awards Night in Lagos, the Minister of Women Affairs and Social Development, Imaan Sulaiman-Ibrahim, said the programme also aims to elevate women beyond being beneficiaries of government interventions to becoming owners and operators of LPG refill and enterprise hubs.

Sulaiman-Ibrahim, who was represented by the Director-General and Chief Executive Officer of the Maryam Babangida National Centre for Women Development, Dr Adebayo Laniyi, said the initiative would merge clean cooking facilities with agro-processing, cold storage and food businesses in local communities.

According to her, the programme is being implemented in collaboration with the Ministry of Petroleum Resources as part of President Bola Tinubu's nine-pillar Renewed Hope Social Impact Interventions.

She said the programme was part of the government's effort to recognise women as important contributors to the economy, rather than limit their involvement to receiving support from public interventions.

The minister linked the initiatives to the federal government's declaration of 2026 as the Year of Families and Social Development, saying that investment in clean cooking and community-based businesses would support household welfare and economic productivity.

On her part, President of WIEN, Eyono Fatayi-Williams, noted that the industry needed to do more in translating commitments about inclusion into realistic opportunities for women, particularly in leadership and business ownership.

GROUP Vice President of Dangote Group, Devakumar Edwin, who spoke during the unveiling, said the introduction of Electric Vehicles (EVs) forms part of the group's efforts to align with changes in the global automotive industry, while providing customers with more transport options.

Tinubu's reforms halted Nigeria's economic collapse, says Mbah

By **Victoria Nwachukwu**

GOVERNOR of Enugu State, Peter Mbah, has said Nigeria would have suffered total economic collapse but for President Bola Tinubu's courageous reforms, arguing that the removal of the fuel subsidy and floating of the naira only waited until the President assumed office in 2023 because the nation delayed the 'evil day' and lived on borrowed time.

Meanwhile, Imo State Governor, Hope Uzodimma, said economic growth would be sustainable only when it is built on stronger local economies, with the government providing the foundations and private investors turning them into productive enterprises, jobs and prosperity.

Mbah gave the insights at the weekend during the launch of As Tinubu Mbah Moves (ATM), a support group convened by the Minister of Innovation, Science and Technology, Dr Kingsley Udeh, SAN, and dedicated to the re-election of President Tinubu and Governor Mbah in Enugu.

He told the crowd: "It would have been a lot easier for any leader to just continue with the status quo and continue with business as usual. But for Tinubu, it was business unusual that led to the bold initiatives.

Okpe unveils activities for Orodje's 20th coronation anniversary

From **Chido Okafor**, Warri

THE palace of the Orodje of Okpe Kingdom in Delta State has unveiled a 10-day line-up of events to celebrate the 20th anniversary of the king, Maj.-Gen. Felix Mujakperuo (rtd), the *Orhue* 1 of Okpe.

Unveiling the activities at a briefing, the Traditional Prime Minister, Michael Affe, said the events, which started last Friday, would run till November 22.

According to him, the event will feature cultural displays, a football competition and a golf tournament, while others include drama shows and conferment of chieftaincy titles on prospective chiefs and payment of homage.

Affe said the activities would climax with a grand finale at the palace pavilion, followed by a thanksgiving mass at St. William's Catholic Church on Sunday, November 22.

Aina commits to technologically-driven JAMB, gives scorecard

By **Opeyemi Babalola**

THE Registrar, Joint Admissions and Matriculation Board (JAMB), Prof. Segun Aina, has vowed to reposition the entrance examination as a foremost technologically-driven body facilitating the admission of the largest possible number of qualified candidates into tertiary institutions.

Aina, who disclosed this to newsmen and media industry managers in Lagos yesterday while outlining the board's strategic priorities for 2027, listed the key achievements in his first three months since assuming office, including the introduction of NIN alignment services.

The others were improved access to candidates' profiles, simplified registration processes, flexible admission acceptance through the Central Admissions Processing System (CAPS), faster complaint resolution and adjustment of examination reporting time from 6:30 a.m. to 7:00 a.m.

Dangote boosts agribusiness with national agric show

From **Joke Falaju**, Abuja

IN line with the federal government's agenda to strengthen food security, boost agricultural productivity, and create employment opportunities, Dangote Industries Limited (DIL) said it was advancing major rice milling projects in northern states, alongside sugar backwards integration investments.

In a statement from the company's Group Chief, Branding and Corporate Communication Officer, Mr Anthony Chiejina, the company reaffirmed its commitment to Nigeria's agricultural transformation through strategic investments in mechanised agriculture.

It quoted the Regional Director and Senior Adviser to the Group President, Mrs Fatima Wali-Abdurrahman, as saying that "these initiatives are designed to strengthen domestic food production, stimulate agro-industrial development, create employment and unlock the vast agricultural potential of Northern Nigeria.

According to her, the company's fertiliser business makes a major contribution to Nigeria's agricultural development, providing locally manufactured inputs that help farmers improve productivity, enhance soil fertility, and increase crop yields.

She disclosed that DIL was sponsoring the 2026 National Agricultural Show, organised under the auspices of the National Agricultural Foundation of Nigeria (NAFN) and scheduled to open today.

HURIWA faults APC's campaigns as abducted children languish in captivity

From **Saxone Akhaine** (Kaduna) and **Victor Gbonegun** (Lagos)

• Bandits kill Zamfara governor's aide, four others in Sokoto attack

THE Human Rights Writers Association of Nigeria (HURIWA) yesterday condemned political campaigns by the All Progressives Congress (APC) amid the continued captivity of 78 children abducted from Borno State and 15 female students kidnapped in Niger State.

Berating political leaders for prioritising political ambitions over the safety of Nigerians, it demanded an immediate suspension of campaign activities to focus on rescuing the abducted children and other citizens held by terrorists.

Meanwhile, suspected terrorists reportedly killed three men and one woman, and further abducted several women and rustled several heads of livestock during an attack on Yartsakuwa community in Rabah Local Government Area of Sokoto State.

In Zamfara State, the governor's aide, Nasiru Kaura, was reportedly shot dead when bandits attacked the low-cost area of Kaura Namoda early yesterday.

Residents said the attackers stormed the neighbourhood while Muslims were observing the early morning Subh (Fajr) prayer, shooting sporadically and forcing people to flee for safety.

IN a statement by its National Coordinator, Emmanuel Onwubiko, HURIWA described as a national disgrace the continued detention of the 78 children from Mussa and Lassa communities in Askira-Uba Local Council of Borno State.

It recalled that 42 pupils/students were abducted from Mussa Primary and Secondary School on May 15, 2026, while another 36 were seized from Government Day Secondary School, Lassa, on June 29.

The rights group said the victims, including toddlers under two years, had spent 213 days in captivity, with their whereabouts still unknown.

Moreover, it lamented that the affected families feel abandoned by the federal and state governments, alleging that they had received no meaningful information about whatever efforts, if any, to secure the children's freedom.

The group further expressed concern at the October 31 abduction of 15 female students of Madarasatul Nurul Islam at Maikujeri community in Rafi Local Council Area of Niger State.

"The students were reportedly kidnapped while assisting their head teacher with maize harvesting. Their abductors have allegedly demanded N100 million ransom," Onwubiko said.



Head, Enterprise Business Development, Business and Commercial Banking (BCB), Stanbic IBTC Bank, Ikechi Onyeneke (left); Head, Enterprise Banking, BCB, Olajumoke Bello; Head, Personal Banking, Tosin Leye-Odeyemi; Executive Director, Business Development, Stanbic IBTC Pension Managers, Nike Bajomo; Chief Executive, Stanbic IBTC Stockbrokers, Bunmi Olarinoye; and Head, Business Development, Stanbic IBTC Pension Managers, Kenneth Omeogu, during the Ladies at The Table Empowerment Series session at the IBTC Bloom Weekend 2026 in Lagos over the weekend

PHOTO: AYODELE ADENIRAN

FCT, EIDU target over 30,000 children in expanded basic education reform

From **Owede Agbajileke**, Abuja

THE Federal Capital Territory (FCT) Education Secretariat said it is targeting over 30,000 children in more public primary schools in its expanded digital learning reform programme.

Executed in partnership with the Germany-based technology-driven education non-profit organisation, EIDU, the expansion builds on the gains recorded in improving teachers' professional competence, foundational literacy, and numeracy during its first phase.

As part of the expansion, the partners have flagged off the distribution of "Let's Read" textbooks to 35 public primary schools across the six area councils, reinforcing efforts to strengthen reading proficiency and improve learning outcomes.

The EIDU Digital Learning Programme integrates artificial intelligence-enabled learning tools, structured pedagogy, teacher professional development and quality assurance to strengthen classroom instruction and equip children with essential literacy and numeracy skills.

Speaking at the flag-off ceremony at the Government Secondary School, Life Camp, the Mandate Secretary, FCT Education Secretariat, Dr Danlami Hayo, described the programme as another significant step in improving access to quality education, strengthening foundational literacy and numeracy, and preparing the children to thrive in an increasingly digital world.

Currently supporting over 10,000 learners across the FCT, the programme has trained over 400 teachers and deployed 357 digital learning devices to 35 public primary schools.

It combines personalised digital learning with structured teaching methods and continuous school-level support, and when expanded, the programme will serve more children in both urban and non-urban areas of the FCT.

Tinubu unveils five-year defence plan as APC claims 15,000 terrorists killed

From **Adamu Abuh**, Abuja

PRESIDENT Bola Tinubu has unveiled plans for a comprehensive five-year strategic defence framework to tackle terrorism, banditry, kidnapping, and other security threats facing the country.

In a statement yesterday, the spokesperson of the All Progressives Congress (APC) Presidential Campaign Council, Dele Alake, said the proposed plan would strengthen Nigeria's security architecture, improve military effectiveness, and ensure a coordinated response to emerging threats.

The council said the initiative reflected Tinubu's determination to end the 17-year insecurity ravaging parts of the country through sustained military operations, intelligence gathering, technological advancement and non-kinetic interventions.

It noted that, in terms of intelligence, surveillance and coordination, the five-year defence plan would align national defence priorities, operational requirements, capability development and expenditure with Nigeria's current and anticipated security challenges.

It added that the framework would strengthen combat readiness, address critical capability gaps, optimise available resources and minimise unnecessary expenditure.

The council maintained that the proposed strategy would reposition the country's security architecture towards a more coordinated, intelligence-led, technology-enabled and prevention-oriented system.

The announcement comes amid persistent security concerns across several parts of the country, with terrorism, banditry, kidnapping and other violent crimes continuing to test the capacity of security agencies.

Meanwhile, the council claimed that military operations under the administration had resulted in the elimination of over 15,000 Boko Haram terrorists and bandits in the last three years.

It also claimed that over 130,000 Boko Haram fighters and their dependents had surrendered through the federal government's rehabilitation programme for repentant insurgents, the Operation Safe Corridor.

According to the statement, the figures demonstrated the administration's two-pronged approach of sustained military pressure and rehabilitation initiatives in addressing the country's security challenges.

Moreover, as part of efforts to strengthen military operations, the council recalled that Tinubu had established four new army divisions and restructured existing military formations to expand operational coverage and decentralise security responses.

It noted that the president had approved the establishment of two additional army depots in Osogbo, Osun State, and Amasiri-Edda, Ebonyi State.

Okpebholo, Obaseki clash over alleged N8b diversion

•Akpabio tells Amaechi to prove NDDC's '50%' claim

From **Joseph Kanjo**, Benin

EDO State Governor, Monday Okpebholo, and his predecessor, Governor Godwin Obaseki, have continued to trade words over the alleged diversion of N8 billion from the state coffers two weeks before the end of Obaseki's tenure.

Okpebholo said in an interview with an online TV that Obaseki removed N8 billion from the N20 billion that was released to the state.

Similarly, the Office of the President of the Senate has asked the vice-presidential candidate of the African Democratic Congress (ADC), Chibuike Amaechi, to provide evidence for his claim that Senate President Godswill Akpabio introduced a 50 per cent deduction from payments to Niger Delta Development Commission (NDDC) contractors.

OKPEBHOLO, who disclosed in the interview that the chairman of the Economic and Financial Crimes Commission (EFCC) helped save the remaining N12 billion, added that Obaseki left a huge debt in the form of non-payment of salaries.

UBA intensifies fight against phishing, scam at Fraud Awareness Week

THE United Bank for Africa (UBA) Plc said it has stepped up its fight against fraud, urging customers and the public to stay alert to phishing scams, in which criminals increasingly use fake bank messages, cloned websites and impersonation accounts to steal account details and money.

To this end, the bank is set to hold the 2026 edition of its Fraud Awareness Week from today to November 20, with the theme "Fraud Dynamics: Staying One Step Ahead."

The annual programme brings together customers, staff and industry experts to raise awareness of emerging fraud trends and share practical ways to keep accounts safe. The event coincides with the International Fraud Awareness Week, observed globally in November.

UBA's Group Chief Internal Auditor, Eugene Inotu, who spoke ahead of the campaign, said the bank wants every customer to recognise a phishing or fraud attempt before it causes harm.

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Kano in Focus

2027: Gov. Yusuf Proposes N1.107trn Budget, Education, Infrastructure, Health Take Lion's Share

GOVERNOR Abba Kabir Yusuf has presented a proposed N1.107 trillion budget for 2027 to the Kano State House of Assembly for legislative consideration.

Tagged "Budget of Consolidating Gains and Accelerated Rural Development," Yusuf said the proposed appropriation was designed to consolidate the achievements of his administration, complete ongoing projects and strengthen essential public services.

According to the governor, the proposed budget of N1,107,024,004,244.48 comprises N693,473,894,244.48 for capital expenditure and N413,550,110,000 for recurrent expenditure.

He said the capital-to-recurrent expenditure ratio of 63 to 37 per cent reflected his administration's determination to channel substantial resources towards infrastructure, human capital development and other investments capable of stimulating economic growth.

Yusuf disclosed that 74.5 per cent of the total allocation had been earmarked for five critical sectors: education, infrastructure, health, water supply and rural development, and agriculture.

In the breakdown of the sectoral allocations, education would receive 28 per cent of the proposed budget, infrastructure 20 per cent, health 15 per cent, water supply and rural development eight per cent, while agriculture would receive 3.5 per cent.

He explained that the five priority sectors collectively accounted for 74.5 per cent of the proposed budget, describing them as critical to human capital development, productivity, employment generation and the overall welfare of residents.

On revenue projections, the governor said the state expected to generate N692.64 billion in recurrent revenue in 2027. The amount comprises N142.84 billion from Internally Generated Revenue (IGR) and N549.8 billion from the Federation Account.

He disclosed that the projected IGR represented an increase of N4.4 billion over the 2026 estimate, attributing the improvement to ongoing reforms at the Kano State Internal Revenue Service, particularly the expansion of digital revenue administration and the implementation of the Easy Tax digitisation initiative.



However, the projected recurrent revenue represents a 34 per cent decrease compared with the 2026 figure.

On capital financing, Yusuf said the state expected N354.37 billion from grants and loans, in addition to an anticipated opening balance of N60 billion.

He said his administration, between 2024 and 2026, had focused on restoring public institutions, promoting social inclusion and investing in education, healthcare, infrastructure and human capital development.

According to the governor, the 2027 budget is designed to ensure that ongoing projects are not abandoned and that reforms in free education, primary healthcare revitalisation and urban renewal are sustained.

He further directed Ministries, Departments and Agencies (MDAs) to strictly comply with approved budgetary provisions, procurement procedures, implementation timelines and established reporting requirements.

Yusuf also pledged to sustain collaboration with the State House of Assembly, development partners, the private sector and other stakeholders to mobilise the financial resources and technical support required for effective implementation of the proposed budget.

Speaker of the Assembly, Rt. Hon. Ismail Falgore, commended the governor's commitment to the early presentation of the proposed budget and pledged speedy legislative consideration.

The speaker urged government ministries, departments and agencies to prepare to appear before the relevant House committees to defend their respective allocations.

Kano Establishes Small Towns Water Agency, Appoints Acting Management Team

THE Kano State Government has established the Kano State Small Towns Water Supply Agency (KASSTOWA) as part of efforts to strengthen water supply services and improve access to clean and safe water in rural and semi-urban communities across the state.

The State Commissioner for Water Resources, Dr Dahiru M. Hashim, announced the development in a statement following the official launch of the agency, which was approved by Governor Abba Kabir Yusuf.

Hashim disclosed that Engr. Sani Bala Danbatta had been appointed Acting Managing Director, while Aminu Mamman Yaro was named Acting Deputy Managing Director, alongside other directors appointed to oversee the agency's operations.

He explained that the agency was established to improve water service delivery in underserved communities through the effective management and coordination of regional water supply schemes.

The commissioner charged the newly appointed management team to accelerate ongoing interventions and sustain the pace of work across the regional water schemes.

He noted that the agency's activities would complement existing government initiatives, including water reticulation and pipeline expansion projects aimed at improving access to potable water across the state.

As part of efforts to strengthen the agency's operational capacity, Hashim also presented newly branded vehicles to the management team to enhance field mobility and facilitate effective service delivery.

The commissioner reaffirmed the state government's commitment to revitalising the water sector, expanding water supply infrastructure and ensuring equitable access to clean and safe water for residents across Kano State.

He attributed the administration's renewed focus on the sector to Governor Yusuf's leadership, stressing that the government would continue to prioritise sustainable water supply, particularly in rural and semi-urban communities.

Kano Yoruba Community Backs Tinubu, Gov. Yusuf for 2027 Elections

THE Yoruba community in Kano State has declared its support for the re-election bids of President Bola Ahmed Tinubu and Governor Abba Kabir Yusuf ahead of the 2027 general elections.

In a show of commitment, members of the Oduduwa community residing in the ancient city pledged to mobilise massive votes for the re-election of the presidential and governorship candidates of the ruling All Progressives Congress (APC) in the state.

The apex leadership of the Yoruba community, led by Kabiyesi Murtala Alimi Otisese, the Oba of Yoruba in Kano, made the pledge during a courtesy visit to Governor Yusuf at the Government House.

Oba Alimi said the community had resolved to mobilise support for Tinubu and Governor Yusuf, citing what he described as the impact of their governance and visible development across the country.

The monarch said support for President Tinubu's re-election in 2027 was mandatory for every Yoruba person in Kano, expressing confidence in the need for continuity in the country's leadership and the transformations championed by the President and the governor.

He commended Yusuf for receiving the delegation and assured him of the Yoruba community's continued cooperation with his administration in promoting peaceful coexistence and development in Kano State.

The community also appreciated the governor for implementing projects and programmes which, according to them, had positively impacted the lives of Yoruba residents in the state.

In his response, Yusuf assured the delegation of more inclusive governance, promising to mainstream members of other ethnic communities into his administration.

The governor disclosed that he had directed his blueprint committee to obtain contributions from members of the Yoruba community to benefit from their wealth of experience and identify their critical needs.

He reiterated his administration's commitment to the well-being, security and prosperity of all residents, irrespective of their ethnic, religious or cultural backgrounds.

Yusuf also reaffirmed his support for President Tinubu's re-election in 2027, stressing the need to respect the principle of power rotation.

He noted that the North had agreed to support the South to retain the presidency until 2031, after which power should return to the North.

Kano Develops Framework for Media, Communications Policy

THE Kano State Government says it is developing a Media and Communications Policy to strengthen the participation of journalists in governance.

The State Commissioner for Information and Internal Affairs, Sanusi Bature Dawakin Tofa, disclosed this at a one-day sensitisation workshop on the Open Government Partnership (OGP), organised by the Kano State OGP Secretariat for media practitioners in Dutse, Jigawa State.

Represented by the Director of Information in the ministry, Malam Aminu Yassar, the commissioner explained that the proposed policy would promote media freedom, protect journalists, improve access to public information and encourage greater citizen engagement in government activities.

He also disclosed that government agencies had been directed to establish functional websites and social media platforms to ensure wider public access to official information.

He said the process of domesticating the Freedom of Information Act in Kano State had reached an advanced stage, with the committee responsible expected to be inaugurated in the coming weeks.

According to him, the Ministry of Information would also establish a legal services department for the first time to facilitate access to justice for media practitioners and support the principles of open governance.

In her remarks, the Acting Chairperson of the Kano State Public Complaints and Anti-Corruption Commission (PCACC) and member of the OGP State Steering Committee, Hafsat Kutama, described the media as a vital partner in the fight against corruption and the promotion of open governance.

Kutama stressed that transparency, public participation and accountability could only be achieved when citizens had access to accurate information and were adequately informed about government activities.

"The media is the bridge between the government's commitments and the citizens' expectations. You are the mirror that reflects the reality of governance to the people," she said.

She urged journalists to move beyond sensational reporting and embrace investigative and data-driven journalism capable of exposing governance gaps, holding public officials accountable and highlighting government interventions.

On his part, the Commissioner for Public Procurement and Project Monitoring, Nura Ma'aji, represented by the Permanent Secretary, Abdulrazaq Haruna, urged journalists to take a more active role in monitoring government budgets, procurement processes and project implementation.

Ma'aji noted that media practitioners required adequate knowledge and professional skills to scrutinise public expenditure, track constituency projects and assess the implementation of government commitments.

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



Gov. Yusuf joins his counterparts Babagana Umarah Zulum of Borno state during APC rally in Jigawa State.



Gov. Abba K. Yusuf received Kabiyesi Alimi Otisese, the Oba of Yoruba Community in Kano on a courtesy visit at the Government house.



Gov. Abba K. Yusuf while presenting the proposed 2027 budget to the state house of Assembly.

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NDLEA intercepts meth shipment hidden in cereal packs from South Africa

By **Victor Gbonegun**

• Arrests American basketball player over 33.95kg Loud, uncovers firearms factory

OPERATIVES of the National Drug Law Enforcement Agency (NDLEA) have intercepted a 25.05kg consignment of methamphetamine concealed in packs of assorted breakfast cereals imported from South Africa through the Murtala Muhammed International Airport (MMIA), Ikeja, Lagos.

They also arrested the 56-year-old trafficker, who had lived in South Africa for more than two decades under an assumed identity.

In a separate operation at the same airport, the agency arrested an American professional basketball player over a 33.95kg shipment of Loud, a potent strain of cannabis, from Thailand.

NDLEA also uncovered a factory producing illegal firearms in Kaduna and seized tonnes of assorted illicit substances in raids across Lagos, Ondo, Delta, Edo and Osun states.

NDLEA said the meth suspect, Omokan Isaac Babatope, whose real name is Chinedu Onwude, was arrested at the arrival hall of Terminal II of the Lagos airport upon his return from South Africa. A search of his two travelling boxes led to the recovery of 25 parcels of a white crystalline substance, which tested positive for methamphetamine and weighed 25.05kg.

The agency said the parcels had been carefully concealed inside packs of assorted breakfast cereals and cereal-based food products in an attempt to evade security screening.

The 56-year-old suspect holds both Nigerian and South African passports and has lived in South Africa for more than 24 years.

NDLEA said the suspect confessed during a preliminary interview that he adopted the name Omokan Isaac Babatope after using forged documents to gain entry into South Africa and had continued to use the identity ever since.



A suspect with items recovered by NDLEA.

He further stated that a South Africa-based man, Obiora Okoye, contracted him to deliver the illicit consignment in Nigeria for a fee of 20,000 South African rand.

Also, acting on credible intelligence, NDLEA operatives at the MMIA intercepted a 28-year-old American citizen, Greene Da'monte Khiree, who arrived in Lagos aboard an Emirates Airline flight from Thailand via Dubai.

The suspect, who was placed under discreet surveillance upon arrival, was observed abandoning his two checked-in bags before attempting to leave the airport with only his carry-on luggage. He was promptly arrested at the airport car park.

The agency said a search of the abandoned bags, both bearing his name tag, revealed 16 parcels of Loud in each, bringing the total to 32 parcels weighing 33.95kg. A tracking device was also recovered from the bags.

The suspect, a native of Savannah, Georgia, United States, said he had lived in Thailand since October 2025, where he played professional basketball. He claimed he came to Nigeria on holiday to build networks for his basketball career.

Navy arrests eight over suspected illegal black sand mining in Bayelsa

From **Julius Osahon**

PERSONNEL of the Nigerian Navy Forward Operating Base (FOB) Formoso have intercepted a wooden boat conveying 4,000 bags of suspected illegally mined black sand in Bayelsa State.

The operation, conducted at about 7:58 p.m. on November 11, 2026, at Tebidaba 2 Houseboat, led to the arrest of eight crew members on board the vessel.

Preliminary investigations revealed that the boat's manager, identified as Mr Abraham, failed to produce valid documents authorising the transportation of the mineral resources.

A document subsequently forwarded by a man identified as Mr Theophilus, who claimed ownership of the cargo, was also found insufficient to establish the legitimacy of the operation.

The boat and its cargo were secured at Tebidaba 2 Houseboat for further investigation. However, the vessel was later found to be in poor condition, with severe water ingress.

Consequently, on November 12, 2026, at about 10:30 p.m., the eight suspects, alongside the boat and its contents, were handed over to the Nigeria Police Force at Ologbobiri, Southern Ijaw Local Council of Bayelsa State. The handover was carried out in collaboration with the Bayelsa State Security Coordinator for further investigation and necessary action.

Speaking on the development, the Commanding Officer of FOB Formoso, Capt Sunday Haruna, commended the personnel for their vigilance and professionalism. He said the interception demonstrated the Base's commitment to safeguarding the maritime environment.


The suspects.

NSCDC seals seven illegal security firms in Delta, arrests 13 guards

From **Monday Osayande,** Asaba

THE Nigeria Security and Civil Defence Corps (NSCDC), Delta State Command, has sealed seven private security companies operating illegally in the state and arrested 13 security guards over regulatory breaches in an enforcement operation aimed at sanitising the industry.

The exercise, conducted in two separate operations across Asaba and Warri, was carried out by the monitoring team of the Corps' Private Guard Companies Department, led by its Head of Department, Deputy Commandant of Corps (DCC), Emmanuel Peters.

The operations followed intelligence gathering and covert surveillance targeting private security outfits suspected of operating outside the regulatory framework.

The NSCDC said the seven affected Private Guard Companies (PGCs) were sealed for operating without valid licences, while investigations showed that some were using licences that had expired.

Thirteen security guards working with licensed private security companies were also arrested for various regulatory infractions, including failure to renew operational licences, non-payment of prescribed branch fees, unauthorised inter-state and intra-state relocation, and other breaches of established regulations.

Delta State Commandant of the NSCDC, Commandant Chinedu Igbo, commended the personnel involved for the intelligence-driven operations, which led to the discovery and closure of the illegal security outfits.

He described the operation of unlicensed private security companies as a serious violation of the law, warning that allowing such organisations to operate without proper regulation and supervision could undermine public safety and expose citizens and corporate institutions to additional security risks.

Igbo stressed that private security operations must comply with the law, noting that regulatory compliance was essential to ensuring professionalism, accountability and effective supervision in the industry.

He assured the public that the command would conduct thorough investigations into the activities of the affected companies and ensure that those found culpable were prosecuted in accordance with the law.

Fire destroys goods worth millions at Ikotun market, hits Abuja market

By **Victor Gbonegun**

A FIRE outbreak yesterday razed about 10 shops at Oke Isalu Market, along Synagogue, Ikotun, Lagos, destroying goods worth millions of naira.

The Guardian learnt that the fire destroyed the affected shops before personnel of the Lagos State Fire and Rescue Service, the Lagos State Emergency Management Agency (LASEMA) and other emergency responders brought it under control.

LASEMA said its Beta Team, stationed at Igando, was immediately dispatched after the agency received a distress call and arrived at the scene.

"On arrival, responders discovered that several shops were already on fire at the market. Preliminary investigations conducted at the scene revealed that the cause of the fire was yet to be ascertained. However, it started in one of the shops and quickly spread to others, ravaging about 10 shops before the intervention of responders.


Scene of the fire at Ikotun.

"Through the combined and courageous efforts of the Agency's Response Team and the Lagos State Fire and Rescue Service, the fire was contained, preventing it from spreading to adjoining shops and becoming a far more devastating inferno in one of the busiest commercial hubs in the Alimosho axis," the agency said.

Officers of the Lagos State Fire and Rescue Service were alerted at about 10:24 a.m. and arrived at the scene at around 10:36 a.m. yesterday.

Although no casualties were recorded, the agency said goods worth millions of naira were lost in the fire.

LASEMA said its response team worked alongside personnel of the Lagos State Fire and Rescue Service from Ejigbo and Isolo fire stations.

NEMA: Anambra communal clash leaves 10 missing, destroys 150 homes

From **Lawrence Njoku,** Enugu

THE National Emergency Management Agency (NEMA) said at the weekend that about 150 houses had been destroyed and at least 10 people killed or missing following a violent communal clash between Umuoba Anam and Aguleri communities in Anambra East Local Government Area of Anambra State.

About 2,000 people have also been displaced in the conflict, which destroyed shops, factories, homes, vehicles and other valuable property.

NEMA's Head of Operations, Enugu Zonal Office, Mrs Priscilla Madukwe, disclosed the figures when she led an assessment team to the affected communities to evaluate the extent of the destruction and the humanitarian impact of the violence.

The team, comprising officials of NEMA and the Anambra State Emergency Management Agency (SEMA), was taken to the affected areas by the Chairman of Anambra East Local Council, Ifeanyi Chinweze, alongside community leaders and security operatives.

The communal crisis, which erupted in October, reportedly left several parts of the communities in ruins. A traditional ruler's palace was also razed, while hundreds of residents were forced to flee their homes for safety.

The Guardian learnt that the scale of the destruction prompted the Federal Government, through NEMA, to dispatch an assessment team to determine the extent of the damage and identify the humanitarian needs of affected residents.


NEMA officials during an assessment visit.

www.guardian.ng

TheMetroSection

LASTMA, UN urge safer roads as world remembers crash victims

By **Victor Gbonegun**

THE Lagos State Traffic Management Authority (LASTMA) has urged motorists and other road users to prioritise safety, vigilance and strict compliance with traffic regulations as the world commemorates the World Day of Remembrance for Road Traffic Victims.

The General Manager of LASTMA, Olalekan Bakare-Oki, made the call yesterday in a message marking the yearly observance.

The World Day of Remembrance for Road Traffic Victims is observed every third Sunday of November to honour people killed or injured in road crashes, support bereaved families and advocate safer roads.

Recent data from the Federal Road Safety Corps (FRSC) showed that Nigeria recorded 7,156 road traffic crashes, resulting in 3,445 deaths and 22,292 injuries, between January and September 2026.

The data also showed that Nigeria recorded 10,617 crashes, 5,081 deaths and 31,874 injuries in 2023. In 2024, the country recorded about 9,570 crashes, 5,421 deaths and 31,154 injuries, while 2025 saw 10,446 crashes, 5,289 deaths and 33,400 injuries.

Since its adoption pursuant to United Nations General Assembly Resolution 60/5, the observance has spread to an increasing number of countries across the continents.



Scene of an accident where a woman died and a bus driver was injured after a Lexus car rammed into the bus at Igando, Lagos.

The day has become an important tool in global efforts to reduce road casualties. It provides an opportunity to draw attention to the emotional and economic devastation caused by road crashes, recognise the suffering of victims and their families, and acknowledge the work of support and rescue services.

Its objectives include providing a platform for road crash victims and their families to remember those killed or seriously injured; recognising the crucial work of emergency services; and drawing attention to what advocates describe as the generally inadequate legal response to culpable road deaths and injuries.

Other objectives are to advocate better support for victims and their families and promote evidence-based measures to prevent and eventually eliminate road traffic deaths and injuries.

Bakare-Oki said the day was not only an occasion to mourn those killed in road crashes but also an opportunity to renew the collective commitment to preventing avoidable deaths on the roads.

Police deploy three gunboats to tackle piracy, kidnapping, smuggling

By **Eniola Daniel**

THE Nigeria Police Force (NPF) has commissioned three newly procured operational gunboats to strengthen maritime security and combat piracy, sea robbery, kidnapping and smuggling across the nation's waterways.

The gunboats, acquired in collaboration with the Nigeria Police Trust Fund (NPTF), were commissioned in Lagos for deployment by the Force Marine Police.

Representing the Inspector-General of Police, IGP Olatunji Rilwan Disu, at the ceremony, the Assistant Inspector-General of Police, Zone 2 Headquarters, Lagos, AIG Jimoh Moshood, said the new assets would significantly enhance the operational capacity of the Marine Police.

Moshood said the gunboats would strengthen the Force's ability to respond to maritime crimes and secure Nigeria's waterways, particularly as the country prepares for the 2027 general elections.

He commended the NPTF and its Executive Secretary, Alhaji Mohammed Sheidu, for supporting the acquisition of the operational assets.

In his remarks, Sheidu reaffirmed the NPTF's commitment to equipping the police with modern operational platforms to improve security nationwide.

He also commended President Bola Ahmed Tinubu, the Minister of Police Affairs and the Inspector-General of Police for their continued support for policing and security operations across the country.

The event was attended by senior police officers and representatives of key maritime stakeholders, including the immediate past AIG in charge of the Police Maritime Command, AIG Okunade Nurat (retd.); Force Marine Officer, CP Adepegba Adetoye; Director of Training, NPTF, CP Tony Osifo; CSP H.A. Oduntan (retd.); the Lagos State Security Trust Fund; and the National Inland Waterways Authority (NIWA).

The Marine Police officers were charged with deploying the gunboats responsibly and effectively in the discharge of their duties.

The Force said the acquisition was part of its broader efforts to strengthen maritime policing, protect lives and property on the waterways and provide a secure environment for legitimate economic activities.

Ooni pledges N5m to support disability inclusion foundation

By **Ayonote Clement**

THE Ooni of Ife, Oba Adeyeye Enitan Ogunwusi, Ojaja II, has pledged N5 million in support of the Yeye Afolashade Shona Aluko (YASA) Foundation, which seeks to promote inclusive education, empower persons living with disabilities and improve opportunities for other vulnerable groups.

The monarch made the pledge at the official unveiling and launch of the foundation in Lagos, where traditional rulers, disability advocates, young widows and other stakeholders gathered under the theme, 'No One Is Left Behind'.

The foundation was established by Dr Yeye Afolashade Shona Aluko following her personal experience with the challenges of securing adequate educational support for her son living with a disability.

About nine years ago, Aluko encountered a shortage of specialised teachers at Ikeja High School, where her youngest son was enrolled. Rather than allow the situation to undermine his education, she employed and paid eight specialised teachers to support him and other children. She reportedly sustained the arrangement for more than nine years.

Although her intervention earned her recognition from the Lagos State Government, it also raised concerns about the plight of children whose parents could not afford similar support.

Speaking at the ceremony, Aluko, popularly known as Yeye Bobajiro Odua, said the experience inspired her decision to establish the foundation to extend opportunities to other disadvantaged people.

She asked what would happen to children whose parents lacked the financial means to provide the specialised support they needed.

"YASA Foundation was born from a burden... a burden to give voice to the voiceless, strength to the weak, and to say boldly: 'You are not forgotten,'" she said.

Abia vigilantes arrest two suspected high-tension cable vandals

From **Gordi Udeajah**

THE Abia State Vigilante Service has arrested two suspected vandals for allegedly stealing high-tension electricity cables in the Nkwonta axis of Isuikwuato Local Government Area of the state.

The arrest comes barely three weeks after soldiers of the 143 Battalion of the Nigerian Army apprehended 19 suspected vandals, including a police sergeant, in the same area.

The Chairman of Isuikwuato Local Council, Chinedu Ekeke, who confirmed the arrest, described the development as encouraging, noting that it reflected growing vigilance and responsiveness among security personnel.

Ekeke said the arrests were consistent with the objectives of his earlier public warning about security threats in parts of the council.

He had raised concerns over repeated attempts to vandalise critical infrastructure in the area, including underground pipelines and other public assets.

The council chairman commended the Abia State Vigilante Service for its timely intervention and urged security agencies operating in the area to strengthen intelligence-sharing and collaboration to prevent criminal activities.



Suspects with recovered items

FRSC records 72 road crash deaths in Taraba in 10 months

THE Federal Road Safety Corps (FRSC) Sector Commander in Taraba State, Anna Attah, has said 72 people died in 115 road traffic crashes recorded in the state between January and October 2026.

She said 374 people sustained injuries in the crashes, identifying excessive speeding and dangerous driving as major causes.

Attah spoke during a press briefing in Jalingo to mark the 2026 World Day of Remembrance for Road Traffic Victims.

• One dead, eight injured in Anambra multiple-vehicle crash

Also, the FRSC, Anambra State Sector Command, has confirmed that one person died while eight others sustained injuries in a multiple-vehicle crash at Agu-Awka, Immigration Junction, along the Awka-Enugu Expressway.

The accident, which occurred at about 8:45 a.m. at the weekend, involved a Sinotruck trailer, a Toyota Camry and a TVS commercial tricycle.

The Sector Commander, Corps Commander Bridget Asekhauno, said preliminary investigations pointed to excessive speed and inadequate construction warning signs as suspected causes of the crash.

According to her, an eyewitness said the trailer was descending a slope when the driver noticed a diversion sign and attempted to move into another lane.

Lekki residents protest four months of erratic power supply

By **Eniola Daniel**

RESIDENTS of Lekki Conservation Estates Community Development Area (LECECODA) at the weekend protested four months of erratic power supply along Orchid Road.

Orchid Road is a 7.5-kilometre corridor in Lekki, home to approximately 200 residential estates, as well as numerous schools, restaurants, shopping malls, supermarkets, clubs, churches and mosques.

The community is supplied through the Maroko 33kV feeder. However, it was said to have recorded a cumulative 10 hours of electricity supply in October, despite being classified as a Band B customer.

The President of LECECODA, Bode Akinwande, who led the protest, said: "For the past four months, our community has been without meaningful power supply, and our repeated efforts to resolve the matter through dialogue have yielded no result.



Protesters

"Despite the size and the significant contribution of LECECODA to Eko Power's revenue, the community has no dedicated injection substation, and for five years, the leadership of this community has engaged directly with Eko Power, and before it, the former management known as EKED. Several meetings have been held, and several commitments have been made. None of them have been implemented."

He added that when the current management of Eko Power assumed office, it met with stakeholders at Orchid Hotel and made further assurances to the community, but there had been no visible progress.

He said that on October 20, 2026, LECECODA wrote formally to the Acting Managing Director of Eko Power, Sherifat Adegbenro, outlining the community's concerns and requesting a meeting, but had yet to receive a response.

NHRC, UNODC assess human rights compliance in Ondo custodial centres

By **Victor Gbonegun**

THE National Human Rights Commission (NHRC), in collaboration with the United Nations Office on Drugs and Crime (UNODC), has visited the Nigerian Correctional Service (NCoS), Ondo State Command, to assess compliance with international human rights standards in custodial centres.

The delegation, led by Dr Okay Benedict Agu of the NHRC and Dr Femi Ajayi of the UNODC, comprised legal, monitoring and investigation officers. It was received by the Controller of Corrections, Ondo State Command, Charles Akanbi Oyewole.

Agu said the exercise was aimed at assessing custodial facilities and determining the extent to which they comply with the United Nations Standard Minimum Rules for the Treatment of Prisoners, also known as the Nelson Mandela Rules.

He said particular attention was being paid to the prevention of torture, protection of inmates' rights and proper classification of inmates.

NSCDC, sports writers strengthen partnership to protect infrastructure

By **Glory Sunday**

THE Nigeria Security and Civil Defence Corps (NSCDC), Lagos State Command, and the Sports Writers Association of Nigeria (SWAN), Lagos State Chapter, have renewed their commitment to strengthen collaboration for the protection of sports infrastructure and the safety of athletes and other stakeholders in the state.

They made the commitment at a familiarisation meeting between the two organisations at the headquarters of the NSCDC Lagos State Command in Ikeja.

The Lagos State Commandant of the NSCDC, Mr Adedotun Keshinro, received the Chairman of SWAN Lagos State Chapter, Ambassador Olatutu Oladunni, and other members of the association. He stressed the strategic importance of the Corps' mandate to protect Critical National Assets and Infrastructure (CNAI), noting that sports facilities form an important component of such assets.

FEDERAL COLLEGE OF EDUCATION (TECHNICAL), ISU

ISU, ONICHA LOCAL GOVERNMENT AREA, EBONYI STATE

FCET ISU

INVITATION TO TENDER

FOR THE PROCUREMENT, SUPPLY, INSTALLATION AND COMMISSIONING OF SMART PRESENTATION SYSTEMS, LAPTOPS, CONSTRUCTION OF LECTURE THEATRE WITH FACILITIES FOR TEACHING AND LEARNING

1. INTRODUCTION

The Federal College of Education (Technical), Isu, Ebonyi State, in furtherance of its commitment to strengthening technology-enabled teaching, learning, research and institutional delivery, and in compliance with the Public Procurement Act, 2007 and other applicable public procurement regulations, invites tenders from reputable, competent and experienced suppliers/contractors for the procurement, supply, installation, configuration, testing and commissioning of smart presentation systems, laptop computers, audio-visual equipment, internet connectivity and Construction of 500 seating Capacity Main Lecture Theatre with facilities for use in the College.

2. SCOPE OF SUPPLY AND SERVICES

The procurement is organised into the following lots. Interested bidders may tender for one or more lots, provided that they clearly indicate the lot(s) applied for and submit the required documentation for each lot.

LOT	DESCRIPTION OF GOODS/SERVICES
Lot 1	Laptop Computers and ICT Accessories: business/education-grade laptops with current-generation processors, adequate RAM and solid-state storage, genuine operating systems, chargers, carrying cases, security features and relevant peripherals. Detailed makes/models, warranty, maintenance and after-sales technical support, and configurations shall be stated in the bidder's offer.
Lot 2	Construction of 500 Seating Capacity Lecture Theatre: Construction and completion of a modern, functional and fully equipped lecture theatre, including site preparation, setting out, excavation, foundation works, concrete works, blockwork, structural framework, roofing, ceiling, floor finishes, wall finishes, painting, doors, windows, electrical installations, lighting systems, ventilation and air-conditioning provisions, plumbing and drainage works, fire safety installations, emergency exits, accessibility facilities and other associated building works. The project shall also include the provision and installation of lecture theatre seating, lecturer's platform, presentation area, public address system, projection and display facilities, internal fittings, external works, landscaping and site drainage, as applicable. All works shall be executed in accordance with approved architectural, structural, mechanical and electrical drawings, specifications, Bills of Quantities (BoQ), relevant building regulations and applicable Nigerian standards. The successful contractor shall be responsible for the supply of all required materials, labour, equipment, supervision, testing, commissioning, site clearance and handover of the completed facility in a safe, durable and serviceable condition.

3. ELIGIBILITY AND MANDATORY REQUIREMENTS

Interested bidders shall submit the following, as applicable:

- Evidence of registration with the Corporate Affairs Commission (CAC), including Certificate of Incorporation/Business Name Registration and relevant particulars.
- Current Tax Clearance Certificate for the last three (3) years, where applicable.
- Evidence of registration with the Industrial Training Fund (ITF), NSITF and PENCOM, where applicable and as required by law.
- Company profile showing organisational structure, key personnel, technical capacity and relevant experience in similar ICT, digital learning or audio-visual supply/installations.
- Evidence of at least three (3) similar contracts executed or substantially completed within the last five (5) years, with award letters, completion certificates or verifiable client references.
- Manufacturer's authorisation, dealership certificate or evidence of legitimate supply channel for major equipment, where applicable.
- Audited accounts for the last three (3) years and evidence of financial capacity/turnover relevant to the lot(s) tendered for.
- Valid contact address, functional email address and telephone number; and a sworn affidavit disclosing that the company is not in receivership, insolvent, or involved in any winding-up proceedings, and that the information submitted is true.
- Any other statutory document or evidence reasonably required under the applicable procurement framework.

4. TECHNICAL AND FINANCIAL BID REQUIREMENTS

Bidders shall provide a detailed technical proposal indicating the make, model, country of origin, technical specifications, quantities, delivery period, warranty period, manufacturer/product datasheets and a clear compliance schedule against the requirements of each lot. Equivalent or superior products may be offered, provided that deviations are clearly identified. The financial proposal shall state unit prices, total prices, applicable taxes and all delivery, installation, configuration, training and other associated costs in Nigerian Naira. Prices shall remain valid for the period stated in the bidder's offer and required by the tender conditions.

The College may request demonstrations, product samples, clarifications or verification of claims from bidders where considered necessary. Any proposed site inspection or pre-bid meeting, if required, will be communicated through the College's official channels.

5. SUBMISSION OF TENDER DOCUMENTS

Prospective Bidders are to submit bids for the advertised Lots. Two (2) hard copies of each of the Tender submissions shall be prepared in two separate, sealed envelopes clearly marked "TECHNICAL BID" and "FINANCIAL BID", with the relevant lot number(s) and project title indicated on each envelope. Both envelopes shall be enclosed in one sealed outer envelope marked:

"TENDER FOR THE PROCUREMENT, SUPPLY, INSTALLATION AND COMMISSIONING OF SMART PRESENTATION SYSTEMS, LAPTOPS, CONSTRUCTION OF LECTURE THEATRE WITH FACILITIES FOR TEACHING AND LEARNING – FCE (TECHNICAL), ISU, EBONYI, STATE"

The outer envelope shall bear the bidder's name and contact address on the reverse side and be addressed to:

THE REGISTRAR,
Federal College of Education (Technical), Isu, Onicha Local Government Area, Ebonyi State.

Tenders must be deposited in the designated tender box at the College's Registry/ Procurement Unit not later than 12:00 noon of Monday, 30th November, 2026. Electronic submissions will not be accepted unless expressly authorised by the College in a formal addendum. The working hours are 8.00 a.m to 4.00 pm on weekdays excluding weekends.

6. OPENING OF TECHNICAL BIDS

The technical bids will be opened immediately after the close of the submission by 12.00 noon of Monday, 30th November, 2026 at the Provost Conference Hall, FCE (Technical), Isu. Bidders or their representatives, relevant professional bodies and interested members of the public may attend. The financial bids of only technically qualified bidders shall be considered in accordance with the applicable procurement procedures. The College reserves the right to communicate the date and venue for any subsequent financial bid opening to the qualified bidders.

7. IMPORTANT INFORMATION

- Bids must be in English Language and signed by the official authorized by the firm.
- Late submissions shall be rejected.
- All costs incurred in preparing and submitting a tender shall be borne solely by the bidder.
- Submission of a tender does not constitute a contract or create any obligation on the part of the College.
- The College reserves the right to verify all information and documents submitted and may disqualify any bidder that provides false or misleading information.
- The College is not bound to accept the lowest or any tender and reserves the right to annul the procurement process at any time in accordance with applicable laws and regulations, without thereby incurring liability to affected bidders.
- Any clarification or addendum will be communicated through the College's official website and/or other appropriate public notice channels.

8. ENQUIRIES AND FURTHER INFORMATION

Further enquiries may be directed to the Procurement Unit/Registrar, Federal College of Education (Technical), Isu, Ebonyi State, during official working hours. Telephone: 08030881623 / 07061104163; Email: ***info@fcetisu.edu.ng; Website: https://fcetisu.edu.ng.***

SIGNED
THE PROVOST
Federal College of Education (Technical), Isu, Ebonyi State

NATIONAL ORTHOPAEDIC HOSPITAL, IGBOBI – LAGOS

P. M. B 2009 YABA, LAGOS

NOHIL IGBOBI Serving, Caring and Restoring Since 1945

STAFF VACANCIES

1. JUNIOR RESIDENT II (ORTHO & TRAUMA) (Ref: JR/01) Salary – CONMESS 3
2. JUNIOR RESIDENT II (PLASTIC & RECONSTRUCTIVE SURGERY) (Ref: JR/02) Salary – CONMESS 3
3. MEDICAL OFFICER (Ref: MO/03) Salary – CONMESS 3
4. SENIOR NURSING OFFICER (Ref: SNO/04) Salary – CONHESS 9
5. SENIOR NURSE TUTOR:

i. SENIOR NURSE TUTOR (MIDWIFERY/MATERNAL & CHILD HEALTH NURSING) (Ref: SNT/05) salary – CONHESS 9
ii. SENIOR NURSE TUTOR (PUBLIC HEALTH NURSING) (Ref: SNT/06) Salary – CONHESS 9
iii. SENIOR NURSE TUTOR (A/E & ORTHO. NURSING} (Ref: SNT/07) Salary – CONHESS 9

6. CLINICAL INSTRUCTOR (MIDWIFERY) (Ref: CI/08) salary – CONHESS 9
7. NURSING OFFICER II (Ref: NO/09) salary – CONHESS 7
8. STAFF NURSE (Ref: SN/10) salary – CONHESS 6

For information on requirements and online application for the above vacant positions, please visit the Hospital's website: *www.nohlagos.gov.ng*

Online submission of applications must not be later than Six (6) weeks from the date of this publication (16th November, 2026)

SIGNED:
MANAGEMENT

PUBLIC NOTICE

RETRACTION OF PUBLICATION ON LOSS OF PROPERTY DOCUMENTS

TO WHOM IT MAY CONCERN

This is to formally inform the general public that the original title documents of the properties belonging to the estate of the late **Alhaji Murtala Kolawole Sunmola [MKS]**, which were previously reported as missing, has been recovered.

Consequently, The Public Notice titled **"LOSS OF PROPERTIES' DOCUMENTS: CAVEAT EMPTOR [BUYERS BEWARE]"**, published in The Guardian Newspapers, Vol. 41, No. 17,733, Page 11, dated Monday, March 10, 2025, is hereby **RETRACTED AND WITHDRAWN IN ITS ENTIRETY.**

Members of the general public are therefore advised to disregard the earlier publication and the declaration therein concerning the loss of the property documents.

We sincerely regret any inconvenience or concern the earlier publication may have caused and appreciate the public's understanding.

SIGNED:

MRS. ABOLANLE SUNMOLA-OLUWOLE AND MR. AJIBOLA SUNMOLA
ANNOUNCERS.

AHMADU BELLO UNIVERSITY

P.M.B. 1045, ZARIA - NIGERIA

CONGRATULATING OUR INDEFATIGABLE PRO-CHANCELLOR AND CHAIRMAN OF COUNCIL, MAHMUD YAYALE AHMED, CFR ON TRIPLE GREAT HONOURS

The Governing Council, Senate, Management, staff, students, and the entire Ahmadu Bello University community extend their profound joy, immense pride, and warmest felicitations to our indefatigable Pro-Chancellor and Chairman of the Governing Council, Mahmud Yayale Ahmed, CFR, on the triple great honours he earned this November (2026).

As a distinguished alumnus, former Head of Service of the Federation, former Secretary to the Government of the Federation, and former Hon. Minister of Defence, your life and career remain a shining beacon of excellence, and our great University is immensely proud of your towering contributions to national development. We proudly celebrate this remarkable season of well-deserved honours:

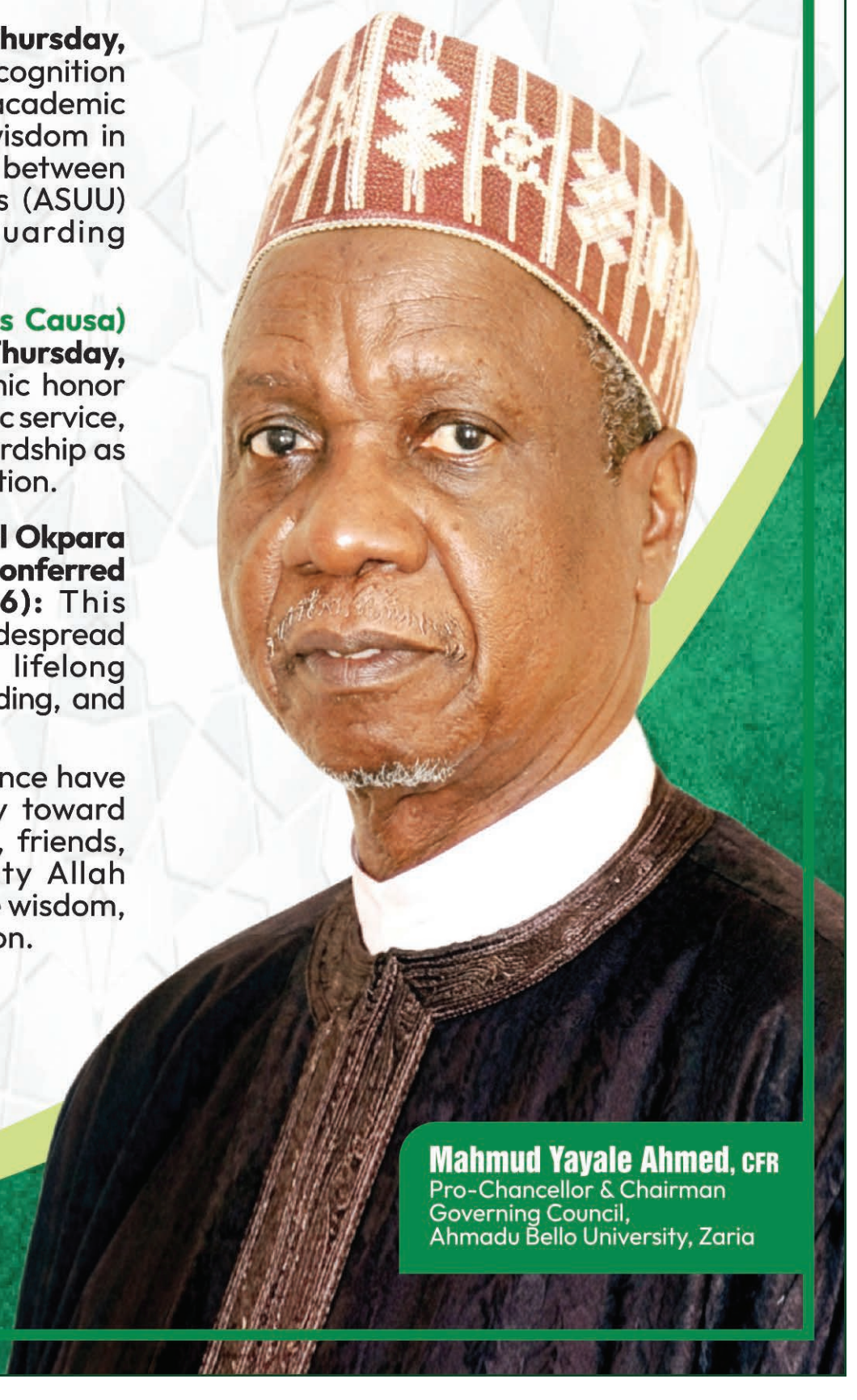
- **The ASUU Heroes Award (conferred on Thursday, 12th November, 2026):** This prestigious recognition highlights your unwavering dedication to academic excellence and your tireless mediatory wisdom in successfully brokering harmonious peace between the Academic Staff Union of Universities (ASUU) and the Federal Government, safeguarding stability in the tertiary education sector.
- **Doctor of Public Administration (Honoris Causa) from Nile University (to be conferred on Thursday, 19th November, 2026):** This high academic honor celebrates your decades of exemplary public service, administrative sagacity, and historic stewardship as Secretary to the Government of the Federation.
- **Honorary Doctorate Degree from Michael Okpara University of Agriculture, Umudike (to be conferred on Saturday, 28th November, 2026):** This distinguished degree underscores the widespread national acclaim commanded by your lifelong devotion to institutional equity, nation-building, and educational advancement.

Your visionary guidance and stabilizing presence have continued to steer Ahmadu Bello University toward unprecedented heights. We join your family, friends, and well-wishers in praying that Almighty Allah continues to bless you with good health, divine wisdom, and renewed strength to keep serving our nation.

Congratulations, Sir!

SIGNED:

Prof. Adamu Ahmed, FNITP, RTP
Vice-Chancellor,
Ahmadu Bello University, Zaria



Mahmud Yayale Ahmed, CFR
Pro-Chancellor & Chairman
Governing Council,
Ahmadu Bello University, Zaria

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

Editorial

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Limits of the Bretton Woods report on Nigeria

CONTRARY to the perception in some government quarters that the recent report by the International Monetary Fund (IMF) and the World Bank is entirely positive for the health of the Nigerian economy, it clearly underscores a trend of deepening poverty across the country. This reality needs to be addressed beyond political gestation, or it will become an albatross that will not go away. If anything, the sharp contrast between the report's highlights and the economic adversity confronting the average Nigerian may be a warning against wholesale adoption of the Bretton Woods standard for assessing peculiar economies such as Nigeria's.

It often appears that when the World Bank and IMF sing the praises of a country's economy, its citizens struggle to survive under that same economy. This has been an age-old lopsided economic syndrome that needs closer inspection. Recently, the Nigerian economy came under the scrutiny of the Bretton Woods Institutions (BWIs), which issued a scorecard after its routine update exercise. It was a balanced assessment of strengths and areas needing improvement. In a globalised and interdependent world, global governance agencies shape the economic outlooks of nations. Their meddling is ubiquitous in developing countries, including Nigeria.

The World Bank and IMF update, titled Nigeria Development Update (NDU), is a biannual World Bank report series. The current report assessed recent economic and social developments and prospects for economic advancement in Nigeria, within the context of global development and prospective outlooks. It mainly focuses on selected economic and policy issues. The report addresses a capital audience—"policymakers, business leaders, financial market participants, and the community of analysts and professionals engaged in Nigeria's evolving economy".

According to the Bank and IMF, "Nigeria's growth has remained resilient, while higher oil prices have bolstered fiscal revenues and external balances, despite temporarily interrupting the decline in inflation. As stability takes hold, the priority is shifting from restoring macroeconomic fundamentals to achieving faster and more inclusive growth that creates jobs, reduces poverty, and improves living standards".

The report relates to improvements in the country's external reserves, stability in the regime of a flexible exchange rate, steady growth in the gross domestic product, and a considerable contribution of the service sector to GDP; the future projection of economic growth is forward-looking. Reeling out macroeconomic data, the Bretton Woods institutions noted that Real GDP grew by 4.2% in early 2026, though poverty remains high, with 50.8% in extreme poverty. The federal deficit is projected to widen to 3.5% of GDP in 2026. The active portfolio exceeded $16.4 billion. The report put real GDP growth projections at 4.1%–4.2% for 2026, with inflation averaging 15.1% to 15.7%. Gross international reserves rose to $51.9 billion by mid-2026.

To the developed world, the above figures are heart-warming. For the government, it is an affirmation that its reform policies are not doing badly. But the scorecard should not become a tool of propaganda for a government struggling to recover from widespread public distrust over its reforms that have caused hardship for the broad masses of the population. In its reaction, the government enthused that: "These findings confirm that the difficult but necessary decisions to remove the petrol subsidy, unify the foreign exchange market and strengthen fiscal discipline have raised revenues, stabilised the economy and created fiscal space for every tier of government to invest in its people…The dividends of reform are becoming visible. But more work remains to ensure they fully translate into better living standards for every household, starting with lower food prices and decent jobs for our young people…Our administration will stay the course of reform and redouble its focus on inclusive growth under the Renewed Hope Agenda".

While the update builds on an earlier report in April, which affirmed what the World Bank and IMF termed "meaningful progress in restoring macroeconomic stability following the implementation of bold reforms that have impacted inflation, external and fiscal positions and overall economic growth", the present report is not all about praise, as it points out areas for improvement. It noted that household incomes had yet to improve while the level of immiseration, in other words, poverty remained high. The spillovers from the conflict in the Middle East have not helped matters. Inflation rose to 15.4 per cent year-on-year in March 2026, with a consequent spike in international fuel and food prices which impacted Nigerians adversely. This reality underscores the imperative of stabilising the gains of reform through inclusive growth.

The economic fundamentals are looking good in terms of macroeconomic stats and have even encouraged the rise of national capital, exemplified by the flourishing Dangote refinery, which has largely curbed the scarcity of petroleum products. This has come at a cost. Its cost is prohibitive relative to the income of an average Nigerian who relies on petroleum products for energy generation. Everyone agrees that the reform gains have not translated into improved living for most Nigerians. The wellbeing of Nigerians matters. The reality is that Nigerians have slid into multidimensional poverty. The country harbours a very high number of out-of-school children; acute food insecurity affects about 30.6 to 35 million people. Indeed, on the GHI index, Nigeria ranks 115 out of 123. Child health has deteriorated, with about 32-33.8 per cent stunting and 11.6 per cent wasting. The country suffers from an effective housing shortage of about 28 million.

These challenges of nation-building and reliance on the development set, in other words, external agencies, for solutions are not new and have not worked. Since the austerity measures of the Shagari administration, Nigeria has been subjected to the medicine from the BWIs; they have not worked, and there are no star pupils among the countries in sub-Saharan Africa that have heaved a sigh of relief thanks to the BWIs. Under the Obasanjo administration, 1999-2007, the country trod the path of the Policy Support Instrument (PSI).

Today, the country has yet to witness a significant change in the production relations. The standard of living of Nigerians remains a huge challenge confronting the government, which needs to be tackled head-on without playing politics. Some ingenuity is required. Corruption and ostentatious governance are thriving to the detriment of citizens. So far, government palliative measures such as the proposed marginal discount on premium motor spirit (PMS) and a new cash transfer programme offering N50,000 monthly to eligible vulnerable households, as part of the scheme called the National Emergency Relief and Stabilisation Intervention (NERSI), are inadequate in a corruption-ridden environment. In the face of a faint hope of a better tomorrow. Nigerians demand accountability, transparency and an end to poverty and misery.

LETTER

Towards credible elections next year

SIR: Can you tell what will happen in January next year? Have you seen any handwriting on the wall? Does anything suggest to you that any new thing will happen? As the nation goes to the poll in January every one must be ready to work towards a successful election as long as we are still talking about capitalist democracy as the prevailing situation in our country today.

In other words, since we have not yet adopted a socialist ideology in this country, it is mandatory for us to conduct a free and fair election. However, as at now there are signs of our ugly past rearing its head. This writer is saying that already signs of convoluted crisis are emerging day by day. It seems the usual pattern of election ridden with many hitches and ditches are already on the horizon.

Threats of violence are already being made. Yet we should not allow our past poor record in conduct of election to keep repeating itself. Brazil has conducted a free and fair election. Nigeria can do it too. But as at now our political leaders are not showing good signs of a change in their actions. And this is why this writer wants to draw the attention of every citizen to the demands of a free and fair election.

Recently a former military governor and former Senate president (names withheld) said there will be trouble if anyone tries to rig the 2027 election. He is not the only one to issue threats of violence. The question is, do we have laws in this country? If we have laws on conduct of election why are our politicians always ready to resort to violence? One would have expected a high calibre personality like a former military governor and former Senate president to say the law of the land will be used to deal with election rigging instead of saying there will be violence.

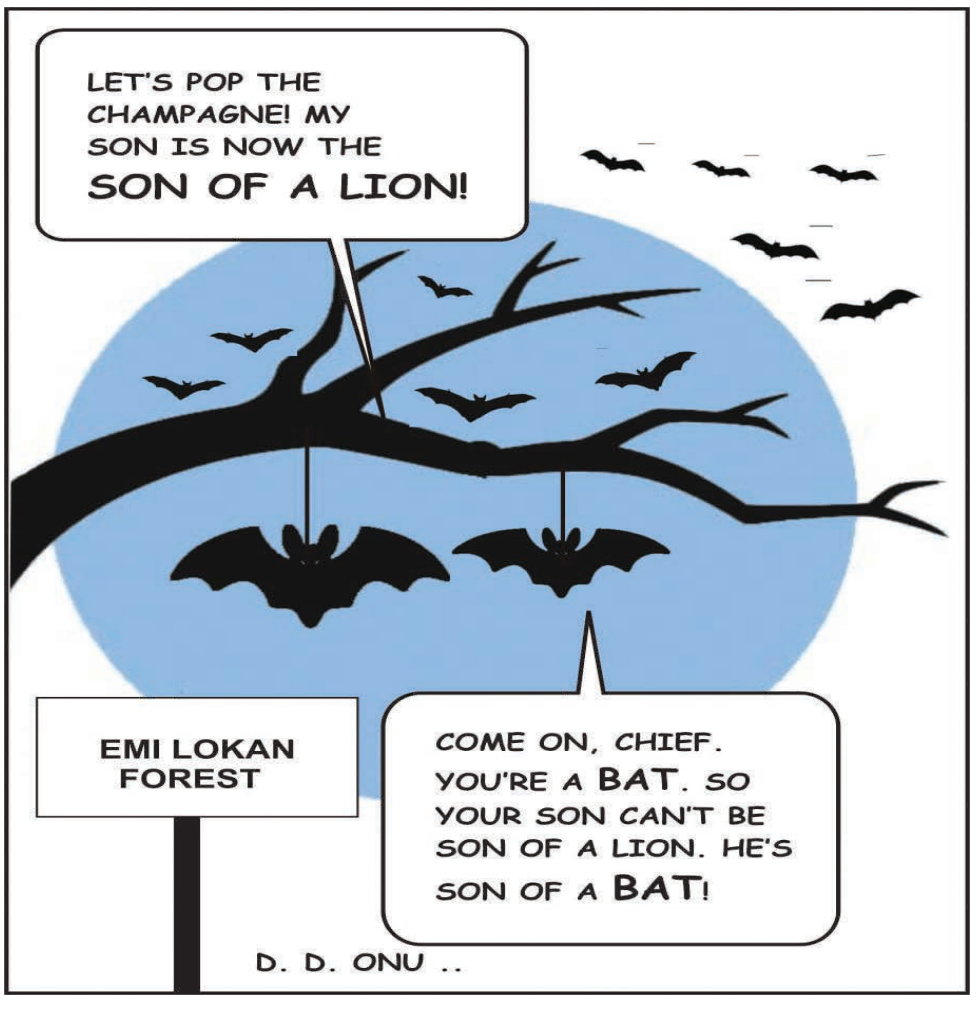
More than two presidential candidates have also threatened to resort to violence if they think election has been rigged. In a country where losers don't often accept defeat easily, it is possible for losers to claim they lost election due to rigging. This is why this writer wants to call on the Independent National Electoral commission (INEC) to get its acts right. INEC should ensure that no loophole is left to be exploited by all malevolent forces that may try to frustrate its efforts to give our country a free and fair election.

Our ugly past in the conduct of election should not be repeated in January next year as we go to the polls again. Some of the challenges that had marred our election in the past are being reviewed here so that INEC can look at those factors and find solutions to them.

First, is inadequate training and motivation of staff. Like any other organisation the quality of training and motivation of the staff of INEC is very important. One important factor that has been missing is the need to infuse patriotism in INEC staff.

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Opinion

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Nigeria's borrowed prosperity

By **Saheed Fuhad**

THERE is a question Nigerians ought to be asking with increasing urgency: How much more debt can a country accumulate when it has not sufficiently expanded its capacity to generate the revenue required to repay what it owes?

Nigeria's growing appetite for borrowing deserves serious national attention. Beyond the impressive figures routinely presented in economic reports, beyond the argument that the country's debt-to-GDP ratio remains within internationally acceptable limits, and beyond government assurances that the economy is on a path to recovery, there is a fundamental fiscal problem that cannot be ignored: Nigeria is struggling with the cost of servicing its existing debt, yet continues to seek additional loans.

The danger is not necessarily that Nigeria will default tomorrow. The more immediate danger is that the country could gradually mortgage its fiscal future, leaving successive administrations with increasingly limited resources to govern, invest, provide social services and respond to economic emergencies.

Borrowing is not inherently bad. Developed economies borrow. Developing economies borrow. Even countries with strong economies issue bonds and access international credit markets. But responsible borrowing must have a clear economic justification. It must finance investments capable of expanding productivity, generating employment, increasing exports, improving government revenue and ultimately strengthening the capacity to repay. The critical question for Nigeria is whether the scale and composition of its borrowing are producing sufficient economic returns.

The dangerous comfort of the debt-to-GDP ratio

One of the most frequently deployed arguments in defence of Nigeria's borrowing is that the country's debt-to-GDP ratio remains relatively moderate compared with that of several other countries. On the surface, this sounds reassuring. However, it risks confusing two different economic realities: the size of an economy and the financial capacity of its government to meet its obligations. GDP measures the value of economic output. Government revenue, on the other hand, represents the money actually available to the government to finance its responsibilities and service its debt.

A country can have a relatively large GDP and still have a weak revenue-generating government. This is particularly relevant to Nigeria, where the capacity to collect taxes and generate public revenue remains relatively low compared with the size of the economy. Consequently, a debt stock that appears manageable when measured against GDP can become extremely burdensome when measured against actual government revenue.

This is why the debt-to-revenue ratio deserves at least as much attention as the debt-to-GDP ratio. According to the World Bank's October 2025 Nigeria Development Update, Nigeria's debt-service-to-revenue ratio was approximately 42 per cent in 2025. The report identified the high cost of servicing debt relative to government revenue as the country's principal debt vulnerability.

In other words, the problem is not simply how much Nigeria owes, it is how much of the money Nigeria earns must be surrendered to creditors before the government can attend to its other obligations. The International Monetary Fund's June 2026 assessment presents another troubling dimension. Interest payments alone were estimated at 53.2 per cent of Federal Government revenue in 2025, with a projection of 53.7 per cent for 2026.

These are different indicators. The World Bank's debt-service measure and the IMF's interest-payment measure should not be confused. But both point to the same underlying problem: debt is consuming a substantial share of the government's financial resources. When more than half of federal revenue is absorbed by interest payments, what remains for education, healthcare, infrastructure, security, housing, agriculture and other development priorities? This is the fiscal squeeze Nigeria must confront.

Borrowing in foreign currencies: The exchange-rate danger

There is another dimension of Nigeria's debt problem that deserves particular attention: the danger of excessive dependence on foreign-currency borrowing. Foreign loans may appear attractive because international lenders can offer large financing packages, sometimes with longer repayment periods and relatively favourable interest rates. However, these loans introduce a risk that domestic borrowing does not carry to the same extent: exchange-rate exposure.

Nigeria earns most of its domestic government revenue in naira, but foreign-currency loans must be repaid in dollars, euros or other foreign currencies. This creates a dangerous mismatch.

Suppose Nigeria borrows $1 billion when the exchange rate is 800 to the dollar. The naira equivalent of that debt is 800 billion. If the naira subsequently depreciates to N1,500 to the dollar, the same principal becomes N1.5 trillion in naira terms, even before interest and other charges are considered. The country has not borrowed another dollar, but its domestic-currency debt burden has increased dramatically. This is the danger of exchange-rate depreciation to a country whose revenue is predominantly denominated in local currency.

Foreign borrowing also exposes Nigeria to changes in international interest rates, global financial conditions, creditor requirements and refinancing risks. Commercial foreign loans, particularly those with relatively high interest rates or shorter maturities, can become especially expensive. There is also the question of opportunity cost. Dollars used to service foreign debt are dollars that cannot be used for importing essential machinery, medicines, industrial equipment and other productive inputs.

A country that does not sufficiently earn foreign exchange through exports and productive economic activities may eventually find itself borrowing new dollars to repay old dollar obligations. That is a cycle of financial vulnerability no responsible government should encourage.

The illusion of growth: When consumption outruns production

Perhaps one of the most important issues in understanding Nigeria's economic future is the distinction between economic growth and productive economic transformation. Nigeria's GDP can grow without the country necessarily building the industrial capacity required to sustain prosperity.

GDP is not fictitious simply because consumption contributes significantly to it. Consumption is a legitimate component of economic activity, and services can be highly productive. However, an economy whose growth is not accompanied by sufficient expansion in domestic production, industrial capacity, export earnings and productivity may struggle to sustain that growth and generate the foreign exchange needed to meet external obligations

Consider the Nigerian economy. We remain heavily dependent on imports for machinery, industrial inputs, pharmaceuticals, refined petroleum products and several other essential goods. Our manufacturing sector faces persistent challenges involving electricity, infrastructure, access to finance, foreign exchange and production costs.

The implication is that a significant proportion of the money circulating in the economy eventually creates demand for goods and services produced elsewhere. When consumption rises faster than domestic productive capacity, imports can rise, foreign-exchange pressures can intensify, and the economy becomes more vulnerable to external shocks.

The World Bank's October 2025 Nigeria Development Update highlighted the need for stronger productivity, investment and competitiveness to translate macroeconomic reforms into improved living standards. Its analysis of Nigeria's rebased GDP also illustrates the structural challenge. For 2024, agriculture accounted for approximately 27.2 per cent of GDP, industry 16.3 per cent, including manufacturing at 8.1 per cent and crude oil at 2.2 per cent, while services accounted for 54.4 per cent.

These figures do not suggest that services are unimportant. Rather, they raise an important question about the structure of our economy and the extent to which economic activity is translating into export competitiveness, industrial jobs and sustainable government revenue. A country cannot indefinitely rely on borrowing to finance consumption, imports and recurrent obligations without strengthening the productive sectors that generate the resources required to repay those loans. The real measure of economic progress should not merely be how much an economy grows, but how much wealth it produces, how many jobs it creates, how much it exports and how much sustainable revenue it generates.

The World Bank loans under Tinubu: What exactly are we financing? The volume of World Bank financing approved for Nigeria under President Bola Tinubu's administration also deserves closer public scrutiny. According to an analysis published by The Punch in July 2026, the World Bank approved approximately $11.4 billion in financing for Nigeria between June 2023 and June 2026.

This represents about 78 per cent of the $14.59 billion approved during the entire eight-year administration of former President Muhammadu Buhari. The figure is significant, especially when viewed against Nigeria's existing debt-service obligations. It is important to distinguish loan approvals from actual disbursements. The same analysis reported that approximately $2.32 billion of the $11.4 billion approved under Tinubu had been disbursed as of the latest World Bank database update examined by the newspaper. Approval does not mean that the entire amount has already been received or spent.

Nevertheless, the scale of the commitments raises questions about priorities, implementation and measurable returns. Consider some of the major World Bank financing arrangements. In June 2024, the World Bank approved a $2.25 billion package comprising $1.5 billion for Nigeria's economic stabilisation and transformation reforms and $750 million for resource mobilisation reforms.

In September 2024, another $1.57 billion was approved for three programmes: $500 million for the Human Capital Opportunities for Prosperity and Equity Governance programme (HOPE-GOV). $570 million for the Primary Healthcare Provision Strengthening Programme (HOPE-PHC). $500 million for the Sustainable Power and Irrigation for Nigeria Project (SPIN).

To be continued tomorrow.

Fuhad, a broadcast journalist and public affairs analyst, is currently the head of station at Mainland 98.3fm.

Navigating the headwinds of governance

By **Olusade Adesola**

THE Council of Retired Federal Permanent Secretaries (CORFEPS) held its annual colloquium on Wednesday, October 28, 2026, at the Rotunda, Tafawa Balewa House, Abuja. The theme was "Navigating the Headwinds of Governance: Centrality of the Civil Service." Mr Boss Gida Mustapha, CFR, the immediate past Secretary to the Government of the Federation, delivered the keynote address.

The keynote argued that the strength of the civil service "is not measured by its ability to agree with political authority, but by its capacity to advise candidly, implement lawful decisions faithfully and account transparently for results." That capacity, it contended, cannot be sustained by the service alone, and it therefore urged political leaders to "demand results, but provide the authority, resources and professional space required to achieve them."

The keynote further submitted that "honest advice deserves protection." The obvious question, therefore, is who provides it. That question, who protects the adviser and how, dominated the panel discussion that followed. The answer begins with what the rules expect of the adviser, and ends with the security of the office that leads the service.

The Revised Civil Service Handbook (Chapter 6, paragraphs 17 and 18) describes the Permanent Secretary as the officer in charge of a Ministry's day-to-day administration, its Accounting Officer, and "the Chief Policy Adviser to the Minister." The listed duties include advising the Minister on policy, managing resources against agreed targets, preparing draft Council memoranda, ensuring that Federal Executive Council decisions are implemented, representing the Ministry on the boards of its parastatals, and managing the Ministry's annual budget from preparation to monitoring.

The Guides to Administrative Procedures in the Federal Public Service are more explicit. They state that "it is the Permanent Secretary's duty to advise his Minister impartially and to the best of his ability, but it is the Minister who has the final say." In a serious difference of opinion, the Permanent Secretary "has the right to set out his views in writing," and may have them placed before the President before the Executive Council decides. The Guides also describe the Permanent Secretary as "the Minister's final adviser," the channel of official communication for the Ministry, and the officer with an "unquestioned right to see all communications emanating from the Ministry."

The rules, therefore, do more than permit candour. They require it, and they provide for dissent to reach the President. Yet these provisions are largely observed in breach; today, the common practice is to place Special Advisers and Special Assistants between the Minister and the Permanent Secretary, where they decide selectively what reaches the latter. In the most extreme cases, ministers sideline their permanent secretaries and deal directly with directors in the ministry, so that the advice the rules demand is never heard. Even when that advice does get through, the rules do not address what happens to the officer once it has been given.

Who protects the adviser?

Under the Public Service Rules, a Permanent Secretary holds office for four years, renewable once, subject to satisfactory performance. Postings, redeployments, and tenure renewal are discretionary, and no procedure distinguishes an officer moved for poor performance from one moved because his advice was unwelcome.

The keynote identified the consequence. Where officers fear that honest advice will cost them their careers, they may offer comfortable advice instead, and "a service that cannot speak truth to power cannot protect power from its own mistakes." The cost falls on the government, which loses the warning it needed, and on the citizen, who pays for the error.

Two protections proposed at the panel session would narrow this gap without new legislation. The first is that advice should be recorded on the file, so that frank counsel becomes evidence rather than a private risk. Such a record also preserves the reasoning behind decisions for successors and auditors, which is the institutional memory the keynote urged the service to protect.

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

Adesola, OON, retired Permanent Secretary, wrote from Lagos.

Opinion

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Why we are building Nigeria's healthcare economy

By **Bola Ahmed Tinubu**

NIGERIA should be producing far more of the medicines and medical equipment our people need. We have an established pharmaceutical industry base, highly skilled health professionals, and a substantial domestic market. Yet our dependence on imported health products remains unacceptably high, and many Nigerians still travel abroad for treatment. A country with our demographic strength should secure a greater share of production, employment, and specialist services supported by what our people spend on their health.

This dependence has broad consequences for families and for the economy. Exchange rate changes can put essential medicines beyond a household's reach. Disruptions far from our shores can affect supplies in our hospitals. Money spent on treatment abroad sustains expertise and facilities elsewhere that we must also develop within Nigeria.

I established the Presidential Initiative for Unlocking the Healthcare Value Chain in October 2023 to address these problems. Through PVAC, we are bringing Nigerian and international investment into domestic manufacturing and healthcare services. Our objectives are to produce more essential health products, improve the care available within our country, and create quality employment across the sector.

This work forms part of the Nigeria Health Sector Renewal Investment Initiative (NHSRII), which I launched in December 2023 to give effect to the health commitments of the Renewed Hope Agenda. Its purpose is to save lives and reduce the physical and financial hardship caused by illness. We are pursuing this through stronger governance, better health services, domestic production, and greater preparedness for health emergencies. Through the accompanying compact, the Federal Government, states, and development partners committed to a common reform programme. Under this framework, investment in industry must serve the same national purpose as investment in clinics and hospitals.

Healthcare as an economic priority

Nigeria needs more enterprises that produce, employ, and compete. Healthcare offers an opportunity to build such enterprises around a substantial and enduring demand. As we expand access to treatment, more of the expenditure involved should support businesses and skilled work within our economy.

Good health is fundamental to the prosperity we seek. It is both a cause and consequence of human capital accumulation. When illness keeps a worker at home, a child out of school, or a small business owner away from work, the cost extends beyond the clinic. A serious illness can consume years of a family's savings. Protecting Nigerians from those losses is part of building a more productive economy.

The government has a direct role in making that possible. Ill health undermines productivity. Outbreaks can disrupt economies. A presidential initiative enables us to bring decisions on health, finance, industry and investment into a common programme. Manufacturers should be able to plan with confidence in the rules under which they operate. Investors should find government institutions working towards the same objectives. That coordination is essential when a project requires substantial capital and several years to reach commercial scale.

We have acted on production costs

The Executive Order I signed in June 2024 provided tax and tariff relief for specified machinery, equipment, and inputs used in local healthcare manufacturing. Between January 2025 and June 2026, the government approved more than 24 billion in waivers for 75 manufacturers. The purpose is to make investment and expansion more viable, with benefits that carry through to the availability and cost of essential products.

Investment in production and skills

The manufacturing base is expanding. Ten factories producing priority health products are being established, including six in 2026. These investments cover products as varied as medicines, diagnostic tests, medical oxygen and mosquito nets. They represent productive assets around which further skills, suppliers, and investment can develop.

The mosquito-net industry provides a clear example. Following its 2024 agreement with PVAC, Vestergaard announced it will start operations at Health Textiles Nigeria from September 2026. Similarly, Harvestfield, an indigenous firm, is producing dual-ingredient nets. Production of advanced insecticide-treated nets is now underway, with Nigerian employees receiving further technical training. At full scale, the companies will produce more than ten million nets annually and employ more than 600 people.

For a country carrying a heavy malaria burden, the significance is immediate. The benefit must reach families through wider access to effective malaria protection. Resources devoted to preventing disease can also support manufacturing employment within Nigeria. As production expands, the opportunity extends to suppliers and service businesses, and the knowledge Nigerian workers acquire becomes an asset for the country. We should be able to meet more of our own needs and supply markets elsewhere in Africa.

The same ambition applies to diagnostics. Codix Bio's agreement with the Medicines Patent Pool, supported by the World Health Organisation, enables the transfer of technology from SD Biosensor to manufacture rapid diagnostic tests in Nigeria. Partnerships like this bring technical knowledge to Nigerian enterprises and strengthen their ability to produce to international standards.

International cooperation is central to this effort. Nigeria welcomes investors who bring capital, expertise, and a long-term commitment to production here. Our market offers commercial opportunity with a strong, youthful demographic, and successful partnerships should leave the country with stronger businesses and deeper technical competence. That is how investment can contribute to economic diversification and, over time, greater export earnings. NASENI-Troment is another manufacturer using world-class technology to produce diagnostic kits locally.

Better care and greater opportunity

From the outset, our ambition has also been to improve the care available within Nigeria. We must develop services that give Nigerians greater confidence in seeking treatment at home. Investments in advanced diagnostics, cancer care, and other specialist services can keep more healthcare expenditure within the country while creating opportunities for our clinicians and researchers. For a family facing cancer, access to treatment within Nigeria can spare them the added cost of travel abroad and long separation from loved ones.

I recognise that Nigerians will judge these reforms by the care they can obtain and afford today. New capacity takes time to reach its full effect. Domestic manufacturers still face costs that we must address, and local production must meet demanding standards of quality and competitiveness. Government support must result in better products and affordable services for Nigerians.

Our national health reform framework, pursued through a sector-wide approach, connects this industrial investment to the expansion of healthcare. As we strengthen primary care through the Basic Health Care Provision Fund and expand health insurance, we must ensure that facilities can obtain the medicines and diagnostic tests patients need. Better purchasing arrangements can turn this growing demand into predictable orders for manufacturers, supporting investment while helping public funds go further. The benefit must reach Nigerians through reliable supplies and affordable treatment, including in rural communities. Medipool, Nigeria's first nationally approved group purchasing organisation, was established to pool demand for quality medicines and other health commodities, negotiate better prices, and provide a more dependable market for local manufacturers.

The next stage requires sustained attention to financing, reliable demand, and the practical conditions under which enterprises operate. Announced investments must progress into production, and production must reach the facilities where Nigerians receive care. I expect the Coordinating Minister of Health and Social Welfare to sustain this work with the relevant institutions and private partners.

Nigeria's healthcare needs should support a growing source of national prosperity. We can build businesses that serve our people, develop expertise that stays within our country and create products that compete beyond our borders. The progress already made gives us a basis to pursue that ambition with confidence. Nigerians should expect these investments to deliver dependable care, more affordable treatment and opportunities to earn a decent living.

President Tinubu is the Commander-in-Chief, Federal Republic of Nigeria.

The link between community engagement, effective pipeline security

By **Tayo Olu**

PROTECTING oil pipelines in the Niger Delta requires more than surveillance of facilities and the deployment of security personnel. The pipelines run through communities whose relationships with operators, access to economic opportunities and grievances over local development can influence the security of the infrastructure.

This relationship between community participation and pipeline security was the focus of a recent study by Dr. Oyeinfie Emmanuel Jonjon, a sociologist at Ignatius Ajuru University of Education, Port Harcourt, who examined Pipeline Infrastructure Nigeria Limited (PINL)'s approach to pipeline surveillance along the Trans Niger Pipeline (TNP).

Jonjon, a lecturer and researcher in the Department of Sociology, Faculty of Social Sciences, at Ignatius Ajuru University of Education in Rumuolumeni, Port Harcourt, Rivers State, has developed what he calls the 'Weaver Colony Theory of Communal Living,' using PINL's community-based surveillance model to examine how host communities, private security contractors and statutory agencies can work within a common framework.

His paper, published in August 2026 in the American Journal of Social and Humanitarian Research (Volume 7, Issue 8, pages 126 to 145), is titled "Community-Based Surveillance of Oil and Gas Pipeline Infrastructure in the Niger Delta: A Theoretical Analysis of Pipeline Infrastructure Nigeria Limited Through Structural Functionalism and Weaver Colony Theory."

The study examines how host communities, surveillance firms and security agencies can share responsibilities in protecting oil pipelines while maintaining clearly defined roles.

Jonjon believes that the cooperation of host communities is as important as the security measures put in place to protect oil infrastructure, and oil companies must build lasting relationships with host communities if they want to protect their facilities.

Pipeline theft, illegal bunkering, vandalism and production disruptions have remained persistent problems in the Niger Delta. Jonjon argued that addressing them mainly through security operations overlooks the influence of host communities and their relationships with oil operators.

He argued that operators often turn to media campaigns or spending on host communities after security incidents, while their corporate social responsibility programmes have done little to resolve longstanding grievances.

The TNP, which passes through communities in Rivers, Imo and Abia states, provides the setting for his examination of PINL's operations. The PINL, which was incorporated in 2019 to provide engineering, construction, and security services to the country's oil and gas sector, uses community-based surveillance along the pipeline corridor.

Jonjon's argument is based on Structural Functionalism, a sociological theory developed by thinkers such as Émile Durkheim, Talcott Parsons and Robert K. Merton. The theory explains how different parts of society have roles that contribute to the stability of the whole.

However, he argued that the theory does not fully account for power imbalances, historical grievances or disagreements over who has the right to speak for a community. It also offers little guidance on how private operators should involve residents in their day-to-day activities."

He used the Weaver Colony Theory to explain how different groups can work together while maintaining their individual roles. He described the idea as "Many Nests, One Tree," which was borrowed from weaver-bird colonies.

The tree represents the shared physical, economic, social and institutional environment, while the nests represent the different groups operating within it. Each group has its own responsibilities, but must work together for the system to function.

In the framework, host communities contribute local knowledge, continuous presence and vigilance. A surveillance firm like PINL provides professional monitoring, operational coordination and structured engagement. Statutory security agencies and regulators retain their legal authority, enforcement responsibilities and oversight functions under the Petroleum Industry Act.

The model encourages community participation in pipeline protection without giving residents or surveillance contractors such as PINL powers reserved for statutory security agencies. Residents help identify and report threats, while authorised agencies remain responsible for enforcement.

The theory also links pipeline security to the economic relationship between operators and host communities. It identifies employment, scholarships and community investment as benefits that should go hand in hand with residents' responsibilities to share information, remain vigilant and facilitate access to pipeline facilities.

The framework is built around interdependence, differentiated roles, visible contribution, resilience and the enforcement of norms. It also stressed that communication, fair representation, reciprocity and accountability are necessary to sustain the arrangement.

It cited PINL's recruitment and engagement of more than 35,000 youths across the Niger Delta to protect installations and pipeline corridors, the clearance of longstanding scholarship backlogs owed to host communities, as well as women's empowerment and vocational training programmes in communities along the Trans-Niger Pipeline in the three states.

The study also mentioned stakeholder meetings PINL held in April 2025 and June 2026, attended by traditional rulers, Community Development Committees, youth leaders, women's representatives, company officials and statutory agencies.

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

Olu wrote from Abuja.

Finance&Economy

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

FOREX MARKET UPDATE I&E Window: N1,368.33

Market capitalisation may hit N230tr after Dangote Refinery listing

By **Helen Oji**

NIGERIA'S stock market capitalisation could rise from its current N165 trillion to N230 trillion after the anticipated listing of Dangote Petroleum Refinery on the Nigerian Exchange Limited (NGX), Bismarck Rewane, Chief Executive Officer of Financial Derivatives Company Limited, said.

Speaking at the 15th yearly Conference, Investiture of Fellows and Induction of Associates of the Institute of Capital Market Registrars (ICMR) in Lagos, Rewane said the Nigerian capital market had grown significantly over the past two decades, expanding from about N2.5 trillion to N165 trillion.

According to him, the expansion has increased the market's contribution to the economy, with its capitalisation now representing more than 60 per cent of Nigeria's gross domestic product (GDP) when measured on a dollar-adjusted basis.

He said the anticipated listing of Dangote Refinery could further transform the market's size and composition, while widening investment opportunities.

Beyond its impact on market capitalisation, Rewane projected that the country's retail investor population could increase from about 2.5 million to between seven million and eight million following the refinery's share offer.

He said the offer was 172 per cent oversubscribed, reflecting strong investor appetite and renewed interest in the Nigerian capital market.

Rewane, who put Nigeria's GDP at about N350 trillion, said the market's rapid expansion underscored its growing importance in mobilising long-term resources for economic development.

He also noted that the market had become more diversified, with the entry of major companies in the telecommunications, manufacturing and petroleum sectors reducing its historical dependence on banking stocks.

The Chairman of Nigerian Exchange Group (NGX Group), Dr Umaru Kwairanga, said the exchange was ready to prepare the allotment of shares within 24 hours of the Dangote Petroleum Refinery public offer, describing the development as evidence of the market's improved capacity to handle large-scale transactions.

Kwairanga attributed the achievement to investments in technology and collaboration with registrars and other market operators to manage the huge volume of applications generated by the offer.

He said NGX had deliberately taken a major risk by supporting an offer of such magnitude through an entirely digital process, from subscription to allotment preparation.

However, adequate preparations and coordination among operators ensured that the systems functioned without major disruptions.

According to him, the exchange brought market operators and registrars together under a coordinated arrangement to address operational bottlenecks and ensure their systems could accommodate the volume of investors participating in the offer.

He said the experience demonstrated how far the market had moved from the era of manual records and prolonged reconciliation, when similar processes could take as long as one month.

Kwairanga disclosed that the offer attracted interest from potential investors beyond Nigeria, including Ghana, Cairo and New York, reflecting growing international attention on the country's capital market.



Managing Director/Chief Executive Officer, Development Bank of Nigeria (DBN), Dr. Tony Okpanachi (left) and Executive Vice President, Intra-African Trade and Export Development, Afreximbank, Mrs Kanayo Awani, during the Afreximbank–Development Bank of Nigeria US$75 million SME Finance Facility signing ceremony at the CANEX WKND 2026 opening ceremony in Lagos.

NAICOM targets 10% insurance contribution to GDP

By **Bankole Orimisan**

THE National Insurance Commission (NAICOM) has unveiled plans to raise the insurance industry's contribution to gross domestic product (GDP) to 10 per cent through stronger capitalisation, improved corporate governance, regulatory reforms and accelerated digital transformation.

The Commissioner for Insurance, Olusegun Omosehin, disclosed this at the 2026 Insurance Directors' Conference in Lagos, saying the ambitious target would require fundamental changes in industry operations, stronger accountability and a modern regulatory framework.

He noted that while the banking industry had made significant progress in expanding its contribution to the economy, the insurance sector needed to accelerate market penetration, close coverage gaps and leverage technology to unlock its growth potential.

Omosehin identified the implementation of the Nigerian Insurance Industry Reform Act (NIIRA) 2025 as central to the transformation, noting that the legislation provides a modern framework for strengthening transparency, consumer confidence and financial stability.

According to him, the new framework, supported by higher minimum capital requirements (MCR) and the introduction of risk-based capital (RBC) regime would improve insurers' capacity to underwrite larger and more complex risks while strengthening their financial resilience.

He added that the establishment of the Insurance Policyholders Protection Fund would provide an additional safeguard for policyholders in the event of financial distress involving an insurance company.

Higher government borrowing pushes FGN bond yields to 17.3%

By **Helen Oji**

THE Federal Government's rising domestic borrowing requirements drove bond yields higher in October as investors demanded increased returns to absorb a larger volume of debt issuance by the Debt Management Office (DMO).

The DMO increased its bond offer to N1.8 trillion from N1 trillion in September, reflecting the government's expanding domestic borrowing programme for the fourth quarter of 2026.

The October auction featured three instruments maturing in February 2034, September 2036 and June 2038.

Total subscriptions rose to N1.7 trillion from N1.5 trillion recorded at the previous auction. However, the bid-to-offer ratio declined to one from 1.5 times, indicating that investor demand failed to keep pace with the significant increase in the amount offered.

The DMO allotted N1.2 trillion to competitive bidders, compared with N749 billion in September, reflecting the larger issuance programme and continued investor participation in government securities.

The government also relied on non-competitive allotments to raise additional funds, generating another N800 billion in October, against N850 billion in the preceding month.

Consequently, total funds raised through the October auction and non-competitive allotments stood at N2 trillion, compared with N1.6 trillion in September.

The increased borrowing, however, came at a higher cost, as the DMO raised the marginal rates across all three bond maturities to attract subscriptions.

The February 2034 bond cleared at 16.99 per cent, compared with 15.50 per cent at its previous issuance, representing an increase of 149 basis points.

Similarly, the September 2036 bond recorded a 50-basis-point increase to 17.29 per cent, while the June 2038 instrument rose by 34 basis points to 17.19 per cent.

The higher rates reflect the increased returns investors demanded to commit funds to government securities amid the expansion in domestic borrowing.

In the secondary market, trading in FGN bonds remained largely flat during the week, as subdued demand across key maturities kept the average yield unchanged at 16.46 per cent.

The sovereign Eurobond market, however, recorded a bearish performance amid weak demand for dollar-denominated securities.

Average Eurobond yields rose by two basis points week-on-week to 7.40 per cent, indicating that investors demanded higher returns to hold Nigeria's dollar-denominated debt.

The development highlights the growing pressure that increased government borrowing could exert on domestic funding costs, particularly as the authorities seek to raise more resources from the local market.

Higher yields could also affect the valuation of existing bonds in the secondary market and influence investors' decisions on allocating funds across fixed-income instruments.

Airline operators, customs agents back Tax Ombud on just tax system

By **Isaac Chibuife**

AIRLINE operators, customs agents and other private-sector stakeholders have thrown their weight behind the establishment of the Office of the Tax Ombud, describing it as an important mechanism for resolving disputes and strengthening fairness in Nigeria's tax administration.

They, however, called for greater harmonisation of taxes and levies, improved transparency and more equitable assessment practices to reduce the burden on businesses.

The stakeholders made the call at a town hall meeting organised by the Office of the Tax Ombud in Lagos last week.

Vice President of the Airline Operators of Nigeria (AON), Dr Allen Onyema, commended the establishment of the office, describing it as an institutional intervention that provides taxpayers, including aviation operators, with an impartial platform for resolving complaints and addressing grievances.

He said the association had consistently drawn the attention of government institutions, including security and legislative authorities, to challenges confronting the aviation industry.

Onyema also advocated the harmonisation of tax regimes to promote fair competition and business sustainability, particularly for private and charter airline operators.

The Tax Ombud and Chief Executive of the office, Dr John Nwabueze, said its mandate was to promote fairness, transparency and accountability in Nigeria's tax administration system.

He commended President Bola Ahmed Tinubu for establishing the office, which is mandated to address operational, administrative and procedural grievances relating to taxes, levies, regulatory fees and customs duties.

Nwabueze explained that the office provides free services to Nigerians and offers an impartial platform for resolving disputes through mediation rather than adversarial proceedings.

He stressed that the office does not determine substantive tax liabilities but focuses on addressing gaps in complaint management and promoting voluntary compliance by building trust between taxpayers and revenue authorities.

Emphasising the importance of stakeholder collaboration, he urged taxpayers, professional associations, business organisations, civil society groups and the media to share their experiences and provide constructive recommendations.

He also commended the Minister of Finance and Coordinating Minister of the Economy, Taiwo Oyedele, for his leadership in the ongoing tax reforms, assuring stakeholders of the office's independence and commitment to resolving complaints promptly.

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THEME:

Green, Resilient & Profitable:

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Dr. Olasupo Olusi
MD/CEO, Bank of Industry



Special Guest of Honour

Dr. Christopher O. Isokpunwu
Permanent Secretary, Federal Ministry of Industry, Trade & Investment



Keynote Address

Jacky Amprou
Country Director for Nigeria, AFD



Goodwill Message

Tariye Gbadegesin
CEO Climate Investment Fund

Speakers



Farouk Gumel
Vice Chairman, TGI Group



Eniola Akinsete
Chief Sustainability Officer, Bank of Industry



Yosola Onanuga
Head of Corporate Responsibility and Sustainability, TGI Group



Ifedolapo Runsewe
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Amaka O. Opara
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Tomi Adepoju
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Beth Rivett-Carnac
Senior Transactor, Sustainable Finance & ESG Advisory, Rand Merchant Bank



Ayoola Dominic
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Gbenga Obadina
Chairman & CEO, Metropolitan Electric NG



Chukwuka Okoli
Founder, Teagan Energy, Energy & Sustainable Finance

Host



Rotimi Akinde
Executive Director, Corporate Finance, Sustainability & Investments

The MC



Nancy Illoh-Nnaji
Anchor/Executive Producer, Moneyline with Nancy on AIT

9.00 am - 2.00 pm
17th November, 2026
Victoria Island, Lagos

For more details, visit:
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Head Office: **23 Marina Road, Lagos, Nigeria**
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NOVEMBER 2025 CAMBRIDGE IGCSE EXAMINATION RESULT	
A*	GRADES: 67%
A* - A	GRADES: 96%
A* - B	GRADES: 99%
A* - C	GRADES: 100%

MAY/JUNE 2026 WAEC EXAMINATION RESULT	
A^1 - B^3	GRADES: 94%
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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 13th February, 2027**

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

Time: 10AM

ABUJA & PORT HARCOURT

Date: **Saturday, 13th 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

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Experts urge insurers, PFAs to leverage improved capital for growth

By **Bankole Orimisan**

INSURANCE and pension operators have been urged to translate fresh capital mobilisation into stronger institutions, wider market coverage and improved operational efficiency, as increased capital alone cannot guarantee sustainable growth.

Former Chief Executive Officer of the Pension Operators Association of Nigeria (PenOp), Oguche Aguda, and Chief Economist of United Capital Plc, Ayodele Akinwunmi, made the call at the 11th yearly National Conference of the Nigerian Association of Insurance and Pension Editors (NAIPE) in Lagos.

They said operators must look beyond balance-sheet expansion and deploy additional capital to strengthen technology, improve service delivery and build the capacity to support the wider economy.

Aguda, Founder and Managing Partner of HRISP Partners, said pension operators needed a broader transformation strategy built around what he described as the SCOPE framework: Scale, Compliance and regulatory awareness, Organisational adoption of technology, People strategy and culture, and External engagement and differentiation.

Presenting a paper titled 'Post-Recapitalisation and Market Dynamics in Nigerian Pension Industry', he said the industry's ability to achieve economies of scale, strengthen compliance, embrace technology and develop a competitive workforce would determine its capacity to respond to emerging opportunities.

Optimus Bank grows H1 PAT by 104%

OPTIMUS Bank Limited has reported a 103.9 per cent year-on-year increase in profit before tax (PBT) to N24.55 billion for the half-year ended June 30, 2026, compared with N12.04 billion recorded in the corresponding period of 2025.

The performance coincided with an upgrade of the bank's credit ratings by Agusto & Co. to A- (long-term) and A1 (short-term), with a stable outlook.

The bank attributed the growth to increased interest income, an expanded balance sheet and a strengthened capital position, which it said had enhanced its capacity to support customers across key sectors of the economy.

Interest income rose by 101.9 per cent to N42.42 billion from N21.01 billion in the corresponding period of 2025, while profit after tax (PAT) increased by 84.3 per cent to N15.96 billion from N8.66 billion.

Total assets expanded by 65.3 per cent to N472.69 billion as of June 30, 2026, compared with N286.02 billion at the end of December 2025.

Customer deposits increased by 10.7 per cent to N126.32 billion from N114.12 billion at year-end 2025, while gross loans and advances rose by 26.2 per cent to N149.12 billion from N118.16 billion.

Shareholders' equity also grew by 222.7 per cent to N229.8 billion from N71.2 billion at the end of 2025, driven by additional capital from the recapitalisation exercise and retained earnings.

As of the end of the half-year, the bank's Capital Adequacy Ratio (CAR) stood at 53 per cent, significantly above the 10 per cent regulatory minimum for banks with a national licence.

Agusto & Co. cited the bank's strong capitalisation, liquidity profile and profitability among the key factors underpinning its assessment.

The rating upgrade, according to the bank, reflects progress in strengthening its financial position and managing its risk assets.

TAJBank wins best non-interest bank award

By **Benjamin Alade**

TAJBank Limited, Nigeria's largest non-interest bank, has, for the fifth consecutive time, won the Non-Interest Bank of the Year Award at the BusinessDay Media Limited's Banks and Other Financial Institutions (BAFI) Awards 2026.

The Founder and Managing Director of TAJBank, Hamid Joda, said the recognition reinforced the bank's responsibility to widen access to non-interest banking and deliver transparent and customer-focused financial services that meet the needs of individuals, businesses and underserved communities.

Joda, according to a statement issued at the weekend by the bank's Head of Marketing Communications, Isiaka Wakili, thanked the management of BusinessDay Media Ltd for recognising TAJBank's contributions to the nation's non-interest banking industry.

"We are deeply honoured to receive the Non-Interest Bank of the Year Award at the 2026 BAFI Awards. This recognition belongs to our Board of Directors, management, dedicated staff and most importantly, our valued customers, whose confidence continues to inspire us.

"We see this award not merely as a celebration of our achievements, but as a renewed call to deepen financial inclusion, strengthen our commitment to ethical banking and develop innovative solutions that meet the evolving needs of our customers," Joda said.

In his remarks, the Co-Founder/Executive Director of TAJBank, Sheriff Idi, said the award reflected the bank's progress in building a distinctive identity in Nigeria's financial services industry.

He noted that TAJBank had continued to strengthen its market position through customer-focused solutions, operational innovation and a business model designed to meet the diverse financial needs of its growing clientele.

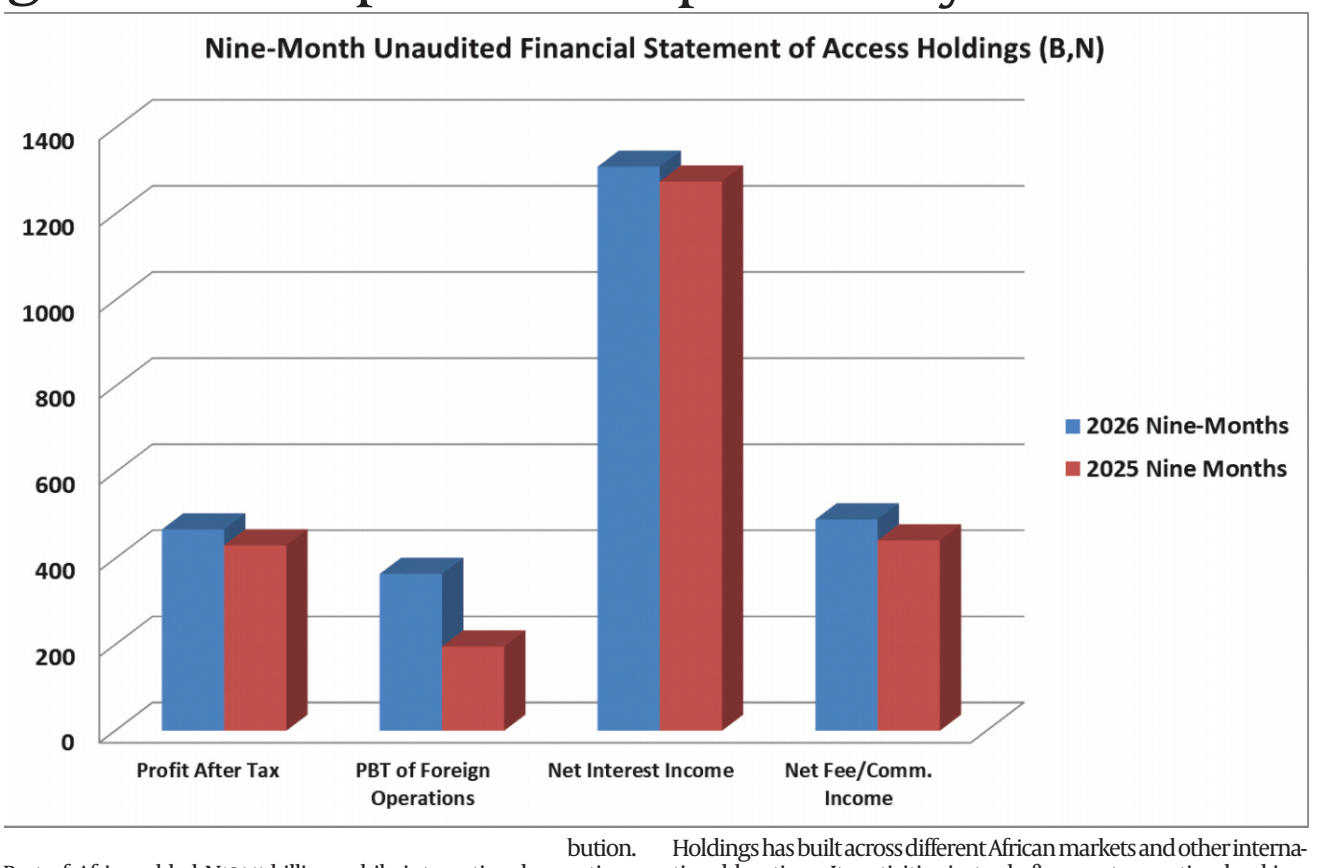
He said the award would spur the bank to consolidate its gains, explore new growth opportunities and deliver greater value to customers while reinforcing its position in the nation's non-interest banking sector.



Executive Director, Wholesale Banking, First City Monument Bank (FCMB), Obaro Odeghe(left); Managing Director, Seven-Up Bottling Company, Sari El-Kahlil; Managing Director/CEO, FCMB, Yemisi Edun and the Bank's National Head of Sales, Emmanuel Comla, at the commissioning ceremony of Polysmart's new factory in Ileke town in Ogun State.

How Access Holdings leveraged overseas operations for profitability

*For several years, offshore operations were little more than cost centres. But the 2026 nine-month financial statement of Access Holdings Plc suggests that Nigerian banks are reaping significant value from their outposts, **ABIGAIL IKHAGHU** reports.*



ACCESS Holdings Plc is drawing a growing share of its banking profits from outside Nigeria, as stronger earnings from its African and international operations helped lift group performance and complement contributions from its domestic business.

The shift, alongside a sharp reduction in credit-loss charges and improved income from banking services, is reshaping the group's earnings profile and providing a stronger base for its recovery.

The group's nine-month financial statements to September 2026 show that profit before tax rose by 8.3 per cent to N667.36 billion, from N616.25 billion in the corresponding period of 2025, while profit after tax (PAT) increased by 5.9 per cent to N474.17 billion.

A closer look at the results, alongside the half-year report released on the same day, shows that the group made considerable progress in the third quarter. Lower charges against bad loans, higher interest income and contributions from its international businesses helped lift quarterly profit following a less impressive performance in the first half of the year.

There were, however, changes in the geographical sources of earnings, the cost of managing credit risks and the contributions of different banking activities. The developments provide a clearer picture of how the group is improving its financial position and where its next phase of growth is coming from.

Perhaps the most striking feature of Access Holdings' nine-month performance is the growing contribution of its offshore businesses. The geographical breakdown of its financial statements shows that profit before tax from international operations increased from N195.58 billion in the first nine months of 2025 to N364.19 billion in the corresponding period of 2026, representing an expansion of about 86.2 per cent. Rest of Africa operations also recorded an improvement, with profit before tax rising by 32 per cent from N242.50 billion to N320.01 billion.

Nigeria, however, moved in the opposite direction. PAT from the domestic segment fell from N260.78 billion to N131.81 billion. The half-year figures explain how the shift developed during the year. As of June, profit before tax from Nigeria stood at N121.43 billion, while Rest of Africa and international operations recorded N218.9 billion and N244.72 billion, respectively.

By September, Nigeria had added N10.38 billion to its half-year contribution. Rest of Africa added N101.11 billion, while international operations contributed another N119.47 billion.

This means that most of the additional profit recorded across these geographical segments between June and September came from outside Nigeria. It also explains why the group's international businesses have become increasingly important to its overall performance.

The nine-month results show that operations outside Nigeria accounted for 82.2 per cent of the Banking Group's profit before tax, compared with 79.8 per cent at the half-year. International banking subsidiaries contributed 43.7 per cent, Rest of Africa 38.5 per cent and Nigeria 17.8 per cent.

This growing international contribution provides another source of earnings for the group and reduces the extent to which its overall performance depends on its domestic banking operations.

It also reflects the financial importance of the network Access Holdings has built across different African markets and other international locations. Its activities in trade finance, transaction banking, payments and treasury services provide opportunities to earn income across different markets.

The development is particularly significant because the group's international operations are no longer simply supporting its expansion strategy. Their contribution to profits has become central to its overall financial performance.

Lower credit costs change earnings picture

ANOTHER major improvement in the results is the reduction in impairment charges, which fell by 73.5 per cent to N92.91 billion from N349.99 billion in the first nine months of 2025.

Banks set aside impairment provisions to cover loans and other financial assets that may not be fully recovered. These charges reduce the income available for profit, making their movement an important part of assessing a bank's performance.

NIGERIAN PORTS ECONOMIC REGULATORY AGENCY

4, Otunba Ayodele Soyode Lane (Formerly Park Lane), Apapa, Lagos
Phone: - 08110516130, 09090077334, E-mail: procurement@shipperscouncil.gov.ng, www.shipperscouncil.gov.ng

INVITATION TO TENDER FOR GOODS AND WORKS

1. INTRODUCTION.

The Nigerian Ports Economic Regulatory Agency (NPERA) formerly Nigerian Shippers' Council (NSC), a Federal Government Parastatal under the Supervision of Federal Ministry of Marine and Blue Economy, hereby invites reputable and experienced Contractors and Suppliers to tender for its 2026 budgeted projects:

2. GOODS

LOT	DESCRIPTION OF GOODS
1.0	Computerization and ICT Infrastructural Development: Supply and Installation of Computer Hardware and Software Systems, Peripherals and Accessories.
2.0	Supply and Installation of Office Equipment in Lagos and Outstations – Aba, Abuja, Akure, Bauchi, Benin, Calabar, Enugu, Funtua, Ibadan, Ilorin, Jos, Kano, Maiduguri, Sokoto, Uyo, Warri & Yola
3.0	Supply of Medical Equipment and Accessories.
4.0	Supply and Installation of Office Furniture and Fittings in Lagos and Outstations – Seme, Ibadan, Akure, Ilorin, Kano, Lokoja, Uyo, Calabar, Sokoto, Funtua & Idiroko
5.0	Provision of Corporate Social Responsibility Materials
6.0	Implementation of Renewable Energy (Solar/Inverter System) in Outstations – Bauchi, Funtua, Ibadan & Jos
	WORKS
7.0	Improvement on NPERA Offices in Outstations – Aba, Jos & Kano
8.0	Restructuring and Redesign: Partitioning of Office Space – 1st & 4th Floor at Wing B', Shippers Towers, Apapa Lagos.
9.0	Improvement/Renovation Works on Shippers Towers, Apapa, Lagos
10.0	Improvement Works on Shippers Plaza, Abuja
11.0	NPERA Social Intervention Projects in Benue, Sokoto and Lagos States

3. ELIGIBILITY REQUIREMENTS

a) Evidence of Certificate of Incorporation issued by the Corporate Affairs Commission (CAC) including Form CAC 1.1 or CAC2 and CAC7;
b) Evidence of Company's Income Tax Clearance Certificate for the last three (3) years valid till 31st December, 2026;
c) Evidence of Pension Clearance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 15 and above);
d) Evidence of Industrial Training Fund (ITF) Compliance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 5 and above or the bidder's annual turnover is ₦50m and above);
e) Evidence of Nigeria Social Insurance Trust Fund (NSITF) Clearance Certificate valid till 31st December, 2026;
f) Evidence of Registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring on 31/12/2026 or valid Certificate issued by BPP.
g) Sworn Affidavit with passport affixed:
   - disclosing whether or not any officer of the relevant committees of the Nigerian Ports Economic Regulatory Agency or the Bureau of Public Procurement is a former or present Director, shareholder or has any pecuniary interest in the bidder and to confirm that all information presented in its bid are true and correct in all particulars;
   - that no Director has been convicted in any Country for any criminal offence relating to fraud or financial impropriety or criminal misrepresentation or falsification of facts relating to any matter;
   - that the Company is not in receivership, the subject of any form of insolvency or bankruptcy proceedings or the subject of any form of winding up petition or proceedings;
   - That the company does not have existing loan or financial liability with a bank, other financial institution or third party that is classified as doubtful, non-performance, bad or whose repayment portion has been outstanding for the last four (4) months
h) Company's Audited Accounts for the last three (3) years - 2023, 2024 & 2025, duly acknowledged by the Nigeria Revenue Service (NRS);
i) Reference Letter from a reputable commercial bank in Nigeria, indicating willingness to provide credit facility for the execution of the project when needed;
j) Company's Profile with the Curriculum Vitae of Key Staff to be deployed for the project, including copies of their Academic/Professional qualifications such as COREN, QSRBN, ARCON, CORBON etc.;
k) Verifiable documentary evidence of at least three (3) similar jobs executed in the last five (5) years including Letters of Awards, Valuation Certificates, Job Completion Certificates and Photographs of the projects
l) Works: List of Plants/Equipment with proof of Ownership/Lease Agreement
m) Medical Equipment: Letter of Authorization from the Original Equipment Manufacturers listed in the Approved Policy for Procurement of Health and Medical Equipment for Tertiary Hospitals in Nigeria;
n) For Supply of Other Equipment: Letter of Authorisation as representative of the Original Equipment Manufacturers (OEMs).
o) Lot 1: Evidence of current registration/accreditation with Computer Professionals Registration Council of Nigeria, National Information Technology Development Agency, (NITDA) and Manufacturer's Authorization.
p) Lot 6: Evidence of current Licence issued by Nigerian Electricity Management Services Agency (NEMSA);
q) All documents for submission must be transmitted with a covering/forwarding letter under the company/firm's letter head paper bearing, amongst others, the Registration Number (RC) as issued by the CAC, Contact Address, Telephone (Preferably GSM No.), Tax Identification Number (TIN) and E-Mail Address. The letterhead paper must bear the names and nationalities of the directors of the company/firm at the bottom of the page.
r) All documents for submission must strictly adhere to the instructions and guidelines stipulated in the Standard Bidding Documents

4. COLLECTION OF TENDER DOCUMENTS/ENQUIRIES.

For enquiries and collection of tender documents for Goods and Works, contact the office of:

Head of Procurement
2nd Floor, B Wing Shippers' Towers.
Nigerian Ports Economic Regulatory Agency,
No. 4, Otunba Ayodele Soyode Lane,
(Formerly Park Lane) Apapa, Lagos.
***Phone:* - 08110516130, 09090077334 or 08030669262**

on payment of a non-refundable tender fee **of ₦20,000.00** per Lot through the **REVOP** platform payable to ***Nigerian Shippers' Council.***

5. SUBMISSION OF TENDER DOCUMENTS.

Prospective bidders are to submit bid for each of the Lots desired, two (2) hard copies each of the technical and financial bid with soft copy of financial bid only in MS Excel format, packaged separately in sealed envelope and clearly marked as "Technical Bid" and "Financial Bid". Thereafter, put the two sealed envelopes together in a bigger envelope addressed to **The Director General/Chief Executive Officer, Nigerian Ports Economic Regulatory Agency (NPERA). 4, Otunba Ayodele Soyode Lane, (Formerly Park Lane) Apapa, Lagos)** and clearly marked with (The name of the project and the lot number).

Furthermore, the reverse of each sealed envelope should bear the name and the address of the bidder and dropped into GOODS Bid box marked **"GOODS"** and into WORKS Bid box marked **"WORKS"** Box respectively on the 2nd floor **after** its registration on the 2nd floor, not later than **10.00am on Thursday, 17th December, 2026. Late submission will be returned un-opened.**

6. OPENING OF TECHNICAL BIDS

Only the technical bids will be opened immediately after the deadline for submission at **10:00am on Thursday, 17th December, 2026** at the Training Room, 2nd Floor, Shippers' Towers, Apapa Lagos while the financial bids will be kept un-opened.

For clarification on the advertisement
Please send an email to procurement@shipperscouncil.gov.ng

7. GENERAL INFORMATION.

i. Bids must be in English Language and signed by an official authorized by the bidder.
ii. The NPERA will not be held liable for misplaced or wrongly submitted bids.
iii. Bidders should not bid for more than two (2) lots. (For Goods & Works)
iv. All cost will be borne by the bidders
v. The Bids Opening shall be in the presence of observers and will be covered by video recording. Bidders who choose to join the bid opening online can do so via Facebook.
vi. Standard Bidding Documents can also be collected in soft copies and Bidders can submit through Post (Courier Services)
vii. Only pre-qualified bidders at technical evaluation will be invited at a later date for financial bids opening, while the financial bids of unsuccessful bidders will be returned un-opened.
iii. The NPERA is not bound to prequalify any bidders and reserves the right to annul the procurement process at any time without incurring any liabilities in accordance with section 28 of the Public Procurement Act, 2007.

SIGNED: MANAGEMENT

UNIVERSITY OF LAGOS, NIGERIA

INVITATION FOR EXPRESSION OF INTEREST (EOI)

1. **INTRODUCTION**

The University of Lagos, Nigeria is a federal tertiary institution established by the University of Lagos Act, 1967 (as amended) CAP U9 Laws of the Federal Republic of Nigeria, 2004, with its main campus at Akoka, Lagos. The University hereby invites qualified and reputable Service Providers to submit Expression of Interest (EoI) for the projects as described hereunder:

LOT	PROJECTS	CONTRACT NO	SCOPE
1	ENGAGEMENT OF AN AUCTIONEER	UL/AUX/2026/01	Disposal of unserviceable, obsolete, disused and condemned government assets
2	REDESIGN AND TECHNICAL ENHANCEMENT OF WEBSITES	UL/AUX/2026/02	Redesign, development and deployment of the websites for College of Medicine (CMUL), UNILAG Business School (ULBS), Distance Learning Institute (DLI) and Seven (7) New Faculties

2. **ELIGIBILITY REQUIREMENTS**

a. Evidence of Business Name of Certificate of Incorporation issued by Corporate Affairs Commission (CAC), including Forms CAC_2 and CAC_7, (or $CAC_{1.1}$), Status Report, evidence of current annual returns filing
b. Evidence of Firm Income Tax Clearance Certificate (or Personal Income Taxes of the Partners where applicable) for the last three (3) years (i.e. 2023, 2024 and 2025) valid till 31st December, 2026.
c. Evidence of current Pension Compliance **Certificate** valid till 31st December, 2026.
d. Evidence of current Industrial Training Fund (I.T.F.) Compliance **Certificate** valid till 31st December, 2026.
e. Evidence of current Nigeria Social Insurance Trust Fund (NSITF) Compliance **Certificate** valid till 31st December, 2026.
f. Evidence of registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring 31/12/ 2026 or valid Certificate issued by the Bureau of Public Procurement. (BPP).
g. Current Sworn Affidavit:
   - disclosing whether or not any officer of the relevant committees of University of Lagos or the Bureau of Public Procurement is a former or present Director, shareholder or has any pecuniary interest in the service provider and to confirm that all information presented in its bid are true and correct in all particulars;
   - The Firm is not in receivership, subject of any form of insolvency or bankruptcy proceedings or the subject of any form of winding up petition or proceedings.
   - The Firm does not have any director who has been convicted by any court in Nigeria and any other country for criminal offences in relation to fraud or financial impropriety or criminal misrepresentation or falsification of facts relating to any matter.
   - That all information presented in the documents are true and correct in all particulars.
h. Firm's Audited Accounts for the last three (3) years (2023, 2024, 2025) duly acknowledged by the Federal Inland Revenue Service (FIRS).
i. Reference Letter from a reputable commercial bank in Nigeria, indicating willingness to provide credit facility for the execution of the project when needed;
j. Firm's Profile, including evidence of technical capacity and key personnel with the Curriculum Vitae to be deployed including copies of their Academic/Professional qualifications.
k. Verifiable documentary evidence of at least three (3) similar jobs executed in the last five (5) years including letters of award, contract agreement, scope of service and evidence of job completion certificates;
l. All documents for submission must be transmitted with a Covering/Forwarding letter under the Company's Letter Head Paper bearing amongst others, the Registration Number (RC) as issued by Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferably GSM No.), and e-mail address. The Letterhead Paper must bear the Names and Nationalities of the Directors of the Company at the bottom of the page. Duly signed by the authorised officer of the firm.

Other mandatory requirements for Lots 1 & 2 are listed as follows:

In respect of LOT 1 –

(a) Evidence of firm's up to date membership of the Chartered Institute of Auctioneers of Nigeria (CIAN) or Nigeria Association of Auctioneers (NAA) or Certified Auctioneers;
(b) All the professional staff to be deployed for this assignment shall possess a minimum of five (5) years cognate experience in their respective sectors (longer years of experience will attract higher score during evaluation) and accompany with their CV photocopies of their academic and professional qualifications indicating their experience in the sector;
(c) Professional Staff of the firm must provide evidence of membership of Chartered Institute of Auctioneers of Nigeria (CIAN) or Nigeria Association of Auctioneers (NAA) or Certified Auctioneers.

In respect of LOT 2 –

(a) Evidence of Firm's registration with National Information Technology Development Agency (NITDA)
(b) Evidence of Firm's registration to carry out an Independent Performance Security & Evaluation (PSE) exercise from the NITDA endorsed evaluation provider.
(c) Evidence of Firm's registration with Computer Professionals Registration Council of Nigeria (CPN) **(copy of CPN Licence to Practice for the Year 2026 of the firm must be attached)**

3. **SUBMISSION OF EOI DOCUMENTS**

Prospective Service Providers are to submit two (2) bound of Expression of Interest (EoI) documents separated by dividers and arranged as directed above and softcopy (USB Flash Drive) version. The documents should be submitted in a sealed envelope and addressed to the **Director of Procurement Unit, 8th Floor Senate House, Room 806, University of Lagos, Akoka** and clearly marked with the **"Engagement of an Auctioneer"**. Furthermore, the reverse of each sealed envelope should bear the name and address of the service provider and submit at the 8th Floor Senate House, Room 806, University of Lagos, Akoka not be later than **11:00 a.m. on Tuesday, 1st December, 2026**

4. **OPENING OF EOI DOCUMENTS**

The EoI documents **will be opened immediately following the deadline for the submission 11:00 a.m. on Tuesday, 1st December, 2026 at the Senate Committee Room, 2nd Floor, Senate House, University of Lagos** in the presence of all service providers or their representatives and interested members of the public. Please ensure that you sign the EoI Submission Register at the point of submission.

For clarification on the advertisement:

Please send an email to procurementunit@unilag.edu.ng.

5. **IMPORTANT INFORMATION**

a. EoI must be in English Language and signed by an official authorised by the service provider.
b. Failure to comply with the above requirements shall automatically result in the disqualification of a service provider.
c. The University Management reserves the right to verify the authenticity of any claim made in the EoI documents submitted by service providers.
d. The University Management is not bound to shortlist any service providers and reserves the right to annul the procurement process at any time without incurring any liabilities in accordance with Section 28 of the Public Procurement Act, 2007.
e. The University shall not be responsible for any cost incurred by the service providers in connection with response to this advertisement.
f. Participation in this process and any related process neither creates any commitment nor establishes any legal relationship with the University of Lagos. It is merely a precondition for further consideration of the EoI.

Mr. Sonde, Olalekan Hakeem
Director of Procurement

UNIVERSITY OF LAGOS, NIGERIA

INVITATION TO TENDER

1. INTRODUCTION

The University of Lagos, Nigeria is a federal tertiary institution established by the University of Lagos Act, 1967 (as amended) CAP U9 Laws of the Federal Republic of Nigeria, 2004, with its main campus at Akoka, Lagos. The University is desirous of embarking on the under-listed projects and as such, qualified contractors and suppliers are hereby invited to submit bids for the projects as described below:

2.0 DESCRIPTION OF PROJECTS

LOT	PROJECTS	CONTRACT NO
1	PROCUREMENT AND INSTALLATION OF ALL-IN-ONE COMPUTER DESKTOPS FOR THE LIBRARY	UL/TETF/LIB/26/17&18
2	PROCUREMENT OF FURNITURE FOR THE LIBRARY	UL/TETF/LIB/26/20&21
3	SUPPLY AND INSTALLATION OF NETWORKING EQUIPMENT	UL/TETF/ICTS/26/01
4	PROCUREMENT OF ICT EQUIPMENT FOR VISUALLY IMPAIRED	UL/IGR-G/NOV/26/01
5	PROCUREMENT OF CABLES TO THE FEMALE MEDICAL HOSTEL, CMUL	UL/IGR-G/NOV/26/02
6	PROCUREMENT AND INSTALLATION OF LAPTOPS AND ALL-IN-ONE COMPUTER DESKTOPS IN THE DISTANCE LAERNING INSTITUTE (DLI)	UL/IGR-G/NOV/26/03
7	CONSTRUCTION OF 2NOS. INDUSTRIAL BOREHOLES	UL/IGR-W/NOV/26/04
8	REPAIR WORKS ON THE FAULTY 10MVA 33/11KV TRANSFORMER AT THE SERVICE AREA	UL/IGR-W/NOV/26/05

3.0 ELIGIBILITY REQUIREMENTS FOR ALL LOTS:

Interested Contractors/Companies are required to submit the following documents in sequential order as listed below:

a. Evidence of Certificate of Incorporation issued by Corporate Affairs Commission (CAC), including Forms CAC_2 and CAC_7, (or $CAC_{1.1}$), Status Report, evidence of current annual returns filing
b. Evidence of Company's Income Tax Clearance Certificate for the last three (3) years (i.e. 2023, 2024 and 2025) valid till 31st December, 2026.
c. Evidence of Pension Clearance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 15 and above);
d. Evidence of Industrial Training Fund (ITF) Compliance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 5 and above or the bidder's annual turnover is ₦50m and above).
e. Evidence of current Nigeria Social Insurance Trust Fund (NSITF) Compliance Certificate valid till 31st December, 2026.
f. Evidence of Company's registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring 31/12/ 2026 or valid Certificate issued by the Bureau of Public Procurement. (BPP).
g. Current Sworn Affidavit:
   - disclosing whether or not any officer of the relevant committees of University of Lagos or the Bureau of Public Procurement is a former or present Director, shareholder or has any pecuniary interest in the bidder and to confirm that all information presented in its bid are true and correct in all particulars;
   - The Company is not in receivership, subject of any form of insolvency or bankruptcy proceedings or the subject of any form of winding up petition or proceedings.
   - The Company does not have any director who has been convicted by any court in Nigeria and any other country for criminal offences in relation to fraud or financial impropriety or criminal misrepresentation or falsification of facts relating to any matter.
   - That all information presented in the documents are true and correct in all particulars.
h. Company's Audited Accounts for the last three (3) years (2023, 2024, 2025);
i. Reference Letter from a reputable commercial bank in Nigeria, indicating willingness to provide credit facility for the execution of the project when needed;
j. Company's Profile with the Curriculum Vitae of key Staff to be deployed for the project including copies of their Academic/Professional qualifications.
k. Verifiable documentary evidence of at least three (3) similar jobs executed in the last five (5) years including Letters of awards, Valuation Certificates, Job Completion Certificates and Photographs of the projects;
l. All documents for submission must be transmitted with a Covering/Forwarding letter under the Company's Letter Head Paper bearing amongst others, the Registration Number (RC) as issued by Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferably GSM No.), and e-mail address. The Letterhead Paper must bear the Names and Nationalities of the Directors of the Company at the bottom of the page. Duly signed by the authorised officer of the firm.

Other mandatory requirements for Lots 1-7 are listed as follows:

In respect of LOTS 1, 3, 4 and 6

(a) Evidence of Firm's registration with National Information Technology Development Agency (NITDA)/ Computer Professionals Registration Council of Nigeria (CPN).
(b) Bidder must have current documentary evidence as sole/authorised distributor / agent of the Original Equipment Manufacturers (OEM).

In respect of LOT 5

Evidence of having at least one (1) COREN Registered Electrical Engineer with practicing license valid for 2026 **(copy of COREN Certificate and Current practicing licence of the personnel must be attached).**

In respect of LOTS 7 -

(a) Bidders shall have minimum average annual turnover of not less than **₦220,000,000.00** (Two Hundred and Twenty Million Naira Only) **as evidence in the Tax Clearance Certificates**.
(b)
I. Evidence of having at least one (1) COREN Registered Civil/ Structural Engineer with practicing license valid for 2026 **(copy of COREN Certificate and Current practicing licence of the personnel must be attached).**
II. Evidence of having at least one (1) COREN Registered Mechanical Engineer with practicing license valid for 2026 **(copy of COREN Certificate and Current practicing licence of the personnel must be attached).**

In respect of LOTS 8 -

a. Bidders shall have minimum average annual turnover of not less than **₦75,000,000.00** (Seventy Five Million Only) **as evidence in the Tax Clearance Certificates**.
b. Evidence of having at least one (1) COREN Registered Electrical Engineer with practicing license valid for 2026 **(copy of COREN Certificate and Current practicing licence of the personnel must be attached).**

4. COLLECTION OF TENDER DOCUMENTS

Interested companies are to collect the Standard Bidding Document (SBD) from the Office of the Director of Procurement Unit, Room 806, 8th Floor, Senate Building, University of Lagos, Akoka, Lagos (8.00am – 4.00pm) on provision of evidence of payment of a non-refundable tender fee of ₦10, 000.00 (Ten Thousand Naira) only per Lot. For payment, visit www.unilag.edu.ng, click on "UNILAG payment portal" link to generate a slip containing Remita Retrieval Reference (RRR) number, and proceed to any commercial bank for payment. Thereafter, go to UNILAG cash office to obtain official receipt.

5. SUBMISSION OF TENDER DOCUMENTS

Prospective bidders are to submit bid for each of the Lot desired, two (2) hard copies and softcopy (USB Flash Drive) version each of the Technical and Financial bids packaged separately in sealed envelopes and clearly marked as "Technical Bid "or "Financial Bid". Thereafter, put the two sealed envelopes together in a bigger sealed envelope addressed to the Director of Procurement Unit, 8th Floor Senate House, Room 806, University of Lagos, Akoka and clearly marked with the name of the project and lot number. Furthermore, the reverse of each sealed envelope should have the name and address of the bidder and submit at Room 806, 8th Floor, Senate House , University of Lagos, Akoka not be later than **on Tuesday, December 08, 2026.**

6. OPENING OF TECHNICAL BIDS

Only the Technical bids **will be opened immediately following the deadline for the submission of bids at 11:00 a.m. on Tuesday, December 08, 2026 at the Senate Committee Room, 2nd Floor, Senate House, University of Lagos** in the presence of bidders or their representatives and interested members of the public while the Financial bids will be kept un-opened till the next procurement stage. Please ensure that you sign the Bid Submission Register at the point of submission, as the University will not be held liable for misplaced or wrongly submitted bids.

For clarification on the advertisement:
Please send an email to procurementunit@unilag.edu.ng.

7. IMPORTANT INFORMATION

a. Bids must be in English Language and signed by an official authorised by the bidder.
b. Bids submitted after the deadline for submission would be returned un-opened.
c. **Bidders should not bid for more than two (2) Lots. Contravention is automatic disqualification.**
d. **Failure to submit Standard Bidding Document (SBD) and signed by an official authorised by the bidder shall automatically result in the rejection of tenders.**
e. All costs will be borne by the bidders;
f. The University shall not be responsible for any cost incurred by the bidders in connection with response to this advertisement.
g. Participation in this process and any related process neither creates any commitment nor establishes any legal relationship with the University of Lagos. It is merely a precondition for further consideration of the Tender
h. The Technical Bids will be opened in the presence of CSOs and Professional bodies.
i. Only pre-qualified bidders at technical evaluation will be invited at a later date for financial bids opening, while the financial bids of un-successful bidders will be returned un-opened.
j. Failure to comply with the above requirements shall automatically result in the disqualification of a bidder.
k. The University Management reserves the right to verify the authenticity of any claim made in the bidding documents submitted by bidders.
l. The University Management is not bound to pre-qualify any bidder and reserves the right to annul the procurement process at any time without incurring any liabilities in accordance with Section 28 of the Public Procurement Act, 2007.

Mr. Sonde, Olalekan Hakeem
Director of Procurement

EMPLOYMENT VACANCIES @ YALIAM PRESS LTD.

...a security and commercial printing company based in Abuja Nigeria.

Due to the completion of our new Annex Factory at Jabi Abuja, we need the services of the following:

1. Manager, Operations

Requirements:
- Age: Not less than 35 years
- Qualification: Bachelor's degree or HND in Printing Technology, Production Management or a related discipline
- Minimum of 10 years of relevant work experience in printing industry with vast knowledge of operations of Finishing machines, Press machines such as Sheetfed and web offset machines and planning in addition to knowledge of post-press machines.
- With at least 5 years in a supervisory or managerial position with no criminal records.
- Demonstrable Experience in commercial and security printing,
- Experience in managing production teams, machinery, materials, and operational budgets.
- Excellent organisational and planning abilities.
- Ability to work under pressure and meet deadlines.
- Ability to make sound operational decisions.
- Knowledge of Odoo or other ERP software is an added advantage.

2. Internal Auditors

Requirements:
- Minimum age of 35 years at the time of application
- Qualification: B.Sc or HND in Accounting/Finance or related field.
- Experience: Not less than 5 years of experience in Internal Control/Audit functions, with a focus on compliance and risk management with no criminal records.
- Demonstrated ability to develop and implement internal control processes and policies, must be good at price negotiation.
- Experience in audit firm, manufacturing, or printing sector is highly preferred.
- Must be Computer literate, have knowledge of Tally, Odoo or other ERP software.

3. Secretary to the Executive Chairman

Requirements:
- Age: not less than 35 years
- Qualification: HND or Bachelor's degree in Business Administration, Secretarial Studies, Public Administration, Management, or a related field or National Diploma (ND) in related field with not less than 10 years' working experience with no criminal records.
- Clear, professional written and verbal communication
- Excellent scheduling, prioritisation, filing, and coordination skills
- Ability to protect sensitive information and exercise discretion
- Ability to manage competing priorities and meet deadlines
- Tactful and courteous engagement with senior executives and stakeholders
- Efficient use of office software and electronic records systems
- Calm, dependable and professional conduct under pressure
- Knowledge of Odoo or other ERP software is an added advantage

4. Deputy Manager Quality Control

Requirements:
- Age: Not less than 35 years
- Qualification: Degree or HND in Printing Technology or related field
- Experience: 8 -15 years working experience in a modern security and commercial printing firm with no criminal records.
- Candidate must have experience to check quality of the commercial, security & packaging jobs and finished products before, during and after production.
- Must be computer literate, fluent in spoken and written English.
- Knowledge of Pre-Press, Press and Post-press operations, publishing, packaging and label production as well as usage of Odoo or other ERP software is an added advantage.

5. Purchasing & Supply Officers

Requirements:
- Age: Not less than 30 years
- Qualification: Candidate should possess Degree or HND in purchasing and supply or related field.
- Experience: Not less than 5 years' experience in purchasing and supplying of various materials with no criminal records.
- The candidate will be responsible for buying the best quality goods and services for the company at the most competitive prices.
- Candidate must be good in the use of computer systems and fluent in spoken and written English. Must be good at price negotiation.
- Knowledge of Odoo or other ERP software is an added advantage.

6. Graphic Designers

Requirements:
- Age: Not less than 30 years
- Qualification: ND, Degree or HND in Printing Technology, Graphics or its Equivalent.
- Experience: Not less than 5 years working experience in recognized and Reputable printing firm with no criminal records.
- The candidate must have complete knowledge and practical experience of design software such as Corel Draw X6, InDesign, Photoshop, Illustrator, Microsoft Word for commercial printing, security printing, flexo labels printing etc.

7. CTP/CTCP Operators

Requirements:
- Age: Not less than 30 years
- Qualification: National diploma, Degree or HND in Printing Technology, Graphics or its Equivalent
- Candidates must have not less than 5 years working experience in a reputable printing/label/packaging company with no criminal records.
- Must be very good at using Computer system and CTP/CTCP operational Softwares.

8. Machine Operators

For Wide and Narrow-web, Sheet-fed, Finishing, Large Format and Monogramming/Embroidery Machines

Requirements:
- Age: Not less than 30 years
- Qualification: SSCE, OND or HND
- Experience: Candidates must have not less than 5 years working experience in a reputable printing company with no criminal records.
- Knowledge of computer is an added advantage.

9. Proof Readers

Requirements:
- Age: Not less than 35 years
- Qualification: HND or Degree in English or Mass Communication, or a related field.
- Candidates must have not less than 5 years working experience in a reputable printing/label/packaging company with no criminal records.
- Candidate must be good in the use of computer systems and fluent in spoken and written English.
- Knowledge of Odoo or other ERP software is an added advantage

10. Male/female Security Operatives

Requirements:
- Age: Not less than 25 years at the time of application.
- Qualification: Minimum of SSCE or OND
- Experience: Not less than 3 years working experience as a security operative in a reputable security outfit with no criminal records.

MODE OF APPLICATION

Interested candidates should forward their applications with curriculum vitae and photocopies of credentials with current address and phone number(s) within 2 weeks from the date of this advert to:

The Executive Chairman
Yaliam Press Limited
No. 3, Abeokuta Street,
Area 8, Garki, Abuja

OR send email of your application, curriculum vitae and photocopies of credentials to:
info@yaliampress.com.ng with copy to: ietuk@yaliampress.com.ng
calista@yaliampress.com.ng, contact@yaliampress.com.ng

Application Deadline: 2 weeks from the date of publication. Only Shortlisted Candidates will be Invited for Interview

(This announcement appears as a matter of record only)

CAPITAL BANCORP PLC

RC:114135

On Behalf Of

GREAT NIGERIA INSURANCE PLC

RC 2107

ANNOUNCES THE RESULT OF THE BASIS OF ALLOTMENT OF THE RIGHTS ISSUE OF

6,000,000,000

Ordinary shares of 50 kobo each at N2.60 per share

With respect to the RIGHTS ISSUE CIRCULAR dated 9th June, 2026:

1. At the close of the rights acceptance period, a total of thirty (37) applications for 6,001,559,925 Ordinary Shares of 50 kobo each were received in connection with the Great Nigeria Insurance Plc rights issue.

2. 33 out of the 37 applications, for 6,000,759,925 ordinary shares of 50 kobo, were confirmed valid for processing and were subsequently sent to NAICOM for verification and clearance report.

3. A total of 2 applications out of the 33 valid applications above, with provisional allotment of 1,285,800,000 ordinary shares, partially accepted their rights of 200,016,483 ordinary shares leaving a balance of 1,085,783,517 ordinary shares partially renounced.

4. A total of 31 out of the 33 applicants above fully accepted their rights of 4,121,528,756 ordinary shares of which 25 applicants applied for an additional 1,679,214,686 ordinary shares and were allotted 1,678,454,761 ordinary shares, representing an allotment level of 99.95%.

5. A total of 592,671,244 ordinary shares of 50 kobo each were renounced in full bringing the total number of partially and fullyrenounced shares to 1,678,454,761 ordinary shares of 50 Kobo each

6. A total of 4 applicants out of the total of 37 applications received, applied for 800,000 ordinary shares, but were rejected as all 4 applicants were non-shareholders of Great Nigeria Insurance Plc.

7. The offer was 100.01% subscribed, and 100% was allotted.

RANGE ANALYSIS

S/N	No of applications	Rights allotted	Rights taken	Additional requested	Additional shares Allotted	Total allotted	% of Total Rights Allotted
01 to 50,000	30	54,507	54,507	304,320	304,320	358,827	0.01
50,001 to 100,000	1	85,714	16,483	0	0	16,483	0.00
100,001 to 2 billion	1	1,285,714,286	200,000,000	0	0	200,000,000	3.33
Above 2 billion	1	4,121,474,249	4,121,474,249	1,678,910,366	1,678,150,441	5,799,624,690	96.66
TOTAL	**33**	**5,407,328,756**	**4,321,545,239**	**1,679,214,686**	**1,678,454,761**	**6,000,000,000**	**100%**

Accordingly, a total of 6,000,000,000 Ordinary Shares of 50 Kobo each at N2.60 per share representing 100% subscription of the Rights Issue have been approved and cleared with the Securities and Exchange Commission.

The value of a total of 1,559,925 shares of 50k each at N2.60, being excess on allotment, including the 800,000 rejected applications, has been refunded to the applicants by the Registrars, Greenwich Registrars and Data Solutions Limited, of 274, Murtala Muhammed Way, Alagomeji, Yaba, Lagos. The sum, being N4,055,805 and the accrued interest thereof, were refunded to the affected applicants on 12th of November, 2026.

CAPITAL BANCORP PLC

ISSUING HOUSE

Bancorp House

9 Wesley Street Off Joseph Harden Lagos Island Lagos

BEDC ELECTRICITY PLC

TENDER NOTICE

BEDC Electricity Plc requests proposals for the deployment of an enterprise-grade **Business Continuity and Disaster Recovery (BC/DR) infrastructure.**

Suitably qualified, experienced, and technically competent Information and Communications Technology (ICT) infrastructure providers, systems integrators, and BC/DR specialists are invited to tender for the design, supply, installation, configuration, testing, and commissioning of the infrastructure.

DELIVERY LOCATION: Head Office.

ELIGIBILITY AND QUALIFICATION REQUIREMENT

Interested firms must demonstrate capacity and experience by submitting the following:

a) Certificate of Incorporation with the Corporate Affairs Commission (CAC) (Forms CAC 1.1 or CAC 2 & 7);

b) Valid Income Tax Clearance Certificate for the last three (3) years, ending 31 December 2025;

c) Audited financial statements for the last three (3) years (2023, 2024, 2025);

d) Reference letter from a reputable commercial bank in Nigeria;

e) Company profile with details of key personnel and equipment;

f) Documentary evidence of authorization as the manufacturer's representative for the offered product(s) in Nigeria;

g) Verifiable evidence of similar contracts executed in the past five (5) years, with supporting documents (Letters of Award, Valuation Certificates, Completion Certificates, etc.);

h) Statement of eligibility confirming no conflict of interest and compliance with Extant Regulations;

i) Health, Safety & Environmental (HSE) Policy.

NOTE: Bid Documents containing details of the User Requirements and other specifications shall be issued to the bidder upon confirmation of payment of the tender fee of N100,000.00 per lot. Interested bidders should contact the Procurement team on bidders@beninelectric.com for bank account details and any other clarifications.

SUBMISSION INSTRUCTIONS

Interested firms must submit their Technical and Commercial Bids electronically with the subject marked "Tender for BR/DR".

All documents must be submitted with a covering letter on official company letterhead, showing the RC number, contact address, email, phone number, and the names/nationalities of the directors. The letter must be signed by an authorized officer of the company.

SUBMISSION DEADLINE: Bids should be submitted **electronically** to mtc@beninelectric.com no later than **5:00 PM on Monday, November 30, 2026**.

SUBMISSION ADDRESS:

The Tender Committee,
BEDC Electricity Plc,
5 Akpakpava Road,
Benin City.
Email: **mtc@beninelectric.com**

ADDITIONAL INFORMATION

a) Late submissions will not be considered;

b) Only successful firms will be contacted and invited to negotiate and execute contracts;

c) Requests for clarification may be directed to bidders@beninelectric.com during office hours (08:00 17:00).

Signed
For: BEDC Electricity Plc
Management

TheGuardian Property

www.guardian.ng Monday, November 16, 2026 Guardian Nigeria GuardianNigeria 08136370421 Guardiannigeria

How wildlife trafficking fuels money laundering, organised crime in Nigeria

*A report by the Environmental Investigation Agency (EIA) on illegal wildlife trade found that weak inter-agency coordination, corruption and poor financial investigations allow influential financiers, exporters and international buyers to escape prosecution while enforcement agencies concentrate on couriers and low-level traders. EIA and conservationists urged the government to strengthen financial investigations, prosecute corrupt officials and criminal financiers, improve cross-border intelligence-sharing, establish a national wildlife crime database and secure presidential assent to the Endangered Species Conservation and Protection Bill, **CHINEDUM UWAEGBULAM** reports.*



Seized pangolin scales in Nigeria

NIGERIA'S illegal wildlife trade is increasingly linked to money laundering, corruption and organised crime, as trafficking networks exploit informal financial channels, property markets and weaknesses in law enforcement to conceal illicit proceeds.

Beyond smuggling pangolin scales, ivory and other wildlife products across international borders, criminal networks use financial intermediaries, legitimate businesses and real estate investments to disguise transactions and integrate profits into the economy.

An investigation by the London-based Environmental Investigation Agency (EIA), titled Beyond Africa: The Persistence of Wildlife Trafficking Networks in West and Central Africa, exposes how trafficking networks operating in Nigeria exploit informal money transfers, cross-border financial channels and the property sector to launder proceeds.

Drawing on more than six years of research, the report describes wildlife trafficking in Nigeria and the wider West and Central African region as a financially sophisticated criminal enterprise sustained by corruption, weak enforcement and links with drug trafficking.

The networks extend beyond hunters, middlemen and exporters to include financial intermediaries, corrupt officials and transnational criminal groups that facilitate the movement of wildlife products and illicit funds.

The EIA faulted enforcement strategies that concentrate on intercepting contraband and arresting low-level operators without dismantling the networks behind the trade. Seizures and arrests, it said, rarely translate into convictions or deterrent sentences, allowing traffickers to relocate operations and adopt alternative concealment methods.

Informal transfers, property used to launder proceeds

One method involves money exchangers who receive payments from international buyers without direct cross-border bank transfers. A Nigerian trader expecting payment from a buyer in China may instruct an intermediary to provide a Chinese bank account into which the buyer deposits the money.

The exchanger or an associate in Nigeria subsequently releases the equivalent amount in naira to the trader through a bank transfer or cash payment. Some transactions pass through business accounts and are disguised as payments for legitimate goods and services. This arrangement allows buyers and sellers to transfer value without a direct international transaction, making the proceeds harder to trace.

The property market has also become an attractive destination for illicit wealth. A 2024 Economic and Financial Crimes Commission (EFCC) report classified Nigeria's real estate sector as having a medium-to-high risk of money laundering. In February 2026, the commission again raised concerns about criminals using property transactions to conceal illicit wealth.

EIA investigations found that wildlife traffickers were among those exploiting the sector, acquiring properties in Nigeria and overseas.

Although Nigeria has strengthened its anti-money laundering and anti-corruption frameworks, with reforms recognised by the Financial Action Task Force in 2025, criminal networks continue to exploit informal financial systems, trade finance and weaknesses in non-financial sectors.

The EIA said it was sharing intelligence with Nigerian authorities to identify and disrupt influential individuals exploiting the financial system.

Bribery facilitates shipments through ports

The investigation found that traffickers conceal illegal wildlife products, including pangolin scales, in legitimate commodities such as moringa seeds, cashew nuts, cow horns and ginger.

In recent cases, pangolin scales were packed in two layers of jute sacks and positioned at the centre of containers, surrounded by legitimate products. The arrangement exploited inspection practices in which customs officers reportedly concentrated checks on packages near container entrances.

Although scanners were introduced at Onne Port, Port Harcourt, in 2021 to improve cargo inspection, EIA intelligence indicated that officers could be bribed to allow containers to bypass scanning or prevent further action when illegal products were detected.

The agency said detection technology would have limited impact without addressing corruption among officials responsible for enforcing regulations.

According to the report, traders routinely make advance payments to transporters, including money set aside for bribes at checkpoints and other enforcement points. Wildlife products arriving in Nigeria are transported by road to consolidation centres before being exported through seaports and airports.

Bribes are allegedly paid to security personnel to avoid vehicle searches or secure the release of seized goods. At seaports, payments reportedly go to officers responsible for inspecting and sealing containers, scanning personnel and other port authorities.

Air cargo shipments also involve payments to airline staff and airport officials. The EIA uncovered cases of carved ivory jewellery being smuggled out of Nigeria by passengers wearing the items, with airport personnel allegedly bribed to facilitate passage through security checks.

The Nigeria Customs Service (NCS) was identified as a major institution exploited by traffickers. Some traders reportedly maintain senior contacts within the service to coordinate the movement of illegal consignments and distribute bribes to security agencies along export routes.

One account described how payments were arranged with officials in different customs units, including personnel who assessed illicit consignments and determined the amounts required for their passage. Payments were sometimes made through bank transfers, while container numbers were circulated within customs to facilitate clearance.

The report also alleged that some officials profit from intercepted wildlife products by reselling seized goods to traders, sometimes after receiving bonuses or promotions for making the seizures.

Wildlife and drug trafficking networks converge

The EIA observed changes in traffickers' payment methods, including increased bank transfers between actors in the supply chain as the naira depreciated and cash transactions became less convenient. Such transfers also reportedly include payments of bribes to public officials.

International payments are routed through underground banking systems, while exporters use cover companies and manipulate bills of lading to conceal the origin or destination of shipments.

The investigation also identified links between wildlife trafficking and the expanding synthetic drug trade in West and Central Africa. Nigeria remains an important transit and destination country for synthetic substances, with the Global Initiative Against Transnational Organised Crime reporting increased imports of tramadol and codeine in 2025.

The EIA identified two wildlife trafficking networks also involved in synthetic drug trafficking in Nigeria. One large-scale trader allegedly had strong connections with senior Nigerian officials, although the extent of the officials' involvement in either criminal activity remained unconfirmed.

The findings illustrate how wildlife trafficking intersects with drug trafficking, corruption and money laundering, with legitimate businesses and financial systems providing cover for illicit operations.

> "I am also concerned about the lack of transparency and accountability in tracking wildlife crime cases. It is not enough to announce that several tonnes of pangolin scales or elephant ivory have been seized. Nigerians should know what happened to the suspects, whether the investigations identified the financiers, whether the cases resulted in convictions and whether proceeds of crime were recovered."

Arrests rarely lead to convictions

The EIA's analysis of wildlife crime cases between 2021 and 2026 recorded 58 incidents in Nigeria. Twenty-two resulted in the arrest of 72 suspects, while 19 suspects were charged across six incidents. Only 12 convictions were recorded across four incidents. This represents an 18 per cent conversion rate from incidents involving arrests to recorded convictions.

The agency's court monitoring found that trials were uncommon, with guilty pleas frequently used to conclude cases without substantial evidence being tested in court.

In July 2023, four defendants convicted by a Federal High Court in Lagos for trafficking pangolin scales and ivory tusks were given the option of six years' imprisonment or paying fines. They chose the fines and reportedly left the country days later.

The EIA attributed poor prosecution outcomes to corruption, inadequate investigative capacity, weak legal frameworks and poor inter-agency cooperation. It also raised concerns about selective enforcement, in which economically vulnerable local participants face prosecution while influential transnational actors remain beyond investigators' reach.

Across West and Central Africa, recorded wildlife crime incidents between 2021 and 2026 resulted in 685 arrests and at least 69 convictions, representing a 10 per cent conversion rate. Earlier EIA analysis found that Nigerian authorities intercepted 63 illegal wildlife shipments between 2010 and 2021, but only 11 resulted in court cases, none of which led to imprisonment.

The agency argued that concentrating on low-level participants has limited impact because they can easily be replaced, while financiers, logistics coordinators and those managing proceeds remain protected.

It acknowledged gaps in publicly available wildlife crime data, noting that reports often document seizures and arrests without subsequent court outcomes. The absence of centralised electronic court records also makes it difficult to track cases and establish reliable prosecution rates.

Regional cooperation remains weak

The EIA said investigations involving multiple jurisdictions require stronger cooperation among countries. A 2025 regional roundtable involving Nigeria, Cameroon and the Republic of the Congo identified difficulties in responding to requests for information, despite existing channels through INTERPOL and the World Customs Organisation.

Read the remaining story on www.guardian.ng

GuardianProperty

www.guardian.ng

COREN plans enforceable framework for valuing engineering services

By **Victor Gbonegun**

THE Council for the Regulation of Engineering in Nigeria (COREN) plans to introduce a gazetted and enforceable framework for recognising and valuing engineering services in the public and private sectors.

The President of COREN, Prof. Sadiq Abubakar, disclosed this at the 48th Annual Conference and Annual General Meeting of the Association of Consulting Engineering in Nigeria (ACEN) in Lagos.

Represented by COREN Vice President and Managing Director of Kenol Nigeria Limited, Olu Ogunduyile, Abubakar said the proposed framework would cover engineers, technologists, technicians and craftsmen.

He said the initiative, discussed at the council's recent assembly, would ensure that engineering competence receives appropriate recognition, strengthen professional standards and improve public safety.

The framework would bring together COREN, ACEN and four engineering associations: the Nigerian Society of Engineers (NSE), Nigerian Association of Technologists in Engineering (NATE), Nigerian Institution of Safety Engineers (NISET) and Nigerian Association of Engineering Craftsmen.

Abubakar said stakeholders would have further opportunities to contribute before the document was submitted to the council for consideration and gazetting. He urged engineers to participate in the process, stressing that every cadre deserved recognition for its contribution to engineering practice.

He also challenged professionals to adopt artificial intelligence (AI) while maintaining ethical standards and accountability for public safety.

According to him, AI could improve engineering design, digital twins, predictive maintenance, power networks and project delivery but could not replace professional judgment. "Algorithms may support decisions, but they cannot replace sound engineering judgment, ethical conduct, or accountability for public safety. Innovation without integrity is not progress," he said.

Abubakar identified continuous professional development, professional standards and durable infrastructure as priorities for engineers responding to technological changes. He urged ACEN members to strengthen collaboration with COREN, universities, industry and technology innovators to develop local engineering solutions and reduce dependence on imported technologies.

He also called on engineers to mentor younger professionals, uphold ethical standards and ensure that infrastructure projects serve public needs. "History will not remember us for the conferences we attend or the technologies we admire. It will remember us for the lives we protected, the problems we solved, and the nation we helped to build," he said.

Also speaking, the President of the Nigerian Society of Engineers, Ali Rabiu, urged consulting engineers and built-environment professionals to apply artificial intelligence to infrastructure design and delivery.

Rabiu said Nigeria's industrial growth depended on reliable infrastructure and called for greater use of technology to improve productivity and construction efficiency. He advocated an integrated approach to infrastructure delivery, covering planning, engineering design, financing, construction, supervision, operation and maintenance.

He also urged engineers to patronise local manufacturers and support domestic production of engineering materials and equipment.

NCF targets one billion trees in a day to set Guinness World Record

By **Abigail Ikhaghu**

THE Nigerian Conservation Foundation (NCF) plans to mobilise Nigerians to plant one billion indigenous trees in a single day in a bid to set a new Guinness World Record and restore the country's forest cover.

The initiative, known as the Asiodu One Billion Indigenous Trees Legacy Project, honours Philip Asiodu, immediate past President of NCF's Board of Trustees, for his 25 years of leadership and contributions to environmental conservation.

The project was unveiled at NCF's 2026 Special Celebratory Green Ball and Appreciation Dinner in Lagos, where former Vice President Yemi Osinbajo was formally welcomed as the new President of the foundation's Board of Trustees.

Speaking at the event, Osinbajo said achieving the target would require the participation of federal and state governments, businesses, development partners, civil society organisations, schools and communities.

He said the foundation deliberately set the target at one billion trees to give the campaign national significance and secure a place for Nigeria in the Guinness World Records. "We decided that we were going to plant one billion trees in one day. Now, some will say, how is that even possible? But we looked at this very carefully," he said.

Osinbajo cited Ethiopia's record of planting 385 million trees in one day, noting that the country was planning to raise the figure to 800 million. He said Nigeria would work with Guinness World Records officials from the planning stage to ensure the exercise was verified.

The project will focus exclusively on indigenous tree species, which Osinbajo said were better adapted to Nigeria's environment and would support the restoration of natural ecosystems. The initiative also supports NCF's Green Recovery Nigeria vision to increase the country's forest cover from about seven per cent to 25 per cent by 2047.

Osinbajo recalled Asiodu's role in conservation, particularly his leadership of the Green Recovery Nigeria initiative launched in 2016 and opposition to the proposed Cross River State superhighway in 2017 over concerns about its impact on forest reserves.

Lagos State Governor, Babajide Sanwo-Olu, commended the initiative, describing forest restoration as a responsibility that should extend beyond individual government administrations.

Represented by the Secretary to the State Government, Bimbola Salau-Hundeyin, he said the project must prioritise the survival of planted trees, protection of indigenous species and restoration of natural habitats.

"Restoration must be more than an aspiration. It must be a deliberate and sustained national commitment that transcends the tenure of any government," Sanwo-Olu said.

He urged businesses, development partners, community leaders and Nigerians to support the campaign, adding that its success should be measured by restored ecosystems and community participation.

Responding, Asiodu thanked the foundation for the recognition and urged greater attention to nurturing and protecting planted trees. He expressed hope that the project would strengthen efforts to restore Nigeria's forests.

FEDERAL POLYTECHNIC, ILE-OLUJI, ONDO STATE
INVITATION TO TENDER FOR YEAR 2026 TETFUND
ANNUAL AND PROJECT MAINTENANCE INTERVENTION PROJECTS

1.0 INTRODUCTION
The Federal Polytechnic, Ile-Oluji intends to utilise funds provided in its allocation for Year 2026 TETFUND ANNUAL AND PROJECT MAINTENANCE INTERVENTION. In this regard and in compliance with the Public Procurement Act 2007, the Polytechnic therefore, invites experienced and competent Companies to submit bids for the following procurements:

2.0 SCOPE OF WORK, GOODS, SERVICES
LOT 1Construction of School of Business and Management Studies Building LOT 2Construction of Block Work Fence around the Hostel LOT 3Renovation of School of Engineering Technology, Auditorium and Twin Lecture Hall

LOT 1	Construction of School of Business and Management Studies Building
LOT 2	Construction of Block Work Fence around the Hostel
LOT 3	Renovation of School of Engineering Technology, Auditorium and Twin Lecture Hall

A.
3.0 ELIGIBILITY REQUIREMENTS
Interested bidders should submit the under-listed documents:
a.Evidence of Certificate of Incorporation issued by the Corporate Affairs Commission (CAC) including Form CAC 1.1 or CAC2 and CAC7;
b.Evidence of Company's Income Tax Clearance Certificate for the last three (3) years valid till 31st December, 2026; with minimum average annual turnover of N850 million for Lot 1 and N200 million for Lot 2 and Lot 3 each;
c.Evidence of Pension Clearance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 15 and above);
d.Evidence of Industrial Training Fund (ITF) Compliance Certificate valid till 31st December, 2026 (this requirement is only applicable to bidders whose number of staff is 5 and above or the bidder's annual turnover is N50m and above);
e.Evidence of Nigeria Social Insurance Trust Fund (NSITF) Clearance Certificate valid till 31st December, 2026;
f.Evidence of Registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring on 31st December, 2026 or valid Certificate issued by BPP.
g. Sworn Affidavit:
- disclosing whether or not any officer of the relevant committees of the Federal Polytechnic, Ile-Oluji or the Bureau of Public Procurement is a former or present Director, shareholder or has any pecuniary interest in the bidder and to confirm that all information presented in its bid are true and correct in all particulars;
- that no Director has been convicted in any Country for any criminal offence relating to fraud or financial impropriety or criminal misrepresentation or falsification of facts relating to any matter;
- that the Company is not in receivership, the subject of any form of insolvency or bankruptcy proceedings or the subject of any form of winding up petition or proceedings;
- That the company does not have existing loan or financial liability with a bank, other financial institution or third party that is classified as doubtful, non-performance, bad or whose repayment portion has been outstanding for the last four (4) months;
h. Company's Audited Accounts for the last three (3) years - 2023, 2024,& 2025;
I. Reference Letter from a reputable commercial bank in Nigeria, indicating willingness to provide credit facility for the execution of the project when needed;
j. Company's Profile with the Curriculum Vitae of Key Staff to be deployed for the project, including copies of their Academic/Professional qualifications such as COREN, QSRBN, ARCON, CORBON etc.;
k. Verifiable documentary evidence of at least three (3) similar jobs executed in the last five (5) years including Letters of Awards, Valuation Certificates, Job Completion Certificates and Photographs of the projects;
l. Works: List of Plants/Equipment with proof of Owner ship/Lease Agreement;
m. For Supply of Equipment: Letter of Authorisation as representatives of the Original Equipment Manufacturers (OEM);
n. For joint Venture/ Partnership, Memorandum of Understanding (MoU) should be provided (CAC, TAX CLEARANCE CERTIFICATE, PENSION CLEARANCE CERTIFICATE, ITF COMPLIANCE CERTIFICATE, NSITF CLEARANCE CERTIFICATE, IRR & SWORN AFFIDAVIT ARE COMPULSORY for each JV partner
o. All documents for submission must be transmitted with a Covering/Forwarding letter under the Company/Firm's Letter Head Paper bearing amongst others, the Registration Number (RC) as issued by the Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferably GSM No.), and e-mail address. The Letterhead Paper must bear the Names and Nationalities of the Directors of the Company at the bottom of the page, duly signed by the authorised officer of the firm
4.0 COLLECTION OF TENDER DOCUMENTS:
Interested companies are to collect the Standard Bidding Documents (SBD) from the Procurement Department, Federal Polytechnic, Ile-Oluji on evidence of payment of a non-refundable tender fee of N10,000.00 per Lot, paid into the Federal Polytechnic, Ile-Oluji, Remita account in any reputable Commercial Bank (click on OTHERS on the list of service charges to Generate RRR). Include evidence of the receipt of payment as issued by the Bursary Department in the tender documents.
5.0 SUBMISSION OF TENDER DOCUMENTS FOR GOODS
Completed Technical and Financial bids shall be submitted in two (2) hard copies in two different sealed envelopes and labelled "TECHNICAL" OR "FINANCIAL" respectively. Lot Number should be indicated on top right hand corner of each envelope and enclosed in a third envelope on which the Project and Lot number should also be indicated). The company name and address (including GSM number) should reflect on the reverse side. The envelopes should be addressed to: THE RECTOR, FEDERAL POLYTECHNIC, ILE-OLUJI P.M.B. 727, ILE-OLUJI, ONDO STATE.
Bids shall be submitted in person at the Procurement Department, Administrative Building, Federal Polytechnic, Ile-Oluji, Ondo State.
The closing date for submission of all bids shall be on or before 12:00 noon, Monday 30th November, 2026. Bids submitted after the deadline for submission would be returned un-opened.
6.0 OPENING OF TECHNICAL BIDS
Only the Technical Bids will be opened immediately after the deadline for submission at 12:00 noon, Monday 30th November, 2026; at the Academic Board Room, Permanent Site, Federal Polytechnic, Ile-Oluji, in the presence of bidders or their Representatives, Observers, Civil Society Organisation (CSO`s), while Financial Bids will be kept un-opened. Only pre-qualified bidders at technical evaluation will be invited at a later date for financial bids opening, while the financial bids of un-successful bidders will be returned un-opened.
This announcement should be regarded as a Public Invitation to all interested bidders, Non-Governmental Organisations (NGOs) working with Transparency, Accountability, relevant Regulatory and Professional bodies and the General Public to attend the bid opening. For further enquiries, please contact the Head, Procurement Department 09158700046 email: procurement@fedpolel.edu.ng.
7.0 DISCLAIMER
This announcement is published for information only and neither does it constitutes an offer by the Federal Polytechnic, Ile-Oluji to undertake the project(s) nor entitles any bidder to make any claim(s) whatsoever in respect of any expenses incurred in preparing responses.
The Federal Polytechnic, Ile-Oluji is not bound to pre-qualify any bidder and reserves the right to annul the Procurement process at any time without incurring any liabilities in accordance with Section 28 of the Public Procurement Act, 2007

Signed:
MR. J. A FADEJI
Registrar and Secretary to Council

NIQS fears construction firms may collapse over delayed project payments

From **Nkechi Onyedika-Ugoeze, Abuja**

THE Nigerian Institute of Quantity Surveyors (NIQS) has warned that delayed funding of public projects, prolonged suspensions and mounting unpaid contractors' certificates could push construction companies out of business and undermine infrastructure and housing delivery.

The institute's President, Dr Aminu Bashir, raised the concern in Abuja ahead of its 2026 National Conference and Annual General Meeting, beginning today in Ilorin, Kwara State. He appealed to President Bola Tinubu and relevant government agencies to clear outstanding payments, noting that contractors, consultants and suppliers were facing severe financial pressure from unpredictable funding of public capital projects.

"Housing finance will not deliver homes if the firms that build them are failing. Across the country, contractors, consulting firms and suppliers are under severe financial pressure from unpredictable funding of public capital projects," he said.

Bashir disclosed that some contractors were struggling to recover payments for completed work, with accumulated interest eroding the value of outstanding certificates. In some cases, he said, contractors had abandoned efforts to recover their money.

He also cited instances where government agencies asked contractors to form committees to pursue outstanding payments at the Office of the Accountant-General of the Federation. The payment delays, he said, had left contractors unable to settle obligations to suppliers and subcontractors.

He urged the Federal Government to prepare realistic capital budgets backed by available funds, release appropriated funds promptly, settle certified payments within contractual timelines and complete ongoing projects before awarding new ones.

"Budgetary provisions alone do not build infrastructure. They must translate into actual funding, productive construction activity and completed projects," he said.

On housing, Bashir said Nigeria's deficit, estimated at nearly 15 million units by the National Housing Data Technical Committee, required policies that addressed both supply and affordability.

He argued that a house could not be considered affordable simply because its construction cost was low; its price must reflect the purchasing power of intended buyers. He identified rising building-material prices, expensive land, inadequate infrastructure and limited access to long-term mortgages as factors pushing homeownership beyond the reach of low- and middle-income earners.

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Experts seek tougher flood control, better waste management

By **Debo Oladimeji**

ENVIRONMENTAL experts have urged the Federal Government to invest in flood-control infrastructure, improve waste collection and recycling, and enforce environmental regulations to tackle Nigeria's worsening environmental problems.

The Chief Executive Officer of Impact with Shade Media Consultant, Patience Onoabhagbe, made the call ahead of the Nigeria–Vancouver Waste and Circular Economy Study Tour. She said flooding, coastal erosion, desertification, deforestation and pollution required stronger government action and private-sector investment.

Onoabhagbe, who works with Taiwo Adewole and Associates as media representative for the tour, said climate change was already affecting agriculture, public health, infrastructure and livelihoods, particularly in vulnerable communities.

She expressed concern over recurring flooding in Lagos, attributing it to the state's low-lying coastal terrain, rapid urbanisation, blocked drainage channels, poorly maintained waterways and indiscriminate waste disposal.

"Lagos cannot continue to experience widespread disruption whenever it rains without a sustained effort to address the underlying problems. Government must ensure that drainage systems are properly designed, completed and maintained. There must also be accountability for stalled infrastructure projects and stronger enforcement of environmental regulations," she said.

She called for drainage rehabilitation, regular desilting of canals, improved waste collection, wetland protection and stricter development controls. She added that flood management should prioritise prevention through infrastructure maintenance and proper urban planning rather than rely on emergency relief.

Citing the devastating 2012 floods, Onoabhagbe said the destruction of homes, farms and infrastructure highlighted the need for early-warning systems and effective disaster-response plans.

She also pointed to shrinking water resources in the Lake Chad region and destructive rainstorms in Osogbo, Osun State, as evidence of environmental pressures on communities and livelihoods.

She urged government agencies to strengthen early-warning systems, involve communities in identifying flood risks and ensure timely assistance reaches affected households.

AEAN urges property seekers to reject inspection fees, decries multiple agency charges

By **Chinedum Uwaegbulam**

THE Association of Estate Agents in Nigeria (AEAN) has advised prospective tenants and property buyers against paying inspection fees to estate agents merely to view properties, describing the practice as inconsistent with professional estate agency standards.

The association said property inspection was an integral part of the agency process, enabling prospective clients to assess a property's suitability before deciding whether to proceed with negotiations.

The National Chairman, Olugbenga Ismail, told *The Guardian* that AEAN did not support the collection of inspection fees, arguing that access to properties should not become a separate revenue-generating activity.

Ismail, a former Chairman, Lagos branch, Nigerian Institution of Estate Surveyors and Valuers (NIESV), acknowledged that estate agents incurred legitimate expenses, including transportation, communication, marketing, staff time and inspection coordination, but maintained that such costs should not be transferred to prospective clients through arbitrary charges.

The AEAN chairman said the practice was also linked to the proliferation of intermediaries in the property market, where prospective tenants and buyers often encounter several layers of agents before reaching the landlord, vendor or authorised representative.

According to him, such arrangements encourage unnecessary costs, misinformation, duplicated property listings and, in some cases, create opportunities for fraudulent transactions. He urged property seekers to establish the authority of agents before engaging them, particularly by asking who gave them the mandate to market the property and whether they had direct access to the landlord or vendor.

Ismail also advised prospective clients to verify the property and the agent's mandate independently and obtain clear information about professional fees payable if a transaction was successfully concluded.

The association's position comes amid growing concerns over the cost of securing accommodation, particularly in Lagos, where prospective tenants frequently contend with additional charges beyond annual rent.

The Lagos State government had, in April 2025, urged estate agency professional bodies to discourage inspection fees, finder's fees and other charges it described as harmful to tenants and the integrity of the real estate profession.

In May 2026, the state government also unveiled a proposed tenancy law aimed at addressing arbitrary rent increases, excessive agency charges and fraudulent practices by unregistered agents. The proposed legislation was then at the committee stage of the Lagos State House of Assembly.

AEAN maintained that landlords, developers and property owners also had a responsibility to appoint competent agents, issue clear marketing mandates and discourage uncontrolled chains of sub-agency.

It said its position was aimed at promoting a property market where agency relationships were transparent, professional fees were clearly understood and clients could verify the credentials of practitioners.

The association urged property seekers to decline requests for arbitrary inspection payments and instead engage verified agents with direct and demonstrable authority to market properties.



President of the Association for Consulting Engineering in Nigeria (ACEN), Kunle Adebajo (left); Representative of the Lagos State governor, Babajide Sanwo-Olu and National Chairman of Nigerian Institution of Civil Engineers, Tokunbo Ajanaku; Managing Director, MicCom Cables & Wires, Olubukola Adubi; President of the Nigerian Society of Engineers, Ali Rabiu; and Representative of the President, Council for the Regulation of Engineering in Nigeria, Olaolu Ogunduyile at the 48th Annual Conference of Association for Consulting Engineering in Nigeria (ACEN) in Lagos.

Don urges use of local waste materials for road construction

By **Victor Gbonegun**

A PROFESSOR of Civil Engineering, Olumide Ogundipe, has advocated the use of locally available waste materials in road construction to improve pavement durability, reduce environmental pollution and create jobs.

Ogundipe made the call at the first inaugural lecture of the Federal University of Technology and Environmental Science, Iyin Ekiti, titled "Paving the Way to Sustainability: Asphalt Innovations for Safe and Durable Road Pavement." He identified groundnut husk, coconut shell, palm kernel shell, snail shell and bamboo leaf ash as materials that could be combined with cement and lime to stabilise soils used as road foundations.

The highway expert also listed glass waste, polyethene terephthalate (PET), hospital waste, steel slag, crumb rubber, ceramic tiles and lime as materials suitable for modifying asphalt mixtures and improving their performance under varying temperatures and traffic loads. He said using these materials would reduce waste disposal, conserve natural resources and stimulate economic activities.

Ogundipe urged government to invest in sustainable road infrastructure, engineering research and technical capacity to address the deterioration of Nigeria's road network. He said sustainability should guide infrastructure planning, design, construction and maintenance, warning against engineering practices that compromise the environment and future generations.

On road maintenance, he identified reflective cracking as a major challenge, particularly when new asphalt overlays are laid over existing pavements with fatigue or thermal cracks. He said his research showed that stress-absorbing membrane interlayers made from glass fibre, modified bitumen and sand asphalt could reduce the problem when placed between existing pavements and new overlays.

Ogundipe also advocated greater use of Reclaimed Asphalt Pavement (RAP), which allows materials recovered from deteriorated roads to be reused in new asphalt concrete and pavement base layers.

He said the practice would reduce demand for virgin construction materials, conserve resources and limit environmental damage.

However, he said wider adoption of sustainable road construction required research funding, institutional support and collaboration among government, universities and industry.

He proposed a national pavement test track equipped with heavy vehicle simulators to test sustainable construction materials under accelerated traffic conditions before large-scale deployment.

He also urged the government to review the General Specifications for Roads and Bridges to accommodate stone mastic asphalt (SMA) and other sustainable materials. He said research had shown that SMA offered greater resistance to rutting, a common cause of road failure in Nigeria.

The professor advocated procurement policies that encourage contractors to use locally sourced materials and sustainable technologies. He recommended incorporating Life Cycle Costing (LCC) and Life Cycle Assessment (LCA) into tender evaluations to account for long-term costs, carbon emissions and resource consumption.

Firm seeks integrated national housing affordability system

From **Cornelius Essen**, Abuja

THE Founder and Chief Executive Officer of the Affordable Housing Finance and Investment Summit, Dr Yemi Adelakun, has called for an integrated national housing affordability system that aligns housing production with Nigerians' purchasing power and housing needs.

Speaking ahead of the summit scheduled to hold this week in Abuja, Adelakun said government should shift from measuring housing success by the number of units delivered to ensuring that Nigerians can afford to buy, rent and live in them.

"Nigeria has not sufficiently connected housing production with the actual purchasing power and housing needs of its population. It is a deeper crisis involving household income, access to land, construction costs, housing finance, weak institutional coordination and poor policy implementation," he said.

He noted that constructing millions of houses across the country does not necessarily translate into access to decent accommodation, as many completed units remain beyond the reach of ordinary workers, low-income households, young people and vulnerable groups.

Adelakun said addressing the housing deficit requires coordinated and sustained planning that considers the needs of low- and middle-income earners across the public, private and informal sectors.

He identified income, interest rates, mortgage tenure and house prices as critical determinants of affordability. Other factors, he said, include effective demand, cost-efficient housing supply, access to land and secure titles, building materials, labour, construction technology and infrastructure.

"Access to affordable housing finance, its cost and adequacy are also central to the success of any affordable housing scheme in Nigeria's built environment. A framework that aligns these factors and stakeholders towards delivering affordable homes at scale is therefore imperative," he said.

He explained that the summit would promote collaboration and partnerships among stakeholders to mobilise finance and deliver housing at scale. Proposed strategies include aggregating demand through housing cooperatives and societies, encouraging savings for equity contributions and expanding self-help housing programmes.

CHARTERED INSTITUTE OF TAXATION OF NIGERIA
(Chartered by Act No. 76 of 1992)



55TH INDUCTION CEREMONY

This is to inform all qualified candidates whose applications for admission into the membership of the Institute had been approved that; the Pre-Induction Orientation and Induction Ceremony have been scheduled to hold as follows:

PRE-INDUCTION ORIENTATION PROGRAMME
(APPROVED DIRECT MEMBERSHIP APPLICANTS ONLY)

Date:
Tuesday, 17 & Wednesday, November 18, 2026

Time:
10.00am Daily (Registration starts by 9am)

Venue:
Regal Hall, Plot A3C, Ikosi Road, Beside Access Bank Plc, Oregun, Lagos

INDUCTION CEREMONY
(APPROVED DIRECT & GRADUATE STUDENTS APPLICANTS)

Date:
Thursday, November 19, 2026

Time:
11:00am (Registration starts by 9:00am)

Venue:
Alpha Hall, Plot A3C, Ikosi Road, Beside Access Bank Plc, Oregun, Lagos

SPECIAL GUEST OF HONOUR
Mr. Akinbiyi Abudu, ACTI
Tax Leader and Partner, International Tax and Transaction service, EY West Africa

KEYNOTE SPEAKER
Mr. Wale Ajayi, FCTI
Head of Tax, KPMG Africa

CHIEF HOST
Mr. Innocent C. OHAGWA, FCTI
President/Chairman of Council, CITN

FOR ENQUIRIES
Pre-Induction Orientation:
Mustapha - 0803 069 0598 or Ruth - 0808 239 4655
Induction:
Omotayo - 0705 548 8711 or Michael - 0803 071 8767

For further details, contact

Afolake Oso, FCTI
Registrar/Chief Executive

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CITN... Developing the Tax Profession

Request for Expression of Interest (REOI)

CONSULTANCY SERVICES UNDER THE NIGERIA CLIMATE ADAPTATION – EROSION AND WATERSHED PROJECT EIB ASSISTED (NEWMAP-EIB) OGUN STATE PROJECT MANAGEMENT / IMPLEMENTATION UNIT

Reference No.: OGNEWMAP-EIB/CS/RP/2026/003 **Date: 16th November 2026**
Client/Procuring Entity: Ogun State NEWMAP-EIB
Project: Consultancy services for M & E Baseline Survey of Gully Erosion Priority Sites in Ogun State
Location: Ogun State

1. The Federal Government of Nigeria (FGN), through the Federal Ministry of Environment (FMEnv.) has received a credit from the European Investment Bank (EIB) towards the cost of Nigeria Climate Adaptation Erosion and Watershed Project – EIB Assisted (NEWMAP-EIB). Ogun State is a beneficiary of the Credit and now intends to apply part of the proceeds of this credit to payments under the contract for Consultancy Services of M & E Baseline survey of Gully Erosion Sites in Ogun State.

   Accordingly, the Ogun State SPIU invites qualified, experienced and reputable consulting firms, consulting organizations, consortia and/or joint ventures to express their Interest inproviding the consultancy services described below;

SCOPE OF SERVICES

DESCRIPTION OF CONSULTANCY SERVICES
M & E Baseline Survey of Gully Erosion Priority Sites in Ogun State

2. Interested consulting firms must demonstrate relevant institutional experience, technical capacity and availability of qualified multidisciplinary personnel. The following criteria shall apply, as relevant to the firm expresses interest.
   - Proven experience in **Large-Scale baseline or impact evaluations** in multi-state or national programs.
   - Demonstrated expertise in:
     - Environmental and watershed management studies
     - Socio-economic household surveys
     - GIS and remote sensing
     - Results-based M&E for donor-funded projects (EU, EIB, World Bank, AfDB, IsDB, etc.)
   - Availability of multidisciplinary team and nationwide field capacity.
   - Experience in investment planning and development partner-financed projects.
   - Experience in the World Bank, EIB, IsDB, AfDB or comparable development-partner projects shall be advantageous.

3. **SHORTLISTING / MINIMUM QUALIFICATION CRITERIA**
   Interested consultants/firms are to submit an Expression of Interest containing below **Mandatory** requirement:
   - Evidence of Company's registration with the Corporate Affairs Commission (CAC) or equivalent in the country of incorporation
   - Evidence of the company's current Tax Clearance Certificate for the last three (3) years (2023,2024 and 2025)
   - Company's audited account for the last three years (2023, 2024 and 2025) duly stamped
   - Evidence of Registration with State Bureau of Public Procurement (BPP) 2026 or equivalent at national level or in the country of incorporation
   - Well detailed company profile with managerial and technical structure, office address and functional contact details including staff list with functions and years of experience and years with firm
   - For joint ventures, a draft memorandum of understanding must be attached
   - Evidence of experience as required for the qualification criteria for the ssignment nder consideration inclusive of Client contact details

The attention of interested consultants(s) is drawn to section I sub-section 1.5 of Guide to procurement for projects financed by EIB September 2024, setting forth the bank's policy on conflict of interest
Following the shortlisting of qualified consultants based on the information submitted in response to this REOI, the shortlisted consultants will be invited to submit a technical and financial proposal in the next stage and subsequently evaluated and the sccessful consultant selected in accordance with the **Consultant Qualification Selection (CQS)** method set out in the applicable procurement regulations

Request for proposal will be issued to the shortlisted applicant.
Interested eligible consulting firms may obtain further information from the State Project Coordinator (SPC) gunState NEWMAP-EIB, State Project Implementation Unit (SPIU) during office working days/hours from 0900 to 1600 at the address stated below

Office Address:
Address for submission and Opening of Tenders.
Ogun Nigeria Climate Adaptation-Erosion & Watershed Project EIB Assisted (OGNEWMAP-EIB)
Contact Address: Floor 2 Moyo House, MTD, Ibara, Abeokuta.
Contact Email Address: ogunnewmapeibproc@gmail.com cc:ogunstatenewmapeib@gmail.com
Phone Number: +234 9137144620
Invitation to Tender (ITT) No.: OGNEWMAP-EIB/CS/RP/2026/003

4. **SUBMISSION OF EXPRESSIONS OF INTEREST**
Expressions of Interest should be clearly marked with the title and submitted to:
The State Project Coordinator,
Ogun State NEWMAP-EIB
NEWMAP-EIB Office, 2nd Floor, Moyo House, MTD-Ibara, Abeokuta, Ogun State
Email: ogunnewmapeibproc@gmail.com, cc: ogunstatenewmapeib@gmail.com
Closing Date: 7th December, 2026
Closing Time: 11.00am
Only shortlisted consultants/firms will be invited.

Signed
Project Procurement Officer

Adkan RC NO 182645.
SERVICES NIGERIA LIMITED.

Request for Subcontractors for Prequalification

Lagos and Abuja Projects

Adkan Services Nigeria Limited is an indigenous construction and real estate development company. We build residential estates in Nigeria and set high standards for speed of delivery and quality of construction with relative affordability.

We are the developers of various estates in Abuja, namely:

1. Abuja Model City: 351 Housing Units
2. Abuja Sun City: 2000 Housing Units
3. Monarch Gardens Abuja: 38 Housing Units
4. Vintage Estate: 1000 Housing Units

We are seeking capable subcontractors to join our approved list for ongoing and upcoming projects, in the following categories:

1. General Building Subcontractors
2. Mechanical, Electrical and Plumbing (MEP) Subcontractors
3. Road and Drainage Subcontractors
4. External Works and Landscaping Subcontractors
5. Structural Steel Works Subcontractors (fabrication and erection)

This call is open to registered companies (small, medium or large scale) only. Applications from individual artisans, builders or professionals will not be considered.

We work with subcontractors who deliver fast, deliver to standard, and have the reasonable financial strength to sustain their work.

How to apply

Send one email to **adkan.subcontractor@gmail.com** on or before **[30th November, 2026].**

Subject line: PREQUALIFICATION / [Category] / [Company Name] / [Location]

The body of the email must state:

- Company name, CAC RC number, and CAC Active date
- Location of head office, and states where the company can work
- Years of experience as a subcontractor
- Category applied for
- Contact person and phone number

Attach **one PDF file,** named with your company name, containing:

Concise Company profile
At least three projects completed in the last five years, each with project location, client name, contract value, planned duration, actual duration, and a client/consultant referee contact
Current ongoing project/s and location
Verifiable Photographs of completed works and ongoing works showing proof of capability to execute Civil Engineering/MEP Projects, finishing works, Tiling, Painting, Masonry, Carpentry etc.
Key personnel and site supervisors, with professional registration where held
Evidence of financial capability
Equipment base, owned and hired
Shortlisted subcontractors will be invited to meet with us and may be given an initial work package to verify capacity.

Submissions that do not follow these instructions, or arrive after the closing date, will not be considered.

Thank you for your interest in working with Adkan Group. For enquiries, please contact **08055280038 (WhatsApp messages only).**

Request for Expression of Interest (REOI)

EIB Assisted Nigeria Climate Adaptation-Erosion & Watershed Project (NEWMAP-EIB)

CONSULTANCY SERVICES UNDER THE NIGERIA CLIMATE ADAPTATION – EROSION AND WATERSHED PROJECT (NEWMAP-EIB) ANAMBRA STATE PROJECT MANAGEMENT / IMPLEMENTATION UNIT

Client/Procuring Entity: Anambra State NEWMAP-EIB
Project: Consultancy Services
Location: Anambra State
Date:16/11/2026

INTRODUCTION

The Federal Government of Nigeria (FGN), through the Federal Ministry of Environment (FMEnv), has received financing from the European Investment Bank (EIB) towards the cost of the Nigeria Climate Adaptation – Erosion and Watershed Project (NEWMAP-EIB).

Anambra State is a beneficiary of the financing and intends to apply part of the proceeds towards eligible payments under contracts for the provision of consultancy services across selected intervention sites in the State.

Accordingly, the Anambra State Project Management Unit (SPMU) invites qualified, experienced and reputable consulting firms, consulting organizations, consortia and/or joint ventures to express their interest in providing the consultancy services described under the following assignments:

SCOPE OF SERVICES

S/No	DESCRIPTION OF CONSULTANCY SERVICES.	Reference Number
1.	Engagement of Consultancy Firm for the Preparation of the Catchment Management Plans for Nkpor-Flyover, Ikenga-Ogidi, Omagba Downstream, Ugamuma-Obosi,Ire-Obosi, Abagana, Uga, Umuagu-Ufuma, Akabo-Nnewi and Amichi-Ogbodi-Osumenyi Road erosion sites	ANS/NEWMAP-EIB/SERV/26/04
	Engagement of Consultancy Services for the Preparation of the Monitoring and Evaluation (Socioeconomic and Biophysical) Baseline Studies for Uga, Akabo-Nnewi and Amichi-Ogbodi-Osumenyi Road erosion sites and the for review/update of Monitoring and Evaluation (Socioeconomic and Biophysical) Baseline Studies for Nkpor-Flyover, Ikenga-Ogidi, Ugamuma-Obosi, Ire-Obosi, Abagana and Ufuma erosion sites	ANS/NEWMAP-EIB/SERV/26/05
2.	Engagement of Consultancy Services for the Preparation of the Environmental and Social Impact Assessment Study (ESIA)/ Site Specific Environmental and Social Management Plan (ESMP) for Uga, Akabo-Nnewi and Amichi-Ogbodi-Osumenyi Road erosion sites and for the review and update of the Environmental and Social Impact Assessment Study (ESIA)/ Site Specific Environmental and Social Management Plan (ESMP) for Nkpor-Flyover, Ikenga-Ogidi, Ugamuma-Obosi, Ire-Obosi, Abagana and Umuagu-Ufuma erosion sites	ANS/NEWMAP-EIB/SERV/26/06
3.	Engagement of Consultancy Services for the Preparation of a Site-Specific Resettlement Action Plans (RAP)for Uga, Akabo-Nnewi and Amichi-Ogbodi-Osumenyi Road erosion sites and for the review/update review/update of Site-Specific Resettlement Action Plans (ARAP) for Nkpor-Flyover, Ikenga-Ogidi, Ugamuma-Obosi, Ire-Obosi, Abagana and Ufuma erosion sites	ANS/NEWMAP-EIB/SERV/26/07

Interested firms may express interest in one or more assignments, provided they demonstrate the requisite qualifications, experience and capacity for each assignment.

Where a firm expresses interest in more than one assignment, it must demonstrate adequate technical, managerial, staffing and logistical capacity to undertake the assignments concurrently.

A firm shall not submit multiple Expressions of Interest for the same assignment, whether as a single entity or through multiple joint ventures or consortia, subject to the applicable provisions of the approved procurement strategy.

2. SCOPE OF SERVICES AND MINIMUM QUALIFICATION REQUIREMENTS

Interested consulting firms must demonstrate relevant institutional experience, technical capacity, managerial competence and availability of appropriately qualified multidisciplinary personnel relevant to the assignment for which they are expressing interest.

The following minimum qualification requirements shall apply:

2.1 Preparation of Catchment Management Plans

Interested consulting firms should demonstrate:

1. At least five (5) years of relevant general experience in environmental management, water resources management, catchment and watershed management, erosion control, climate resilience or related consultancy services.

2. Proven and successful experience in the preparation of Catchment Management Plans, Watershed Management Plans, Integrated Water Resources Management Plans or comparable planning instruments.

3. Demonstrated experience in erosion and flood-risk assessment, hydrological assessment, watershed characterization and hydrological/hydraulic modelling.

4. Demonstrated experience in the application of Geographic Information Systems (GIS), remote sensing and spatial analysis for watershed delineation, land-use assessment and catchment management planning.

5. Proven experience in environmental and social assessment, climate-risk assessment, participatory community planning and stakeholder engagement.

6. Demonstrated capacity in the preparation of catchment-level investment plans, prioritization of interventions, implementation strategies and monitoring frameworks.

7. Experience in implementing or providing consultancy services under internationally financed development projects, particularly those financed by the EIB, World Bank, AfDB, IsDB or other comparable development partners, will be an advantage.

8. Availability of qualified multidisciplinary personnel with relevant expertise in hydrology, water resources engineering, environmental management, GIS/remote sensing, climate resilience and social development.

2.2 Preparation and Review/Updating of ESIA and ESMP Instruments

Interested consulting firms should demonstrate:

1. Proven and successful experience in the preparation of Environmental and Social Impact Assessments (ESIAs), Environmental and Social Management Plans (ESMPs) and other comparable environmental and social safeguard instruments.

2. Demonstrated knowledge and practical experience in applying the EIB Environmental and Social Standards (ESS) or comparable international development partner safeguard requirements, including those of the World Bank, AfDB and IsDB.

3. Successful experience in environmental and social baseline assessments, impact identification, risk assessment and mitigation planning for civil works, infrastructure development, erosion control and watershed management projects.

4. Demonstrated experience in stakeholder engagement, community consultations, Grievance Redress Mechanisms (GRM), occupational health and safety (OHS), community health and safety, labour management, labour influx and management of Gender-Based Violence (GBV), Sexual Exploitation and Abuse (SEA), and Sexual Harassment (SH) risks.

5. Demonstrated capacity to prepare environmental and social management and monitoring frameworks, including mitigation measures, institutional responsibilities, implementation schedules, monitoring indicators and associated budgets.

6. Demonstrated capacity in the use of GIS, digital field-data collection and other relevant tools for environmental and social data management.

7. Availability of qualified multidisciplinary personnel, including environmental specialists, social development specialists, HSE/OHS specialists, gender/GBV specialists and GIS/data management specialists.

8. Successful experience in Nigeria, particularly in projects involving erosion control, watershed management and infrastructure development, will be an advantage.

2.3 Preparation and Review/Updating of RAP/ARAP Instruments

Interested consulting firms should demonstrate:

1. Proven and successful experience in the preparation, review and implementation of Resettlement Action Plans (RAPs), Abbreviated Resettlement Action Plans (ARAPs) or comparable resettlement instruments for infrastructure, erosion-control, watershed management, rural development or similar projects.

2. Demonstrated experience in applying international development partner resettlement and livelihood restoration requirements, particularly the relevant EIB Environmental and Social Standards or comparable requirements of the World Bank, AfDB and IsDB.

3. Proven capacity in undertaking socioeconomic surveys, census of project-affected persons (PAPs), asset inventories, land and asset valuation, eligibility assessments and preparation of compensation frameworks.

4. Demonstrated technical capacity in GIS/spatial mapping, digital data collection, georeferencing and management of socioeconomic and asset inventory databases.

5. Proven experience in livelihood restoration planning, vulnerability assessments, stakeholder engagement, grievance redress and monitoring of resettlement implementation.

6. Demonstrated experience in gender mainstreaming, social inclusion and the identification and support of vulnerable project-affected persons.

7. Availability of qualified multidisciplinary personnel with relevant experience in resettlement planning,

EIB Assisted Nigeria Climate Adaptation-Erosion & Watershed Project (NEWMAP-EIB)

socioeconomic surveys, land and asset valuation, GIS/spatial mapping, livelihood restoration and social safeguards.

8. Successful experience in implementing similar assignments in Nigeria will be an advantage.

2.4 Baseline Survey (SUBJECT TO CONFIRMATION)

If Reference No. ANS/NEWMAP-EIB/SERV/26/04 is intended for a Baseline Survey assignment, interested consulting firms should demonstrate:

1. Proven and successful experience in undertaking large-scale baseline surveys, socioeconomic studies, impact evaluations or comparable data-collection assignments.

2. Demonstrated experience in conducting socioeconomic household surveys, vulnerability assessments and community-level data collection.

3. Experience in environmental, watershed management, erosion control and climate adaptation projects will be an advantage.

4. Demonstrated skills and competencies in the use of GIS, remote sensing, digital data collection platforms and other relevant survey technologies.

5. Proven experience in results-based monitoring, evaluation and baseline data management for donor-funded development projects, including EIB, EU, World Bank, AfDB, IsDB or comparable development partners.

6. Demonstrated capacity to undertake field surveys, data validation, analysis, reporting and the establishment of reliable baseline indicators.

7. Availability of an appropriately constituted multidisciplinary team and adequate field deployment capacity to undertake the assignment within the required timeframe.

3. SUBMISSION REQUIREMENTS FOR EXPRESSIONS OF INTEREST

Interested eligible consulting firms are required to submit an Expression of Interest containing the following information and supporting documents:

1. Evidence of Legal Registration: Evidence of registration with the Corporate Affairs Commission (CAC) or an equivalent registration authority in the country of incorporation.

2. Tax Compliance: Evidence of valid Tax Clearance Certificates covering the last three (3) completed financial years (2023, 2024 and 2025), as applicable under the relevant tax laws.

3. Bureau of Public Procurement Registration: Evidence of registration with the Anambra State Bureau of Public Procurement (BPP) for 2026, or equivalent registration at the national level or in the country of incorporation, as applicable.

4. Company/Organizational Profile: A comprehensive profile indicating the firm's managerial and technical structure, organizational capacity, office address and functional contact details.

5. Staffing Capacity: A list of key technical and managerial personnel, indicating their respective functions, professional qualifications, years of relevant experience and number of years with the firm.

6. Relevant Experience: Evidence of previous and ongoing assignments relevant to the specific consultancy service under consideration. Such evidence should include:

• Description and scope of the assignment;

• Name of the client;

• Contract value, where available;

• Period of execution;

• Status of completion; and

• Client contact details for verification.

7. Joint Ventures/Consortia: Where an application is submitted as a joint venture or consortium, a draft Memorandum of Understanding (MoU) or Letter of Intent signed by the participating firms shall be submitted, clearly indicating the proposed lead firm and the respective roles and responsibilities of the members.

8. Additional Supporting Information: Any other relevant documentation demonstrating the firm's technical, managerial, institutional and logistical capacity to undertake the assignment.

The Expression of Interest should focus primarily on demonstrating the firm's qualifications, institutional capacity and relevant experience. Detailed technical and financial proposals are not required at this stage.

4. EVALUATION AND SHORTLISTING OF CONSULTANTS

Expressions of Interest shall be evaluated separately for each assignment based on the information and supporting documentation submitted by the applicants.

The evaluation shall consider the firm's general and specific experience, technical and institutional capacity, geographical experience, availability of resources and experience in managing multidisciplinary assignments.

The proposed evaluation framework is as follows:

NO.	Evaluation Criteria	Maximum Points
1	General relevant Experiences of the Firm/Consultant	15
2	Specific experience in similar assignment	35
3	Donor Funded/WB/EIB/International development Projects Experience	10
4	Technical and Institutional capacity	15
5	Geographical/Contextual Experience	10
6	Availability and Suitability of resources	5
7	Experience in Managing Multidisciplinary/Integrated Assignments	10
	TOTAL	100

The above evaluation framework shall be applied separately to each assignment, with the specific assessment indicators and scoring guidance tailored to the nature and technical requirements of the assignment under consideration.
The detailed assessment and scoring shall be undertaken in accordance with the approved procurement strategy and applicable EIB procurement requirements.
Only firms meeting the applicable shortlisting requirements and achieving the stipulated qualifying score shall be considered for inclusion on the shortlist.

5. CONFLICT OF INTEREST
The attention of interested consulting firms is drawn to Section 1.5 of the European Investment Bank's *Guide to Procurement for Projects Financed by the EIB*, which sets out the Bank's policy on conflict of interest.

All interested firms are expected to ensure that they do not have any actual or potential conflict of interest that may compromise their impartiality, independence or ability to perform the assignment objectively.

6. SHORTLISTING AND NEXT STAGE OF THE PROCUREMENT PROCESS
Following the evaluation of Expressions of Interest, qualified consulting firms shall be shortlisted separately for each assignment.

Only shortlisted firms shall be invited to submit technical and financial proposals in accordance with the applicable Request for Proposals (RFP).

The subsequent evaluation and selection of the successful consultant shall be undertaken in accordance with the approved procurement strategy, applicable EIB procurement requirements and the selection methodology specified in the Request for Proposals.

A separate shortlist and Request for Proposals shall be prepared and issued for each assignment.

7. FURTHER INFORMATION
Interested eligible consulting firms may obtain further information from the State Project Coordinator (SPC), Anambra State NEWMAP-EIB, State Project Implementation Unit (SPIU), during official working days from 9:00 a.m. to 4:00 p.m. at the address indicated below:

Office Address:
Anambra State NEWMAP-EIB
No. 14 Onyechi Street,
Off Enugu-Onitsha Express Road,
Aroma, Awka, Anambra State.
(Street between ANSIPPA and Total Filling Station).
Telephone: +234 806 049 0506, +234 803 745 2028

8. SUBMISSION OF EXPRESSIONS OF INTEREST
Expressions of Interest must be submitted in sealed envelopes or through the designated electronic submission channel, as applicable, and clearly marked with the title and reference number of the specific assignment.
Applications shall be addressed and submitted to:

The State Project Coordinator
Anambra State NEWMAP-EIB
No. 14 Onyechi Street,
Off Enugu-Onitsha Express Road,
Aroma, Awka, Anambra State.
Email: anambrastatenewmapeib@gmail.com
Closing Date: 15/12/2026
Closing Time: 5pm Nigerian time

Where a firm is applying for more than one assignment, separate Expressions of Interest should be submitted for each assignment, clearly identifying the respective assignment reference number.

Late submissions shall be handled in accordance with the applicable procurement requirements.
Only shortlisted consulting firms shall be invited to participate in the subsequent stage of the procurement process.

Signed:

Project Procurement Officer
Anambra State NEWMAP-EIB

Request for Expression of Interest (REOI)

EIB Assisted Nigeria Climate Adaptation-Erosion & Watershed Project (NEWMAP-EIB)

CONSULTANCY SERVICES UNDER THE NIGERIA CLIMATE ADAPTATION – EROSION AND WATERSHED PROJECT (NEWMAP-EIB) ANAMBRA STATE PROJECT MANAGEMENT / IMPLEMENTATION UNIT

Client/Procuring Entity: Anambra State NEWMAP-EIBIB
Project: Nigeria Climate Adaptation – Erosion and Watershed Project (NEWMAP-EIB)
Location: Anambra State, Nigeria
Date of Publication: 16/11/2026

1. INTRODUCTION

The Federal Government of Nigeria (FGN), through the Federal Ministry of Environment (FMEnv), has received financing from the European Investment Bank (EIB) towards the cost of the Nigeria Climate Adaptation – Erosion and Watershed Project (NEWMAP-EIB).

Anambra State is a beneficiary of the financing and intends to apply part of the proceeds towards eligible payments under contracts for the provision of consultancy services across selected intervention sites in the State.

Accordingly, the Anambra State Project Management Unit (SPMU) invites qualified, experienced and reputable consulting firms, consulting organizations, non-governmental organizations (NGOs), consortia and joint ventures to express their interest in providing the consultancy services described under the following assignments:

Description of Consultancy Services

S/No.	DESCRIPTION OF CONSULTANCY SERVICES	Reference Number
1.	Engagement of Engineering Design Consultancy Firm the Designs of four new erosion control sites	ANS/NEWMAP-EIB/SERV/26/01
2.	Engagement of Focal NGO for community sensitization, & Awareness creation	ANS/NEWMAP-EIB/SERV/26/02

Interested firms may express interest in one or both assignments, provided they demonstrate the requisite qualifications, experience and capacity for each assignment.

Where a firm applies for both assignments, it must demonstrate adequate technical, managerial, staffing and logistical capacity to undertake the assignments concurrently.

A firm shall not submit more than one Expression of Interest for the same assignment, either as a single entity or as a member of a joint venture or consortium.

2. SCOPE OF SERVICES AND MINIMUM QUALIFICATION REQUIREMENTS

Interested consulting firms must demonstrate relevant institutional experience, technical capacity, managerial competence and availability of appropriately qualified personnel relevant to the assignment for which they are expressing interest.

The following minimum qualification requirements shall apply:

2.1 Engineering Design Review Consultancy Services

Interested firms should demonstrate:

1. Proven and successful experience in engineering design, design review, construction supervision and/or related consultancy services, particularly in erosion control, watershed management, gully rehabilitation and other relevant civil engineering infrastructure projects.

2. Demonstrated experience in reviewing engineering designs and technical submissions against approved Terms of Reference, applicable legislation, relevant engineering standards and the Employer's Requirements.

3. Demonstrated capacity to prepare comprehensive technical review comments and recommendations using an agreed Comment and Response Matrix.

4. Demonstrated ability to identify design changes, deficiencies, omissions, inconsistencies, constructability concerns, health and safety issues, environmental and social risks, and deviations from applicable technical standards.

5. Demonstrated capacity to undertake successive design review cycles until the designs satisfy the required technical, environmental, social and contractual requirements.

6. Demonstrated ability to provide clear technical recommendations on whether submitted designs should be accepted, conditionally accepted or returned for further revision, in consultation with the State Project Implementation Unit (SPIU).

7. Availability of qualified multidisciplinary professionals with relevant experience in civil engineering, geotechnical engineering, hydrology, environmental and social safeguards, and other relevant disciplines.

2.2 Focal NGO for Community Sensitization, Mobilization and Awareness Creation

Interested NGOs and consulting organizations should demonstrate:

1. Proven and successful experience in community mobilization, stakeholder engagement, public awareness and social development activities, particularly under World Bank, African Development Bank (AfDB), EIB, Islamic Development Bank (IsDB) or other internationally financed projects.

2. Demonstrated experience in maintaining effective communication and engagement with community leaders, traditional institutions, local authorities, civil society organizations, community-based organizations and other relevant stakeholders.

3. Demonstrated experience in supporting the implementation, awareness creation and monitoring of project Grievance Redress Mechanisms (GRM).

4. Demonstrated capacity to identify, engage and support vulnerable and disadvantaged groups, including women, youths, persons with disabilities and other affected community members.

5. Demonstrated experience in monitoring and supporting compliance with environmental and social safeguard commitments and related project requirements.

6. Proven experience in promoting effective implementation of environmental and social requirements, community health and safety awareness, and stakeholder participation in development projects.

7. Availability of qualified personnel with relevant experience in community development, social safeguards, stakeholder engagement, communication and related disciplines.

8. Previous successful experience in implementing similar assignments in Nigeria will be an added advantage.

3. SUBMISSION REQUIREMENTS FOR EXPRESSIONS OF INTEREST

Interested eligible consulting firms are required to submit an Expression of Interest containing the following information and supporting documents:

1. Evidence of Legal Registration: Evidence of registration with the Corporate Affairs Commission (CAC) or an equivalent registration authority in the country of incorporation.

2. Tax Compliance: Evidence of valid Tax Clearance Certificates covering the last three (3) completed financial years (2023, 2024 and 2025), as applicable under the relevant tax laws.

3. Bureau of Public Procurement Registration: Evidence of registration with the Anambra State Bureau of Public Procurement (BPP) for 2026, or an equivalent

EIB Assisted Nigeria Climate Adaptation-Erosion & Watershed Project (NEWMAP-EIB)

registration at the national level or in the country of incorporation, as applicable.

4. Company/Organizational Profile: A comprehensive profile indicating the firm's managerial and technical structure, organizational capacity, office address and functional contact details.

5. Staffing Capacity: A list of key technical and managerial personnel, indicating their respective functions, professional qualifications, years of relevant experience and number of years with the firm.

6. Relevant Experience: Evidence of previous and ongoing assignments relevant to the specific consultancy service under consideration. Such evidence should include:

- Description and scope of the assignment;
- Name of the client;
- Contract value, where available;
- Period of execution;
- Status of completion; and
- Client contact details for verification.

7. Joint Ventures/Consortia: Where an application is submitted as a joint venture or consortium, a draft Memorandum of Understanding (MoU) or Letter of Intent signed by the participating firms shall be submitted, clearly indicating the proposed lead firm, respective roles and responsibilities of the members.

8. Additional Supporting Information: Any other relevant documentation demonstrating the firm's technical, managerial, institutional and logistical capacity to undertake the assignment.

The Expression of Interest should focus primarily on demonstrating the firm's qualifications, institutional capacity and relevant experience. Detailed technical and financial proposals are not required at this stage.

4. EVALUATION AND SHORTLISTING OF CONSULTANTS

Expressions of Interest shall be evaluated separately for each assignment based on the information and supporting documentation submitted by the applicants.

The evaluation shall consider the firm's general and specific experience, technical and institutional capacity, geographical experience, availability of resources and experience in managing multidisciplinary assignments.

The proposed evaluation framework is as follows:

NO.	Evaluation Criteria	Maximum Points
1	General relevant Experiences of the Firm/Consultant	15
2	Specific experience in similar assignment	35
3	Donor Funded/WB/EIB/International development Projects Experience	10
4	Technical and Institutional capacity	15
5	Geographical/Contextual Experience	10
6	Availability and Suitability of resources	5
7	Experience in Managing Multidisciplinary/Integrated Assignments	10
	TOTAL	100

The evaluation criteria shall be applied with due consideration to the specific requirements and nature of each assignment.

The detailed assessment and scoring shall be undertaken in accordance with the approved procurement strategy and applicable EIB procurement requirements.

Only firms meeting the applicable shortlisting requirements and achieving the stipulated qualifying score shall be considered for inclusion on the shortlist.

5. CONFLICT OF INTEREST

The attention of interested consulting firms is drawn to Section 1.5 of the European Investment Bank's *Guide to Procurement for Projects Financed by the EIB*, which sets out the Bank's policy on conflict of interest.

All interested firms are expected to ensure that they do not have any actual or potential conflict of interest that may compromise their impartiality, independence or ability to perform the assignment objectively.

6. SHORTLISTING AND NEXT STAGE OF THE PROCUREMENT PROCESS

Following the evaluation of Expressions of Interest, qualified consulting firms shall be shortlisted separately for each assignment.

Only shortlisted firms shall be invited to submit technical and financial proposals in accordance with the applicable Request for Proposals (RFP).

The subsequent evaluation and selection of the successful consultant shall be undertaken in accordance with the approved procurement strategy, applicable EIB procurement requirements and the selection methodology specified in the Request for Proposals.

A separate shortlist and Request for Proposals shall be prepared and issued for each assignment.

7. FURTHER INFORMATION

Interested eligible consulting firms may obtain further information from the State Project Coordinator (SPC), Anambra State NEWMAP-EIB, State Project Implementation Unit (SPIU), during official working days from 9:00 a.m. to 4:00 p.m. at the address indicated below:

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Off Enugu-Onitsha Express Road,
Aroma, Awka, Anambra State.
(Street between ANSIPPA and Total Filling Station).

Telephone: +234 806 049 0506, +234 803 745 2028

8. SUBMISSION OF EXPRESSIONS OF INTEREST

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Applications shall be addressed and submitted to:

The State Project Coordinator
Anambra State NEWMAP-EIB
No. 14 Onyechi Street,
Off Enugu-Onitsha Express Road,
Aroma, Awka, Anambra State.

Email: anambrastatenewmapeib@gmail.com

Closing Date: 16th of December 2026
Closing Time: 5.00pm Nigerian time

Where a firm is applying for both assignments, separate Expressions of Interest should be submitted for each assignment, clearly identifying the respective assignment reference number.

Late submissions shall be handled in accordance with the applicable procurement requirements.

Only shortlisted consulting firms shall be invited to participate in the subsequent stage of the procurement process.

Signed:

Project Procurement Officer
Anambra State NEWMAP-EIB

AUCTION! AUCTION!! AUCTION!!!

FIRST CITY MONUMENT BANK (FCMB) PUBLIC AUCTION SALE (RIVERS, ABIA, BAYELSA & CALABAR ZONE)

FCMB is selling off pledged collateral properties through **LANSAR AGHAJI & CO. (Auctioneers)**

SUBMISSION OF BIDS:

Will be done in a sealed envelope and dropped in the bid box from 9am on Thursday 12th of November, 2026 till 12noon on Thursday 10th of December, 2026 at FCMB Trans Amadi Branch, Plot466/467 Mother Cat Junction, Port Harcourt.

AUCTION/ OPENING OF BIDS:

Date: Thursday 10th December, 2026 at FCMB Trans Amadi Branch, Mother Cat Junction, Port Harcourt. Bidders should be seated at the venue before 12 noon.

Opening of bids starts by 1pm

LOT NUMBER	RIVERS/ABIA ZONE COLLATERAL DETAILS	LOCATION OF COLLATERAL	GUIDE PRICE (N)
R1	PROPERTY WITH REGISTRATION NO. SC/RV/2011 SITUATE AT AKPORO OMUOKPARA OLLO-OMUOKOE ALUU IKWERRE LGA	ALUU IKWERRE LGA, RIVERS STATE	N9,894,218.62
R2	DEED/ OHIA-MATI AZUMINI RUMUOLUMENI OBIAKPOR LOCAL GOVT RIVERS STATE	RIVERS STATE	N52,990,135.10
R3	OHIA-MINI OFF JUBILEE STREET RUMUOLUMENI PORTHARCOURT RIVERS STATE	RIVERS STATE	N2,135,530.60
R4	UZOR WALI FARMLAND IKWERE LOCAL GOVT RIVERS STATE	RIVERS STATE	N732,393.96
R5	OHIA AKWU OGOLOGO RUMUODOWORCHINWO FAMILY LAND OBIA/AKPOR RIVERS STATE	RIVERS STATE	N563,818.24
R6	ALE EGBELU MGBERE OYIGBO RIVERS STATE	RIVERS STATE	N325,485.81
R7	BELEMA POLO IN BUNU COMMUNITY PORTHARCOURT RIVERS STATE	RIVERS STATE	N1,947,894.01
R8	RUMUKWUTA FARM ROAD RUMUOHA ENEKA RIVERS STATE	RIVERS STATE	N1,672,393.77
R9	OHIA WALI FARM LAND IGBO ETCHE RIVERS STATE	RIVERS STATE	N5,559,975.41
R10	UZUWARA OKWU RUMUOCHINWO FAMILY LAND RIVERS STATE	RIVERS STATE	N2,454,556.75
R11	SHOP WITH PAPER/DEED OF CONVEYANCE	ABA	N16,178,853.95
R12	PROPERTY WITH DEED OF CONVEYANCE	ABA	N12,751,851.21
R13	PROPERTY WITH DEED OF CONVEYANCE	RUKPOKWU	N5,477,500.59
R14	PARCEL OF LAND MEASURING APPROXIMATELY 283.387 SQUARE METERS	OHIA - WONZA FARM LAND RUMUOGWUNUOMA IN ENEKA TOWN, IN OBIO AKPOR LGA	N20,011,025.67
R15	PARCEL OF LAND MEASURING APPROXIMATELY 466.948 SQUARE METERS	ALI-AKPA RUMUADI IN OGBOGORO TOWN, OBIO/AKPOR LGA	N3,058,818.38
R16	PARCEL OF LAND MEASURING APPROXIMATELY 751.631SQUARE METERS	AMADIORU ESTATE BY BIG TREE JUNCTION, MGBUOSHIMINI, RUMUOLUMENI IN OBIO/AKPOR LGA.	N885,701.80
R17	21/22 OKWELLA STREET MILE 1 DIO	RIVERS STATE	N6,564,606.95
R18	OMUISHIA STREET IMOGU, OMAGWA TOWN	RIVERS STATE	N1,006,288.17
R19	UMUOJOHEI AFARA EGWI ROAD ETCHE LOCAL GOVT AREA	RIVERS STATE	N4,746,302.95
R20	N.IGH FAMILY LAYOUT OHIA - RUMUOJI ENEKA TOWN	RIVERS STATE	N5,075,204.21
R21	NO 30 CHIEF AMONI STREET AZUABIE OKUJAGU –AMA	RIVERS STATE	N3,237,360.28
R23	UZO OZU UMUOKOCHITOR OYIGBO LGA PHC	RIVERS STATE	N2,385,601.11
R24	AT ETA MBIOWI ETEO COMMUNITY ELEME LOCAL GOV	RIVERS STATE	N6,849,632.70
R25	OGBARU LAND RIVERS OBIO AKPOR LOCAL GOVT	RIVERS STATE	N905,602.69
R26	EPPIE OBE FAMILY BUZAIGWEWI FAMILY LAND NCHIA	RIVERS STATE	N11,201,437.55
R27	ALIOWURU FARM ROAD, AT OMUOLU OMUNWEI, IGURUTA TOWN, IKWERRE LGA, RIVERS STATE	RIVERS STATE	N4,358,719.71
R28	NKPONKPO -ALI EREH FAMILY ALUU TOWN IKWERRE LGA	RIVERS STATE	N1,345,950.28
R29	NO 64 EMENIKE STREET MILE 1 DIOBU PORT HARCOURT	RIVERS STATE	N2,535,319.01
R30	OMU FAVOUR FAMILYLAND IPO IV IN IKWERRE LOCAL GOV	RIVERS STATE	N7,487,595.17
R31	A PROPERTY LOCATED AT	PORT HARCOURT	N29,437,123.16
R32	A PERCEL OF LND LOCATED AT OHIA IGBOGO AMADI FAMILY IN ELIKPOKWU-ODU, RUKPOKU IN OBIO/AKPOR LGA	PORT HARCOURT	N17,728,572.33
R34	1 PLOT OF LAND SITUTED AT EDAGBERI COMMUNITY, ENGENNI IN AHOADA WEST LOCAL GOVERNMENT AREA OF RIVERS STATE	EDAGBERI COMMUNITY, ENGENNI IN AHOADA WEST LGA, RIVERS STATE	N413,382.68
R35	1 PLOT OF LAND WITH BUILDING LOCATED AT NO. 7 NDUBUISI OKORO AVENUE IN OYIGBO LOCAL GOVERNMENT AREA, RIVERS STATE	EDAGBERI COMMUNITY, ENGENNI IN AHOADA WEST LGA	N2,033,427.80
R36	ONE PLOT OF LAND LOCATED AT ALI AKWU RUMUMAMA-RUMUEKINI IN OBIO/AKPOR LOCAL GOVERNMENT AREA OF RIVERS STATE.	ALI AKWU RUMUMAMA-RUMUEKINI IN OBIO/AKPOR LGA OF RIVERS STATE	N1,702,527.70
R37	A PLOT OF LAND LYING AT CHIKE STREET FARM ROAD IN OBIO/AKPOR LOCAL GOVERNMENT AREA OF RIVERS STATE	LAND ON CHIKE STREET FARM ROAD IN OBIO/AKPOR LOCAL GOVERNMENT AREA OF RIVERS STATE	N2,989,512.13
R38	A PLOT OF LAND SITUATED AT UZO EGBELU UMUOKOMIRI OBEHIE ASA IN UKA WEST LOCAL GOVERNMENT AREA OF ABIA STATE	UZO EGBELU UMUOKOMIRI OBEHIE ASA IN UKA WEST LGA OF ABIA STATE	N4,658,035.32
R39	A PLOT OF LAND SITUATED AT GEEKO LUXURY CITY ESTATE NEW LAYOUT (MOMUOWHOR) IPO/ OMADEME ROAD IKWERRE LOCAL GOVERNMENT AREA RIVERS STATE.	GEEKO LUXURY CITY ESTATE NEW LAYOUT (MOMUOWHOR) IPO/ OMADEME ROAD IKWERRE LGA, RIVERS STATE.	N9,167,309.73
R40	TWO BEDROOM FLAT ON A PLOT OF LAND SITUATED AT EGBELU UMUEBULU 1 ETCHE, IN ETCHE LGA RIVERS STATE.	EGBELU UMUEBULU 1 ETCHE, IN ETCHE LGA AREA RIVERS STATE.	N4,946,271.05
R41	A PLOT OF LAND SITUATED AT OTULOBA FARMLAND ATOMUHUECHI ALLU IN IKWERRE LOCAL GOVERNMENT AREA OF RIVERS STATE	OTULOBA FARMLAND ATOMUHUECHI ALLU IN IKWERRE LGA OF RIVERS STATE	N4,443,977.40
R42	ONE PLOT AND HALF OF LAND LOCATED AT DILE EMEOHE MBAOMA EMII TOWN IN OWERRI NORTH LOCAL GOVERNMENT AREA OF RIVERS AL STATE.	DILE EMEOHE MBAOMA EMII TOWN IN OWERRI NORTH LOCAL GOVERNMENT AREA OF RIVERS STATE	N6,831,252.34
R43	1 PLOT OF LAND FENCED LOCATED AT IZOR AGBONRWU OMUENKE OMUIKE ALUU IKWERRE LOCAL GOVERNMENT AREA, RIVERS STATE	IZOR AGBONRWU OMUENKE OMUIKE ALUU IKWERRE LGA, RIVERS STATE	N2,429,420.14
R44	A PLOT SITUATED AT OHIA ABM NGWO PUAL AT OGBOGORO TOWN IN OBIO AKPOR LOCAL GOVERNMENT AREA OF RIVERS STATE	OHIA ABM NGWO PUAL AT OGBOGORO TOWN IN OBIO AKPOR LGA OF RIVERS STATE	N2,007,293.18
R45	1 PLOT OF LAND WITH BUILDING LOCATED AT IZO MINI ANGHA RUKPOKWU IN OBIO/AKPOR LOCAL GOVERNMENT AREA, RIVERS STATE.	IZO MINI ANGHA RUKPOKWU IN OBIO/AKPOR LGA, RIVERS STATE.	N49,473,882.85
R46	A PLOT OF LAND SITUATED AT OHIA MINI OKOCHA LAND ST JOHN / ELIOPARANWO ROAD ELIOPARANWO IN OBIO AKPOR LOCAL GOVERNMENT AREA, RIVERS STATE.	OHIA MINI OKOCHA LAND ST JOHN / ELIOPARANWO ROAD ELIOPARANWO IN OBIO AKPOR LOCAL GOVERNMENT AREA, RIVERS STATE.	N6,018,185.98
R48	UMUCHIEM FARM ROAD IGWURUTA IN IKWERRE LGA	IGWURUTA IN PORT HARCOURT	N4,473,937.46
R49	AKPEZI OMUCHIAHOR FAMILY FARMLAND OMUODUKWU IGWURUTA TOWN IN IKWERRE LGA	IGWURUTA IN PORT HARCOURT	N3,798,111.24
R50	2 PLOTS OF LAND LOCATED AT OHIA -OKWU AKPAKALA UMUOGODO OFF IGBOETCHE IN ETCHE LOCAL GOVERNMENT AREA OF RIVERS	IGBOETCHE P/H	N6,113,687.11
R51	OMUMAH/AGBOGA/UMUALAURU IGWURUTA OKWU EGBUELI FARMLAND IGWURUTA LGA	IGWURUTA IN PORT HARCOURT	N6,008,837.37
R52	PLOT OF LAND SITUATED AT IZO AKPOROMINI OMUACHI OMUNWEI, IGWURUTA, PORT-HARCOURT IN IKWERRE LGA, R/STATE	IGWURUTA	N12,637,335.78
R53	SITUATED AT ELIGBOLO AMADI CHIKA LAND ELIOPARANWO OFF ADA GEORGE ROAD, PORT-HARCOURT IN OBIO/AKPOR LGA, R/STATE	ELIOPARANWO VILLAGE PH	N7,414,510.25
R54	SITUATED AT NO 20 MAKASON ROAD, UMUEBULE 4 ETCHE, IN ETCHE LGA, PORT-HARCOURT IN OBIO/AKPOR LGA, R/STATE	OYIGBO	N6,918,478.73
R55	LAND SITUATED AT MUGBU OHIA NNA RUMUOGBA NWHOR, RUKPOKWU IN OBIO/AKPOR LGA, R/STATE	RUKPOKWU	N6,819,739.31
R56	LAND SITUATED AT ALI-AKPA-RUMUOKI, RUKPOKWU, PORT-HARCOURT, R/STATE	RUKPOKWU	N4,922,898.62
R57	LAND SITUATED AT ALI AZU-ORO OMUSELE, NO 5 NDOC ROAD OMUSELE OMUNWEI-IGWURUTA IN IKWERRE	IGWURUTA	N23,215,489.78
R58	LAND SITUATED AT AGBADA FARM LAND RUMUOKPARA RUKPOKU IN OBIO-AKPOR LGA.	RUKPOKWU	N10,119,214.67
R59	LAND SITUATED AT NYEMAS FARMLAND IZOKIYA OKACHI ONUWO FAMILY, MBODO, ALUU IN IKWERRE LGA.	ALUU	N5,339,604.28
R60	BARE LAND AT OMAGWA	OMAGWA RIVERS STATE	N2,817,042.28
R61	BARELAND AT ELI OKAHIA EBELU ATALI TOWN OBIO-AKPOR RIVERS STATE	ELI OKAHIA EBELU ATALI TOWN OBIO-AKPOR RIVERS STATE	N7,706,015.20
R62	DEED OF 3 PLOTS OF LAND LOCATED AT ELI-OTULA ORO ORAZI IN OBIO AKPRO LGA RIVERS STATE	RIVERS STATE	N12,797,984.49
R63	DEED OF CONVEYANCE LAND SITUATE AT ALAWARAJI UMUAKURU IGBO ETCHE TOWN ETCHE LGA	RIVERS STATE	N7,254,428.33
R64	OHIA ALI OKWUTA RUMUEKINE OBIO-AKPOR LGA	RIVERS STATE	N3,237,745.19
R65	IGWURUTA IKWERRE LGA RIVERS STATE	RIVERS STATE	N5,908,687.03
R66	PLOT WITH DEED OF CONVEYANCE	ISI-AHA, IZUOMA ASA, OYIGBO LGA	N3,753,595.03
R67	DEED OF CONVEYANCE SUITED AT IZOR OMUODOM OMUODA ALUU TOWN, OBIO/AKPOR LGA, RIVERS STATE	PORT HARCOURT	N11,389,929.14
R68	LAND WITH DEED OF CONVEYANCE AT RUMUODANI ELELENWO IN OBIO AKPOR LGA, RIVERS STATE	PORT HARCOURT	N6,718,860.24
R69	DEED OF CONVEYANCE LAND AT IZUU-RUGWU FAR, ALONG ALUU ROAD RUKPOKWU TOWN IN OBIO LGA, RIVERS STATE	PORT HARCOURT	N8,620,808.20
R70	DEED OF CONVEYANCE LAND LOCATED AT NO 6 DEMOCRACY AVENUE BY 100 OKPUMOBOM OSISIOMA LGA ABA ABIA STATE	PORT HARCOURT	N4,871,741.22
R71	DEED OF CONVEYANCE LAND SITUATED AT ELEMMA SITUATED AT ELEMMA FARMLAND UMUWAELILI UMUMETA IGB-ETECHE IN ETECHE LGA, RIVERS STATE	PORT HARCOURT	N4,021,068.12
R72	LAND WITH DEED OF CONVEYANCE AT UMUAZU COMMUNITY IN IGBO ETCHE IN ETECHE LGA RIVERS STATE	PORT HARCOURT	N4,976,074.58
R73	DEED OF CONVEYANCE AT RUMUWELE FAMILY LAYOUT, OHIA-OWURU ELI-ELI RUMUCHIOLU- LGA, RIVERS STATE	PORT HARCOURT	N6,625,148.51
R74	LAND WITH DEED OF CONVEYANCE LOCATED AT ALIMINI IGWURUTA-ALI IGWURUTA, IKWERRE LGA, RIVERS STATE	PORT HARCOURT	N1,006,725.41
R77	DEED OF CONVEYANCE LOCATED AT NO 2 GOAT MARKET RUMOSI OBIO OBIO/AKPOR L.G.A RIVERS STATE	PORT HARCOURT	N1,739,182.15
R78	DEED OF CONVEYANCE SITUATE AND LYING AT RUMUCHIORLU ENEKA, RIVERS STATE	PORT HARCOURT	N1,908,065.70
R79	DEED OF CONVEYANCE LOCATED AT IMOGW OMAGWA LAYOUT AT PORT HARCOURT IN RIVERS STATE	PORT HARCOURT	N7,551,782.51
R80	LAND WITH DEED OF CONVEYANCE, THE PROPERTY IS LOCATED AT ALESA NCHIA ELEMEIGBO ELEME LGA RIVERS STATE.	PORT HARCOURT	N499,784.96
R81	LAND WITH DEED OF CONVEYANCE LAND LOCATED AT OHIA OTABUMEI RUMUCHOLA ENEKA, RIVERS STATE.	PORT HARCOURT	N388,065.12
R82	DEED OF CONVEYANCE AT IZO OMUEKEI OMUEKE IGWURUTA IN IKWERE LGA, RIVERS STATE.	PORT HARCOURT	N6,247,740.05
R83	LAND SITUATED AT NKPUKPA MGBUCHI RUKPOKU IN OBIO AKPO LGA	PORT HARCOURT	N1,300,000
R84	PARCEL OF LAND LOCATED ALONG UZOOMUOGRY EZIOGU, OMADEME TOWN, IKWERRE LGA	PORT HARCOURT	N10,600,000
R85	PARCEL OF LAND WITH DEED OF CONVEYANCE PLAN NO: RV/4533/2024/116 EKWU OGBADA IN OBIO AKPOR LGA	PORT HARCOURT	N2,900,000
R86	PARCEL OF LAND MEASURING 930 SQM WITH BEACON NUMBER SC/RV 0061, SC/RV 0062, SC/RV0063 AND SC/RV 0060 AND DEED OF CONVEYANCE LOCATED AT KINGS PARK LAYOUT, IKWERRE LGA	PORT HARCOURT	N1,890,000
R87	PARCEL OF LAND WITH DEED OF CONVEYANCE MEASURING 930.471 SQM LOCATED AT ALI IGBOWOWURU OMUOSA IMEOHA OMUDIOGA TOWN IN EMOHUA LGA	PORT HARCOURT	N1,050,000
R88	PARCEL OF LAND AT OHIA AZUORO MGBODO, ALUU, IKWERRE LGA.	PORT HARCOURT	N5,400,000

LOT NO.	ABIA/ BAYELSA ZONE COLLATERAL DETAILS	LOCATION OF COLLATERAL	GUIDE PRICE
AB1	BAKERY BUILDING	MBIAMA	N20,336,651.09
AB2	Power of Attorney - with Empty Land Umuiku Ukor Village Aba	ABA, ABIA STATE	N11,249,053.89
AB3	Power of Attorney - with Empty Land Ikot Udota Village	Eket	N4,403,756.25
AB4	Power of Attorney - with Okpulor Umualaka, Bungalow	Asa, Ukwa West	N19,096,662.54
AB5	Power of Attorney - with One story building (uncompleted)	Umuojima, Osisioma	N16,877,562.83
AB6	The property is situated at Okwulaga Afaraukwu Ibeku Umuahia Abia State, belonging to Mr. Chibuike Mark Chukwuemeka. It is an ash colour two storey building	UMUAHIA	N25,669,551.11
AB7	The property is situated at Location 15 Peegels Street, Camp David, Umuebule 11 Etche Rivers State	Etche	N6,936,114.11
AB8	The property is located at No.16 Chief Daniel Igwe Street, Nkpogu, Obio Rivers State	Port Harcourt	N8,224,744.62
AB9	POWER OF ATTORNEY - WITH TWO STOREY BUILDING LOCATED OFF KAMALU STREET BY STAR PAPER MILL.	NO 8 NDUKWE STREET UMUOCHAM UMUNGASI ABA OSISIOMA NGWA L.G.A. ABIA STATE	N5,525,975.11
AB10	POWER OF ATTORNEY - PROPERTY WITH BUNGALOW OFF ARIARIA JUNCTION.	ISI-NKPA UMUIKPO VILLAGE OSISIOMA NGWA L.G.A. ABIA STATE	N12,698,441.70
AB11	POWER OF ATTORNEY - WITH AN EMPTY PLOT OF LAND LOCATED OSISIOMA.	OSISIOMA NGWA L.G.A. ABIA STATE.	N12,102,062.62
AB12	POWER OF ATTORNEY -WITH AN EMPTY PLOT OF LAND	OSISIOMA NGWA L.G.A. ABIA STATE	N2,890,109.82
AB14	POWER OF ATTORNEY OF A STOREY BUILDING LOCATED AT UMUOKOCHA, UMUOZUO AHIABA ALAOCHA AUTO COMM, OSISIOMA NGWA LGA, ABIA STATE	UMUOZUO URATTA OSISIOMA LGA ABA ABIA STATE	N5,563,864.91
AB15	POWER OF ATTORNEY OF AN EMPTY LAND LOCATED AT ALA EGBELU SITUATE AND LYING AT UMUOKOCHA, UMUOZUO AHIABA ALAOCHA AUTO COMM, OSISIOMA NGWA LGA, ABIA STATE	UMUOZUO URATTA OSISIOMA LGA ABA ABIA STATE	N4,236,682.64
AB16	POWER OF ATTORNEY- EMPTY PLOT OF LAND AT ALA EGBELU UMUANYAHARA VILLAGE UMUARIAMA ALAOMA AUTONOMOUS COMMUNITY IN OBINGWA LGA OF ABIA STATE	ABA, ABIA STATE	N14,500,756.54
AB17	POWER OF ATTORNEY- WITH AN EMPTY PLOT OF LAND LOCATED AT ALA- OKPU AUTHONOMOUIS COMMUNITY OSISIOMA LGA, ABIA STATE	ABA, ABIA STATE	N12,335,454.14
AB18	POWER OF ATTORNEY- WITH AN EMPTY PLOT OF LAND LOCATED AT ALA- OKPU AUTHONOMOUIS COMMUNITY OSISIOMA LGA, ABIA STATE	ABA, ABIA STATE	N6,445,460.38
AB19	POWER OF ATTORNEY- EMPTY PLOT OF LAND LOCATED AT UMUODE VILLAGE, OSISIOMA LGA OF ABIA STATE	ABA, ABIA STATE	N3,067,055.94
AB20	POWER OF ATTORNEY- WITH BUNGALOW LOCATED AT OWERRE ABA AREA ABA SOUTH LGA, ABIA STATE	ABA, ABIA STATE	N12,511,510.95
AB21	PLOT 35A IN BLOCK C2 WITHIN OWERRI NEW INDUSTRIAL LAYOUT, WITH C OF O	OWERRI	N68,000,000.95

LOT NUMBER	CALABAR/ AKWA IBOM ZONE COLLATERAL DETAILS	LOCATION OF COLLATERAL	GUIDE PRICE
C2	5-bedroom bungalow located atNkap Ikot Ebok, Ikot AbasiVillage, Ikot Ekpene LGA, Akwa Ibom State on a 586.4 square metre land	Ikot Ekpene	N26,000,000
C3	4-bedroom house located at no 34 school of nursing road, Nkap Ikot Ebok, Ikot Abasi Village, Ikot Ekpene LGA, Akwa Ibom State on a 249.87 square metre land	Ikot Ekpene	N17,700,000
C4	3-bedroom uncompleted bungalow located at Utib Akpa Inwang, Ikwa Clan, Calabar South LGA sitting on a land size of approximately 328.47 square metres.	Calabar	N40,000,000
C5	Landed property with registration numbers: GVC/SU/CRF103/2022 situated at Plot 48 water intake road Lemna, Ikot Effanga Mkpa, Calabar, Cross River State	Calabar	N50,000,000
C6	3-bedroom detached bungalow with adjoining 2 Nos. Self-contained apartment and external kitchen with lock up shop located at No 24 Bassey Street, Efut Musaha Clan, Calabar sitting on a land size of approximately 403.45 square metres.	Calabar	N27,800,000
C7	Landed property situated at Plot 48 water intake road Lemna, Ikot Effanga Mkpa, Calabar, Cross River State	Calabar	N17,500,000

TERMS & CONDITIONS / AUCTION RULES

1. Properties are bought "AS IS" and "WHERE IS" with no refunds or returns.
2. You are advised to bid above the guide price for your bid to be valid.
3. Select the particular property and bid for it. A bidder can bid for more than 1 property.
4. The bidder is required to place his/her bid amount and lot number on a plain sheet of paper with his/her name, address and phone number accompanied with 10% of the total amount bidded in a bank draft in favour of FCMB which will both be put in an envelope and sealed.
5. The bid amount (Lot Number, bidder's name, phone number & address of the bidder) and 10% bank draft of the bid in a sealed envelope should be submitted at FCMB Trans Amadi Branch Mother Cat Junction, Port Harcourt.
6. Submission of bids starts by 9am on Thursday 13th of November, 2026 to 1pm on Friday 11th of December 2026 at FCMB Okpara Avenue Branch Enugu.
7. On the Auction day, Friday 11th December 2026, bids will be opened by 1pm. The winning bidders will be required to pay the balance of 90% within 1 week of the Auction date which is on or before 4pm on Friday 18th of December, 2026
8. Unsuccessful bids will receive their 10% bank drafts immediately at the venue after identification.
9. Failure of the winning bidder to pay the 90% balance, he/she will lose the 10% bank draft deposit.
10. Winning bidder will be responsible for the change of ownership documentation. The bank and auctioneer will not be responsible for that.
11. These rules are binding on anyone who participates in this Auction process.

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CONTINENTAL REINSURANCE

CONTINENTAL REINSURANCE PLC RC: 73950

Pan-African commitment made local

SUMMARY OF UNAUDITED FINANCIAL STATEMENTS FOR THE THIRD QUARTER ENDED 30 SEPTEMBER, 2026

Consolidated and separate statement of profit or loss and other comprehensive income For the period ended 30 September 2026

	Company Sept. 2026 =N='000	Company Sept. 2025 =N='000
Insurance Revenue	89,411,503	88,717,021
Insurance Service Expense	(71,397,856)	(84,095,345)
Result from Insurance contracts issued	18,013,647	4,621,676
Net Income or Expense from Reinsurance	(8,584,189)	(2,886,984)
Insurance service result	9,429,459	1,734,692
Interest income	4,218,338	4,809,938
Net fair value gains/(losses) on financial assets at fair value through profit or loss	-	-
Other investment income	376,710	722,060
Foreign exchange gain	(1,190,237)	(936,949)
Impairment charge/(releases) on financial assets	(52,842)	(49,293)
Net investment income	3,351,970	4,545,755
Effect of changes in financial risk from insurance Contracts	(8,770,863)	(8,892,859)
Effect of changes in financial risk from reinsurance Contracts	1,816,459	1,926,228
Net finance income/(expenses)	(6,954,405)	(6,966,631)
Net insurance and investment result	5,827,024	(686,183)
Other operating income	149,972	66,972
Other operating expenses	(1,744,629)	(1,243,376)
Profit before tax	4,232,368	(1,862,587)
Income tax	(42,215)	(426,232)
Profit for the year	4,190,153	(2,288,819)
Attributable to:		
Equity holders of the Parent	4,190,153	(2,288,819)
Non controlling interest	-	-
Other comprehensive income		
Fair value (loss)/gain on financial assets assets included in profit or loss	282,307	403,248
Exchange difference on translation of foreign operation	-	-
Other comprehensive (loss)/income for the year, net of tax	282,307	403,248
Total comprehensive income for the year	4,472,460	(1,885,571)
Attributable to:		
Equity holders of the parent	4,472,460	(1,885,571)
Non controlling interest	-	-
	4,472,460	(1,885,571)
Earnings per share basic and diluted (kobo)	33	(18)

Consolidated and separate statement of financial position as at September, 2026

	Company Sept. 2026 =N='000	Company Dec. 2025 =N='000
Assets		
Cash and cash equivalents	26,801,916	36,130,939
Financial assets		
-Loans and other receivables	7,318,945	6,277,526
-Fair value through other comprehensive income	4,566,261	4,288,747
-Held at amortised cost	50,595,091	45,779,280
Reinsurance contract assets	20,419,423	24,247,306
Other receivables and Prepayments	4,438,039	3,375,267
Right of use Asset	62,711	62,711
Investment in subsidiaries	6,123,109	6,123,109
Investment properties	2,369,761	2,369,761
Property, plant and equipment	1,688,280	1,570,813
Statutory deposits	3,500,000	1,000,000
Deferred tax assets	1,351,797	1,056,762
Total assets	129,235,334	132,282,221
Liabilities		
Insurance contract liabilities	61,579,187	69,173,859
Reinsurance contract liabilities	314,742	-
Other payables and Accruals	1,932,580	1,459,801
Lease liability	42,762	42,762
Retirement benefit obligations	493,925	1,004,740
Current income tax payable	669,433	870,816
Total liabilities	65,032,630	72,551,978
Equity		
Share capital	6,258,602	6,258,602
Share premium	8,204,371	8,204,371
Contingency reserve	20,870,792	17,917,262
Retained earnings	25,372,222	24,135,599
Fair value reserve	3,496,716	3,214,408
Total equity	64,202,704	59,730,243
Total liabilities and equity	129,235,334	132,282,221

Mr. Segun Adebanji	Dr. Fatai Kayode Lawal	Godwin Eboigbe
Chairman	Managing Director/CEO	Deputy General Manager, Finance
FRC/2014/PRO/DIR/003/00000008434	FRC/2014/PRO/DIR/003/00000003330	FRC/2017/ICAN/00000016525

The Unaudited Financial Statements were approved by the Board of Directors on November 5, 2026.

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ALEX EKWUEME FEDERAL UNIVERSITY TEACHING HOSPITAL ABAKALIKI

P.M.B 102, ABAKALIKI, EBONYI STATE, NIGERIA

INVITATION TO TENDER

1.0 INTRODUCTION

The Alex Ekwueme Federal University Teaching Hospital Abakaliki (AEFUTHA) is a tertiary health institution dedicated to the provision of quality, accessible and affordable healthcare services; and effective training and research. As part of its mandate to provide accessible and affordable healthcare services, the AEFUTHA intends to undertake the procurement of Goods and Works under its 2026 Capital Appropriation.

2.0 SCOPE

WORKS

LOT No.	PROJECT TITLE
LOT 14	Construction of FON General Hospital Ndiagu Amagu in IESFC (Block A – Phase 1)
LOT 15	Construction of FON General Hospital Ndiagu Amagu in IESFC (Block B – Phase 1)

GOODS

LOT No.	PROJECT TITLE
LOT 16	Supply of Laptops and Training of Youths on ICT in Ezza North/Ishielu Federal Constituency, Ebonyi State

3.0 ELIGIBILITY CRITERIA:

For the purpose of Evaluation, Competent and Interested Companies/Consultants with verifiable experience should submit the under listed information, including but not limited to the following:

a) Evidence of Certificate of Incorporation issued by the Corporate Affairs Commission (CAC); including Copies of Memorandum and Article of Association, Forms CAC1.1 or C02 and C07;
b) Evidence of Company's Income Tax Clearance Certificate for the last three (3) years valid till 31st December 2026 with minimum average annual turnover of N50 Million for works and N30 Million for Goods. (Turnovers in the TCC and Audited Accounts must correspond accordingly);
c) Evidence of current PENCOM Certificate of Compliance valid till 31st December, 2026. Receipt of payment will not be accepted as evidence of Current Certificate;
d) Evidence of Current Nigeria Social Insurance Trust Fund (NSITF) Certificate valid till December 2026. Receipt of payment will not be accepted as evidence of Current Certificate;
e) Evidence of Current Industrial Training Fund (ITF) Certificate valid till December 2026. Receipt of payment will not be accepted as evidence of Current Certificate;
f) Evidence of Registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring on 31/12/2026 or valid Certificate issued by Bureau of Public Procurement (BPP);
g) Company's Audited Account for the last three (3) years (2023, 2024, 2025), duly acknowledged by FIRS
h) Comprehensive Company Profile indicating the Organizational Structure, including resumes of key Managerial and Technical Personnel to be deployed for the project, including copies of their Academic and Professional qualification such as COREN,QSRBN,ARCON,CORBON, with Their addresses, Personal GSM phone numbers & e-mail Addresses;
i) Evidence of Firms Registration with Relevant Professional Bodies such as COREN/SURCON/NSA/NITDA, etc where applicable;
j) Verifiable Documentary Evidence of at least three (3) similar Jobs executed in the last Five (5) years with attached copies of Letters of Award and Certificate of Completion and/or Valuation Certificates and Photographs of the projects is mandatory;
k) For supply of Equipment: Recent Letter of Authorisation as representative of the Original Equipment Manufacturers (OEMs)
l) For Joint Ventures/Partnership, Memorandum of Understanding (MoU) should be provided (all the eligibility requirements are compulsory for each JV partner);
m) Evidence of Financial Capability to execute the Projects/Programmes including Reference Letters from a reputable Commercial Bank indicating willingness to provide Credit Facility for the Execution of the Projects/Programmes when needed. Letters of Introduction from Banks without Commitment is not acceptable. Evidence of duly stamped/sealed Statement of Accounts evidencing adequate funds/cash flow will also be accepted;
n) Evidence of possession of DUNS Certificate.
o) Goods & Services: Evidence showing project implementation Approach, product Installation & Training plan
p) A current Sworn Affidavit that:
   i. The Company is not bankrupt, in receivership or under liquidation or involved in any litigation which can potentially affect the company's ability to effectively discharge their responsibility if engaged;
   ii. The Claims made and information provided by the company in submission are true and correct in all ramifications;
   iii. No member of staff of Alex Ekwueme Federal University Teaching Hospital Abakaliki,(AEFUTHA) Ebonyi State and Bureau of Public Procurement (BPP) has pecuniary interest in the Company;
   iv. No Director of the Company (past or present) has ever been convicted of criminal offences relating to fraud or financial impropriety in any court of law.
   v. That the company does not have existing loan or financial liability with a bank, other financial institutions or third party that is classified as doubtful, non-performance, bad or whose repayment portion has been outstanding for the past four (4) months.

Note: All documents for submission must be submitted with a Covering/Forwarding letter under the Company's letter head paper bearing amongst others, the Registration Number (RC) as issued by the Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferably GSM No) and email address. The letter head paper MUST bear the Names and Nationalities of the Directors of the company at the bottom of the page, duly signed by the authorized officer of the firm.

4.0 COLLECTION OF STANDARD BIDDING DOCUMENT FOR GOODS:-

a. All Standard Bidding Documents are to be collected from the office of The Head of Procurement, 1st Floor, Admin Block AEFUTHA 1, Alex Ekwueme Federal University Teaching Hospital, Abakaliki on evidence of payment of a non-refundable Tender fee of Ten Thousand Naira (N10, 000.00) only per Lot issued in favor of AEFUTHA, Ebonyi State Remita account in any commercial Bank.
b. All bidders must fill the bid collection register after the collection of the bidding document.

5.0 SUBMISSION OF THE TENDER DOCUMENTS

All respondents should submit two (2) bound hardcopies of the Technical documents arranged as listed above, separated by dividers and also two (2) bound hardcopies of Financial bids with soft copy of financial bids only in MS Excel format. Technical and Financial documents are to be packaged separately in two sealed envelopes clearly labeled "TECHNICAL" or "FINANCIAL" marked with the Company Name, Address and Lot Number of the project bidded for. Both Envelops are to be packaged in a bigger Envelope, sealed and addressed to The Chief Medical Director, Alex Ekwueme Federal University Teaching Hospital, Abakaliki and clearly marked with (The Lot number and Project's Title). Furthermore, the reverse of each sealed envelope should bear the name and address of the bidder. Drop the document in the designated Tender Box (and ensure that you sign the bid submission register) at the office of The Head of Procurement, 1st Floor, Admin Block Alex Ekwueme Federal University Teaching Hospital, Abakaliki not later than 12:00 noon Monday, 14th December, 2026.

Note: AEFUTHA will not be held liable for misplaced or wrongly submitted bids.

6.0 OPENING OF TECHNICAL AND DOCUMENTS

i. The Technical documents will be opened immediately after the deadline for submission at 12:00 noon prompt on Monday, 14th December, 2026, at The Hospital Auditorium (AEFUTHA1), Alex Ekwueme Federal University Teaching Hospital, Abakaliki.
ii. In line with Section 19(b) (i) & (ii) of the PPA 2007, all bidders or their representatives, relevant Professional bodies and Non-Governmental Organizations (NGOs) are invited to witness the opening exercise accordingly.
iii. Financial documents will be opened on a later date to be communicated to the Bidders.

7.0 GENERAL INFORMATION

a) Tender must be in English Language and Signed by an official authorized by the bidder.
b) Tender documents submitted after the deadline for submission would be returned un-opened,
c) All further enquiries should be directed to the Procurement Department of AEFUTHA at the 1st Floor, Admin Block, AEFUTHA 1 (or call 08036760714, 08069074072).
d) This publication is for information only, and not to be construed as a commitment or obligation on the part of the management of AEFUTHA, Ebonyi State.
e) AEFUTHA will not be responsible for any costs or expenses incurred by any interested party(ies) in connection with any response to this invitation and or the preparation or submission in response to an inquiry.
f) The Bidders are expected to adhere strictly to ALL instruction as non-compliance will constitute a ground for disqualification.
g) AEFUTHA, Ebonyi State is not obliged to shortlist any bidder and reserves the right to annul the process at any time without incurring any liabilities in accordance with section 28 of PPA, 2007.
h) All CAC, VAT, PENCOM, TAX, ITF, Certificates may be referred to the Security Agencies, Corporate Affairs Commission, Federal Inland Revenue Services (FIRS), National Pension Commission and other relevant bodies for verification.

SIGNED
CHIEF MEDICAL DIRECTOR
(AEFUTHA)

UNIVERSITY OF PORT HARCOURT

CHOBA, PORT HARCOURT
RIVERS STATE, NIGERIA

INVITATION TO PRE-QUALIFICATION AND TENDER FOR THE EXECUTION OF 2025 NEEDS ASSESSMENT INTERVENTION FUNDS, UNIVERSITY OF PORT HARCOURT

1. INTRODUCTION:

Following the Federal Government Allocation under the 2025 Needs Assessment Intervention Funds, the University of Port Harcourt, Choba, Port Harcourt, Rivers State, Nigeria hereby invites tenders from competent and experienced Suppliers and Contractors for the procurement of the following Projects:

2. SCOPE OF PROCUREMENT FOR THE 2025 NEEDS ASSESSMENT FUNDS:

LOT 1: Design and Construction of Academic Staff Office Block.
LOT 2: Rehabilitation and Completion of Abandoned Block of Lecture Hall at the University (Near Department of Pharmacology Building).
LOT 3: Supply and Installation of Office Furniture to Various Staff Offices.
LOT 4: Supply and Installation of Modern Classroom and Auditorium Furniture and Equipment.
LOT 5: Supply and Installation of Laboratory Equipment to Faculty of Pharmaceutical Sciences.
LOT 6: Supply and Installation of Laboratory Equipment to Faculty of Computing.
LOT 7: Supply and Installation of Laboratory Equipment to Faculty of Science.
LOT 8: Rehabilitation and Maintenance of Post Graduate Hostel along East-West Road, University Park.
LOT 9: Renovation and Maintenance of Donald Ekong PG Hostel Block A.
LOT 10: Renovation and Maintenance of Donald Ekong PG Hostel Block B.
LOT 11: Renovation and Maintenance of Donald Ekong PG Hostel Block C.
LOT 12: Supply and Installation of ICT Equipment to ICTC and Implementation of Phase 1 of Digitalization Project by ICTC
LOT 13: Rehabilitation of Toilet Facilities in the Faculty of Science Building (Ofrima) with reticulation of water from Uniport Bottling Plant.
LOT 14: Supply and Installation of Office Equipment and Furniture to the Health Services Department.

3. ELIGIBILITY REQUIREMENTS

Prospective bidders should submit the following:

a. Evidence of Certificate of Incorporation issued by the Corporate Affairs Commission (CAC) including Form CAC 1.1 or CAC 2 and CAC 7 or Status Report.
b. Evidence of Company's Income Tax Clearance Certificate for the last three (3) years 2023, 2024 & 2025 valid till 31st December, 2026.
c. Note that the requirement of minimum average annual turnover is N250 million for LOT 1, N130 million for LOT 8, N40 million for LOT 12, and N20 million only for others each. You will be disqualified if your audited account and Tax Clearance Certificate are not in agreement.
d. Evidence of Pension Clearance Certificate valid till 31st December, 2026 (these requirements is only applicable to bidders whose number of staff is 5 and above).
e. Evidence of Industrial Training Fund (ITF) Compliance Certificate valid till 31st December, 2026 (these requirements is only applicable to bidders whose number of staff is 5 and above or the bidder's annual turnover is N50 million and above).
f. Evidence of Nigeria Social Insurance Trust Fund (NSITF) Clearance Certificate valid till 31st December, 2026.
g. Evidence of Registration on the National Database of Federal Contractors, Consultants and Service Providers by submission of Interim Registration Report (IRR) expiring on 31st December, 2026 or valid Certificate issued by Bureau of Public Procurement (BPP).
h. Evidence of Ownership or Memorandum of Understanding for the Lease of Plants, Machineries and Equipment for Operations (Applicable to LOT 1,2,8,9,10,11 and 13 only)
   i. Sworn Affidavit from High Court or Court of Coordinate Jurisdiction.
   i. Disclosing whether or not any officer of the relevant Committees of the University of Port Harcourt, Choba, Port Harcourt, Rivers State or the Bureau of Public Procurement is a former or present Director, shareholder or has any pecuniary interest in the bidder and to confirm that all information presented in its bid are true and correct in all particulars.
   ii. That no Director of the company has been convicted in any Country for any criminal offence relating to fraud or financial impropriety or criminal misrepresentation or falsification of facts relating to any matter.
   iii. That the Company is not in receivership, the subject of any form of insolvency or bankruptcy proceedings or the subject of any form of winding up petition or proceedings.
   iv. That the Company does not have existing loan or financial liability with a bank, other financial institution or third party that is classified as doubtful, non-performance, bad or whose repayment portion has been outstanding for the last four (4) months.
j. Company Audited Accounts for the last three years 2023, 2024 and 2025 duly acknowledged by NRS, and with the stated minimum average annual turnover above. Note that any discrepancy between the Audited Account and the Tax Clearance Certificate will result in automatic disqualification.
k. Reference Letter from a reputable Commercial bank in Nigeria, indicating willingness to provide credit facility for the execution of the projects if the need arises.
l. Letter of Line of Credit from a reputable bank indicating funds to be given to your Company if awarded.
m. Company's Profile with the Curriculum Vitae of Key Staff to be deployed for the project, including copies of their Academic/Professional qualifications such as COREN, QSRBN, ARCON, CORBON etc.,
n. Verifiable documentary evidence of at least three (3) similar jobs executed in the last five (5) years (2020 to date) including Letters of Awards, Valuation Certificates, Job Completion Certificates and Photographs of the projects.
o. For Joint Venture/Partnership, Memorandum of Understanding (MoU) should be provided indicating among others the Lead Partner (CAC, Tax Clearnce Certificate, Pension Clearance Certificate, ITF Compliance Certificate, NSITF Clearance Certificate, IRR and Sworn Affidavit are compulsory for each Joint Venture Partner).
p. Evidence of Origin Equipment Manufacturer (OED) Certificate from Manufacturers or Letter of Authorization from Representative(s) in Nigeria (applicable to LOT 5,6,7 and 12 only).
q. All documents for submission must be transmitted with a Covering/Forwarding Letter under the Company/Firm's Letterhead Paper bearing amongst others; the Registration Number (RC) as issued by the Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferably GSM NO.), and E-mail Address. The Letterhead Paper must bear the Names and Nationalities of the Directors of the Company at the bottom of the page, duly signed by the authorized officer of the firm.
r. All documents for submission must be arranged in the chronological order as in 3(a- r) above and to be separated by a divider or automatic disqualification

4. COLLECTION OF TENDER DOCUMENTS

Interested companies are to collect the Bidding Documents from the Office of the Director, Procurement Department, University of Port Harcourt on evidence of payment of a non-refundable tender fee of N10,000 per LOT, paid into the University's Remita Account in any reputable Commercial Bank in Nigeria. The evidence of payment must be submitted in the Procurement Department. Please note, that the evidence of payment will be subjected to verification.

5. SUBMISSION OF DOCUMENTS

Prospective bidders are not permitted to submit bid for more than three (3) LOTs. Two (2) hard copies each of the technical and financial bids with soft copy of financial bids only in MS Excel format, packaged separately in sealed envelopes and clearly marked as "Technical Bid" or "Financial Bid" with name of the project and LOT on it.

Thereafter put the two (2) sealed envelopes together in a bigger sealed envelope address to the Vice Chancellor, University of Port Harcourt, Choba, Senate Building, 3rd Floor, University Park, and clearly marked with the name of the Project and the Lot number at the Top Left-hand corner and drop it in the tamper-proof Box.

Furthermore, the reverse of each sealed envelope should bear the name, address and telephone number of the bidder and drop in the designated Tender Box at the front of the Council Chambers, Ground Floor, Senate Building not later than 12:00 noon, Tuesday, December 15, 2026. Please sought for the assistance of the security officer at the entrance, if you are in doubt.

6. OPENING OF PRE-QUALIFICATION DOCUMENTS

The submitted technical bids will be opened immediately after the deadline for submission, 12 noon, Tuesday, December, 15, 2026 at the Council Chambers, University Park, University of Port Harcourt, Choba, in the presence of bidders or their representatives and observers.

Please, ensure that you sign the Bid Submission Registrar at the point of submission as the University of Port Harcourt will not be held liable for misplaced or wrongly submitted bids. For further enquiries, please, contact ***08037957724***.

7. BID SECURITY AND PERFORMANCE BOND

BID SECURITY:

2% of Bid Price in the form of Unconditional Bank Guarantee from CBN-licensed bank, valid for 118 days. Bids without valid Bid Security will be rejected.

PERFORMANCE BOND:

5% of Contract Sum to be provided within 14 days of award, before contract signing and before any payment. Valid until 28 days after Final Acceptance. No contract / no payment without verified Performance Bond. Failure to present it will lead to annulment and forfeiture of Bid Security.

8. GENERAL INFORMATION

a. Bids must be in English Language and signed by an official authorized by the bidder.
b. Bids submitted after the deadline for submission shall be rejected and returned un-opened to the bidder.
c. Bidders should not bid for more than three (3) LOTs, contravention is automatic disqualification.
d. All costs incurred as a result of this tender invitation and subsequent requests for information shall be borne by the bidders.
e. Delivery of bids through Courier Services will not be accepted, if receive after the deadline.
f. The bids will be opened immediately after the deadline in the presence of CSOs and Professional bodies.
g. Only pre-qualified bidders at the technical evaluation will be invited at a later date for financial bids opening, while the financial bids of unsuccessful bidders will be returned unopened.
h. All submitted Financial Bids must contain the Bill of Quantities which must be hand written, attached with the filled bidding documents and covered with company cover letter (Letterhead) and signed by an authorized officer. Failure to adhere to instruction lead to disqualification.
i. Note that Lowballing, Abnormally Low Bid (ALB) and lowest bidders does not automatically emerge as the winner. It is only the Lowest Evaluated Responsive Bidder that emerges as the winner.
j. Note that any verified proof of forgery in your submissions will lead to disqualification.
k. All technical and financial submissions must be paged and arranged with table of content.
l. All the pages of technical and financial submissions must be stamped with the company stamp and signed by an authorized officer of the company.

The University of Port Harcourt is not bound to pre-qualify any bidder and reserves the right to annul the Procurement Process at any time without incurring any liabilities in accordance with Section 28 of the Public Procurement Act 2007.

SIGNED:
DAME GLORIA O. CHINDAH (PH,D)
Registrar

NLNG

...Inspiring a Sustainable Future

Invitation for Expression of Interest for the Provision of Waste Management Services

1.0 INTRODUCTION

NLNG is a leading energy company charged with the responsibility of harnessing and exporting Nigeria's vast natural gas resources to improve lives sustainably. It operates a world-class production plant on Bonny Island, Rivers State, Nigeria, consisting of six (6) natural gas liquefaction trains with a total capacity of twenty-two (22) million tons of Liquefied Natural Gas (LNG) and five (5) million tons of Natural Gas Liquids (NGL) per annum. The production plant is operated by a dedicated team of operators, specialists and service providers who ensure continuous production round the clock, supported by enabling activities at all company locations.

NLNG hereby invites interested companies with the requisite experience in the work scope detailed below to express their interest in participating in the bidding process.

NLNG requires the services of indigenous vendors to manage its waste streams described below in an eco-friendly and highly professional manner, with particular consideration given to opportunities for valorisation and re-use. The company is interested in managing wastes from cradle to grave in an auditable way which shall also be in compliance with regulatory provisions.

2.0 SCOPE OF WORK

The wastes are to be collected from our plant in Bonny Island and recycled or disposed via approved methods in vendors' facilities and government-approved landfills. The following are the discrete EOI packages under this tender:

(i) Package A: Combustible and General Non-Hazardous wastes - Management route: Approved landfill disposal; Composting; Controlled incineration; RDF production; Waste-to-energy **(restricted to companies indigenous to Bonny & Finima ONLY).** All food wastes must be composted.

(ii) Package B: Hazardous and Special Wastes – Management route: Fixation and stabilisation; Treatment; Incineration; Engineered Landfill

(iii) Package C: Recyclable Materials - Management route: Recycling; Reuse; Material Recovery

(iv) Package D: Resource Recovery and Circularity Wastes – Management route - Recovery; Regeneration; Refurbishment; Circular Economy Solutions

Note:

1. The four (4) service packages under this Expression of Interest shall be treated as separate packages. Interested companies shall apply separately and ONLY for the package(s) for which they possess the requisite relevant experience, technical capability and competence. Each application shall clearly identify the specific package being applied for and demonstrate compliance with the requirements applicable to that package.
2. Expression of Interest for Package A (Combustible and General Non-Hazardous Waste category) is restricted ONLY to Bonny and Finima companies. Majority shareholding by a Bonny or Finima community indigene and a verification letter will be mandatorily required from entities expressing interest in this package.
3. Packages B – D are open to all interested parties

3.0 MANDATORY REQUIREMENTS

Only companies considered to meet NLNG's pre-qualification requirements shall receive further correspondence from the Company, including receipt of invitations to tender for the service. To qualify for consideration, interested companies are required to respond to this invitation with the following information/documents for consideration. Failure to submit any of the under-listed documents may lead to disqualification.

a. Company's Certificate of Incorporation.
b. Complete copy of Form CAC 7 (Particulars of Directors), or its equivalent, or preferably the most recent complete Status Report issued by the CAC.
c. Complete copy of Form CAC 2 (Statement of Share Capital and Return of Allotment of Shares), or its equivalent, or preferably the most recent complete Status Report issued by the CAC. Please note that where a shareholder is a corporate entity, we request the entity's most recent complete Status Report, up to the level where all ultimate beneficial owner(s) are clearly identified.
d. Complete copy of Memorandum and Articles

NLNG

...Inspiring a Sustainable Future

Invitation for Expression of Interest for the Provision of Waste Management Services

of Association.

e. Tax Clearance Certificate for the last three (3) years (2025, 2024, 2023).

f. Three (3) years' financial accounts audited by a licensed accountancy firm which shall be a member of a recognised institute of accountancy. The most recent accounts should not have an end of year date more than 18 months before the time of EOI.

g. Current/relevant Midstream and Downstream Oil & Gas Industry Service Permit (MDOGISP) issued by the Nigerian Midstream and Downstream Petroleum Regulatory Authority (NMDPRA) for Onshore Environmental/Waste Management

h. A detailed list of relevant experience with evidence to demonstrate capability and experience in undertaking the scope within the last five (5) years with evidence such as contracts, award letters, purchase orders, work completion certificates etc. Kindly indicate names and contact details of clients, location, and cost or volume of services provided with evidence.

i. Company Profile, organisation, size, and structure, including any parent, technical partnership, alliance, or joint venture of companies to which they belong, together with:
   i. CVs of management team
   ii. CV of key technical personnel within the organisation available for the work.

j. Letter of reference/support from a bank or financial institution.

k. Health, Safety & Environment Policy Statement and/or Health Safety & Environment Management System

l. Health, Safety & Environment Policy and HSE statistics over the last 3 years (2025, 2024, 2023)

m. Quality Assurance/Quality Control (QA/QC) Policy Statement and/or Quality Assurance/Quality Control (QA/QC) Management System

n. Approved HR policy / manual

o. Industrial relations policy and/or plan

p. Community Relations plan and/or policy

q. Evidence and documentation supporting compliance with the Nigerian Oil and Gas Industry Content Development (NOGICD) Act 2010 (See Section 3: COMPLIANCE WITH NIGERIAN CONTENT (NOGICD ACT 2010).

4.0 NIGERIAN CONTENT REQUIREMENTS

The Nigerian Oil and Gas Industry Content Development (NOGICD) Act 2010 supports and details expected Nigerian Content deliverables within contracts and projects in the Nigerian Oil and Gas industry. NLNG is committed to the NOGICD Act 2010 and Nigerian Content Development.

Companies responding to this advertisement are required to submit the following in compliance with the NOGICD Act, 2010 for services.

a. Documentation to demonstrate that the entity is a Nigerian-registered company. Submission of certified true copies of CAC Forms 2A & 7A (or their equivalent/replacement) including company Memorandum and Articles of Association. All companies shall be Nigerian Indigenous Service Companies having 51% and above Nigerian equity in the shareholding and ownership structure.

b. Evidence of registration on the Nigerian Content Development and Monitoring Board (NCDMB) NOGIC Joint Qualification System (JQS).

c. The processes and procedures that explain the methodology of how it intends to comply with the requirements of the NOGICD Act 2010 (Nigerian Content Plan) and how to achieve the set target(s) in the schedule of the NOGICD Act 2010 and any guidelines and targets set by the Board.

d. Details of the company's corporate organization and overall Human Resources structure (management, supervisors, senior & junior skilled officers, etc.), identifying positions manned/occupied by Nigerian nationals with evidence of type of employment in-country and identifying the positions manned/occupied by other nationals.

e. Proposed organogram for this work scope populated with nationality, qualifications of personnel and years of experience of personnel on the job (attach the CVs of key finance, operational and technical personnel) including a succession plan in this work scope.

f. A detailed description of the location of facilities and infrastructure (assets, equipment, technical office, and

NLNG

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Invitation for Expression of Interest for the Provision of Waste Management Services

administrative space, storage, etc.) in Nigeria to support this contract, evidence that 50% of all equipment deployed to work by multinational and international companies is owned by the local subsidiaries.

g. Demonstrate willingness to carry out Human Capital Development (HCD) in compliance with the Human Capacity Development 2020 guidelines of NCDMB.

h. Evidence of a Community Content Plan and any partnerships with companies owned by and operating within our Host Communities

i. All bidders shall provide a valid and relevant category 1,2,3,4, or 5 Nigerian Content Equipment Certificate (NCEC) for Non-moveable Assets (DA) to support this contract.

Failure to comply with the Nigerian Content Act or demonstrate commitment to Nigerian Content Development shall result in disqualification from this process.

5.0 CLOSING DATE

7th December 2026.

6.0 ADDITIONAL INFORMATION

Submissions in response to the above requirements shall be completed strictly in accordance with the instructions given in this publication. Failure to submit any of the documents may result in the disqualification of the application.

The expression of interest documents/ requirements should be submitted electronically in PDF format via the link:

https://eoiportal.nlng.com/eoi-portal

Please note that this EOI is being administered through the new NLNG EOI portal. Interested participants are required to register on the portal prior to submitting their responses. Please note that registration is free of charge. Responders are also strongly encouraged to review the user guide provided to acquaint themselves with the platform and its functionalities. Please contact the portal administrator via

vendorservices@nlng.com and +234 911 223 5588 for support if required.

Submissions must be received by NLNG not later than **7th December 2026.**

Disclaimer

a. This is not an invitation to tender. The full tendering procedure will be provided to applicants that are successful at this EOI stage, in accordance with NLNG's relevant procedures.

b. Notwithstanding the submissions of the documents for the expression of interest, NLNG is neither committed nor obliged to include any company and/or its associated companies, agents or sub-contractors on any bid list or to award any form of contract to any company and/or its associated companies, agents or sub-contractors.

c. Please be aware that this invitation to express interest does not guarantee that any company will be requested to submit an offer to NLNG; it does not constitute any form of agreement or contract between NLNG and any Company.

d. NLNG shall not be responsible for any cost incurred in responding to this invitation.

e. This advertisement for EOI shall not be construed as a commitment by NLNG, nor shall it entitle respondents to claim any indemnity from NLNG and/or any of its shareholders by virtue of having responded to this advertisement.

This is a simple invitation for interested companies to express their interest in the indicated work scopes and does not warrant any further feedback from NLNG hereafter. If you do not hear from NLNG within three (3) months of submitting your application, please assume that your application was not successful.

FG keeps mum as operators run ports with 10-year-expired licences

CONTINUED FROM PAGE 6

20-year contract from 2007 to 2027.

The Guardian gathered that a poor legal and structural framework governing the concession agreement, lack of clear directives and unmet obligations from concessionaires and the landlord and other regulatory agencies are the issues stalling the Federal Government agreement renewal.

Further, these issues raise questions about whose responsibility it is to rehabilitate port infrastructure, equipment renewal, maintenance, improve the port facilities, invest in new cargo handling equipment, throughput obligations, boost overall port capacity, security, electricity, service quality, development plans, contractual compliance and other key performance indicators required in a properly structured concession framework.

It was gathered that the concessionaires and the landlord have been in disagreement over revenue performance, which pointed out issues which the concessionaires claim were not clearly their responsibility in the legal structure of the agreement, as some of the concessionaires claim it is still stifling their business.

They claimed they are unable to get investment to expand their operations and renovate their facilities for automation.

A source in one of the agencies told *The Guardian* that under the agreements, some concessionaires are expected to provide supporting infrastructure, including pavement, storage facilities, stacking areas, other operational equipment and the rehabilitation of berths, depending on their respective contractual obligations.

The source said these concessionaires have refused to fulfil their obligations in the agreement, citing the recent ongoing reconstruction of berths 5, 6, 7 and 8 at Rivers Port, with plans to merge the four berths into two longer facilities to accommodate bigger vessels and increase cargo-handling capacity.

The source further disclosed that BUA had been under pressure from the NPA to reconstruct those berths, which it neglected for several years before the current work commenced after the berths finally collapsed.

The Managing Director, NPA, Dr Abubakar Dantsoho, said the regulators are currently reviewing existing contracts to resolve past unmet obligations from both parties, noting that for existing operators who satisfy revised operational, financial, and infrastructural investment requirements, long-term concession renewals will be finalised.

He also stated that NPA is committed to building a robust and transparent legal framework for all terminal concession renewals, saying, "it is better to get it right than to rush into agreements that will be challenged later."

Dantsoho explained that the government considered it important to assess the performance and contributions of all parties, including the NPA and concessionaires, to identify areas requiring realignment before renewing the concession licences.

He said the review had revealed grey areas that needed to be addressed to ensure a more effective arrangement and improve the performance of all parties involved.

Global Law Experts (GLE) stated that the typical concession model in Nigeria and the dominant instruments are Build-Operate-Transfer (BOT), long-term lease and broader public-private partnership (PPP) structures.

According to the law firm, under the BOT, the concessionaire builds and equips the terminal, operates it for a fixed term, and transfers the asset back to the NPA at expiry, as capital and operational risks sit largely with the concessionaire during the term.

The firm stated that under the Lease-and-operate, existing quays and terminals are leased to the concessionaire, which supplies equipment, stevedores and management, meaning that the concessionaires are responsible for fixing the ports.

A critical issue is the secrecy behind the concession document, with the public criticising the action, noting that the document should be for public scrutiny to enable general performance assessments, transparency and accountability.

Dantsoho specifically stated that where performance benchmarks are not met or contracts lapse without agreement, the Authority remains open to competitive bidding from reputable international port management investors to guarantee optimal asset productivity.

This comes against the backdrop of the deteriorating condition of Nigerian ports, causing inefficiencies, which require urgent rehabilitation, quay wall reconstruction and modernisation of equipment, as well as the upgrade of critical port infrastructure to enhance their competitiveness in attracting cargo traffic across the African market.

Foreign shipping companies are often discouraged from patronising ports with inadequate infrastructure, as such deficiencies increase cargo dwell time to more than 15 days. This has contributed to the diversion of Nigerian-bound cargo to neighbouring countries, including Ghana, Togo and Benin Republic, whose well-equipped and modernised ports offer more efficient cargo handling and turnaround times.

According to industry data from the Sea Empowerment and Research Centre (SEREC), Nigeria's maritime sector is currently operating below its economic potential, with port inefficiencies, poor infrastructure, policy gaps and delayed reforms costing the country a yearly economic loss of between N3 trillion and N5 trillion.

The Federal Government has already commenced engagement with foreign investors, opening up the possibility of competitive bidding from reputable international port management investors to take over as new concessionaires to guarantee optimal asset productivity.

One of the outcomes of this engagement has been the reassignment of some proposed port projects to new investors.

A case in point is the Olokola Deep Seaport project, for which the Ogun State Government signed a fresh $7 billion deal with DP World in Paris, France, in the presence of President Bola Ahmed Tinubu, for the development of the port and its economic zone, despite an existing Memorandum of Understanding (MoU) with Dangote Industries Limited for the project.

The Dangote Group had already commenced preliminary activities towards the construction of the deep-sea port in 2025. The conglomerate holds an 80 per cent stake in the Olokola Free Trade Zone Company, established to develop the project, while the Ogun and Ondo State Governments own a 10 per cent stake.

This has raised questions about the earlier MoU with the Dangote Group on whether the new arrangement could potentially collide or overlap with interests already covered by the existing MoU,

Another example is the $2.59 billion Badagry Deep Seaport project, whose concessionaire is Badagry Port Development Limited (BPDL). The project has suffered years of delays, with its pre-construction and financing stages stalled despite receiving a Full Business Case Compliance Certificate from the Infrastructure Concession Regulatory Commission (ICRC) in April 2022 and Federal Executive Council (FEC) approval on August 3, 2022, under a 45-year Build-Own-Operate-Transfer (BOOT) concession.

In what appears to be another effort by the Federal Government to attract investors, it secured an agreement with APM Terminals in Copenhagen, Denmark, on September 7, 2026, for the company to sign an MoU with BPDL to advance the development of the port.

The Guardian learnt that these developments have heightened concerns among existing concessionaires, who fear losing out on contract renewals after committing substantial funds to port development. The uncertainty, according to industry sources, could discourage further investment in the sector.

Concessionaires have also expressed fears that the agreement could be politicised, citing the Federal Government's persistent efforts to pitch port facilities to foreign investors.

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

SERAP gives INEC seven days to prosecute suspects or face legal action

CONTINUED FROM PAGE 6

Nigeria's economic vulnerabilities.

In a policy brief titled Political Violence and Institutional Neutrality: Safeguarding Investor Confidence Ahead of the 2027 Elections, made available to *The Guardian* yesterday, he said political competition was a legitimate feature of democracy but warned that its degeneration into violence, institutional manipulation and disregard for the rule of law could affect investment decisions, business operations, employment and economic growth.

He identified business disruptions, capital flight, foreign exchange volatility and rising operating costs as possible consequences of prolonged political instability.

According to him, political clashes, insecurity and violent protests could disrupt commercial activities, supply chains, logistics and market access, while businesses might be compelled to spend more on security, insurance, transportation and contingency arrangements.

He added that persistent political violence could further damage Nigeria's reputation as an investment destination, particularly affecting small businesses, informal enterprises and investors with significant fixed assets that cannot easily be relocated.

Yusuf also lamented the politicisation of state institutions, particularly INEC, security agencies and the judiciary, warning that it could weaken the rule of law, increase business uncertainty and threaten the country's investment outlook.

He urged INEC to operate independently, transparently and professionally, without political interference or intimidation, while security agencies should provide impartial protection for political actors, electoral officials, citizens and economic assets.

The judiciary, he added, must remain independent and accessible to ensure credible, timely and lawful resolution of electoral disputes.

He also warned against using regulatory and law enforcement institutions for political intimidation, selective sanctions or partisan advantage, saying such practices weaken regulatory predictability and erode confidence in the protection of investments and contractual rights.

Dickson seeks all-party summit

MEANWHILE, National Leader of the NDC, Henry Seriake Dickson, has called for an urgent all-party summit to address growing thuggery and political violence ahead of the 2027 elections.

In a statement, he urged the Inter-Party Advisory Council (IPAC) and the Abdulsalami Abubakar-led National Peace Committee, working with INEC and security agencies, to convene the meeting and provide political parties with a platform to recommit to peaceful, fair and transparent elections.

Dickson said he was concerned about increasing attacks on the NDC, its candidates and supporters, warning that unchecked violence could create a dangerous situation capable of undermining the elections before they begin.

He said political rivalries should not be allowed to degenerate into violence that threatens democratic participation.

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

PUBLIC NOTICE
FEDERAL MINISTRY OF ENVIRONMENT

PUBLIC DISPLAY EXERCISE FOR THE ENVIRONMENTAL IMPACT ASSESSMENT (EIA) OF THE PROPOSED ZICRON SAND QUARRY PROJECT AT FINIMA, BONNY LOCAL GOVERNMENT AREA, RIVERS STATE BY ACC MINING COMPANY LIMITED.

In accordance with the provisions of the Environmental Impact Assessment (EIA) Act CAP E12 LFN 2004, which makes it mandatory for proponents of all new developmental activities to carry out EIA for their proposed project, the Federal Ministry of Environment hereby announces twenty one (21) working days public notice for information and comments on the draft EIA report submitted by ACC Mining Company Limited.

Brief Project Description

The proposed project shall entail the extraction, quarrying, processing and transportation of zircon bearing sand on a land area with Quarry Lease of QLS 66259 covering 24 Cadastral Units at Finima Community, Bonny Local Government Area of Rivers State.

The Display Centers Are:

* Bonny Local Government Area Headquarters, Bonny, Rivers State.;
* Rivers State Ministry of Environment, State Secretariat, Port Harcourt, Rivers State.
* Federal Ministry of Environment, Field Office, Aba Road, Port Harcourt, Rivers State.
* Federal Ministry of Environment, Environmental Assessment Department, Independence Way South, Central Business District, Abuja - F.C.T.
* www.ead.gov.ng

Duration of Display:

Date: 16th November to 14th December, 2026.
Time: 8:00am - 4:00pm Daily.

ALL COMMENTS SHOULD BE FORWARDED TO THE HON. MINISTER, FEDERAL MINISTRY OF ENVIRONMENT HEADQUARTERS, MABUSHI, ABUJA-F.C.T AND info@ead.gov.ng ON OR BEFORE 21ST DECEMBER, 2026.

Signed
PERMANENT SECRETARY
For: Honourable Minister.

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Lagos 2027: Between Hamzat, APC's 27-year scorecard and opposition

As the ruling All Progressives Congress (APC) seeks to extend its 27-year hold on Lagos State, its governorship candidate, Obafemi Hamzat, faces the challenge of convincing voters why the party deserves another term, amid lingering gaps in infrastructure, unkept promises and questions about the opposition's capacity to offer a credible alternative, ***SEYE OLUMIDE*** *reports.*

FOR millions of Lagosians, the debate over who succeeds Governor Babajide Sanwo-Olu in 2027 is inseparable from the everyday challenges of expensive accommodation, traffic congestion, rising food and transportation costs, inadequate public healthcare and unemployment.

Beyond political endorsements and campaign promises, many residents want to know what another four years of APC government would mean for their welfare and quality of life.

Yet, the succession debate raises a fundamental question: what does another four years of APC government offer Lagosians, and why should they support a political establishment that has governed the state since 1999?

The question has gained prominence following Sanwo-Olu's public endorsement of his deputy, Hamzat, as his successor. The endorsement, made at the unveiling of Hamzat's governorship manifesto on October 30, reflected confidence in their working relationship but also brought the outgoing administration's record and the case for continuity under closer scrutiny.

For Hamzat, securing the backing of influential party leaders is only part of the challenge. He must convince voters that his experience in government and the APC's development record offer credible solutions to their economic and social concerns.

The burden and benefits of continuity

SINCE the return to democratic rule in 1999, Lagos has remained under the control of the same political establishment, beginning with the Alliance for Democracy (AD), which evolved through the Action Congress (AC) and Action Congress of Nigeria (ACN) before becoming the APC.

The administrations of former governors Bola Tinubu, Babatunde Fashola, Akinwunmi Ambode and incumbent Sanwo-Olu have pursued different development programmes, but continuity has remained the central argument for retaining power.

Tinubu's administration (1999–2007) laid important foundations through revenue reforms, improved urban management and the development of institutions to support a rapidly expanding commercial centre. Fashola's tenure (2007–2015) recorded further investments in roads, public transportation, environmental management and urban renewal.

These interventions helped improve Lagos's infrastructure and administrative capacity. However, the central question for voters is whether the benefits of this transformation have reached residents across different income groups and communities.

For millions of Lagosians, the challenges remain expensive accommodation, poor drainage, traffic congestion, inadequate public healthcare, unemployment and the rising cost of transportation.

The APC's case for continuity must therefore address the gap between Lagos's ambition as a globally competitive commercial centre and the everyday experiences of ordinary residents.

What have Sanwo-Olu and Hamzat delivered?

SANWO-OLU'S endorsement of Hamzat rests substantially on their partnership since 2019. The governor has repeatedly described his deputy as an active participant in major policy decisions, including infrastructure development and the state's response to COVID-19.

However, if Hamzat is to inherit the administration's development agenda, voters will want to know what the partnership has delivered and what remains unfinished.

The administration can point to the commencement of commercial operations on the Blue Line rail system in September 2023, the introduction of the Red Line, and road construction, healthcare investments, and improvements in public transportation.

The state government disclosed in June 2026 that it had completed 362 roads, covering approximately 347 kilometres, since 2019. It has also reported investments in public facilities and urban infrastructure across the state's five divisions.

Regarding transportation, the government has introduced interventions to improve access to public buses and reduce commuting costs. In April 2025, it said it had spent N14.9 billion on transportation subsidies over six years.

The Blue Line rail transported about 3.5 million passengers in 2025, averaging about 15,000 passengers per day. While the service represents an important addition to Lagos's transport infrastructure, questions remain about its reach, affordability and impact on commuting time and costs.

Similarly, although the government said its transportation subsidy supported 18.54 million commuters in 2024, the extent of relief provided to regular commuters, particularly low-income earners, deserves closer examination.

Healthcare presents another test. Despite investments in primary healthcare facilities, concerns remain about staffing, essential drugs, infrastructure and access to quality services, especially in underserved communities.

The housing sector raises similar questions. The administration says it has delivered 10,623 housing units since 2019. However, with accommodation costs continuing to place pressure on household incomes, voters will want to know how accessible these homes are to low-income earners and young families.

Employment is equally important. Beyond skills acquisition and empowerment programmes, what measurable progress has been made in creating sustainable jobs for young people? How many beneficiaries have secured lasting employment or established businesses capable of supporting their livelihoods?

> "For millions of Lagosians, the challenges remain expensive accommodation, poor drainage, traffic congestion, inadequate public healthcare, unemployment and the rising cost of transportation."

These are the issues that will shape public assessment of the Sanwo-Olu-Hamzat partnership. Hamzat must do more than defend the administration's record; he must demonstrate how its policies have improved living conditions and what he intends to do differently.

In his manifesto, the deputy governor promised to increase Lagos's public bus fleet from 1,000 to 4,000, upgrade 100 primary healthcare centres, increase maternal and child healthcare facilities from 10 to 15, and provide 580 additional hospital beds.

He also pledged to extend Ilera Eko health insurance coverage from nearly two million people to one in every three residents, build two general hospitals and expand rail, road and water transportation.

Other commitments include affordable housing through 10 per cent deposits and single-digit interest rates, vocational training and employment opportunities for youths, improved public school education, stronger neighbourhood security and better environmental management.

He further promised measurable performance targets and greater accountability in government.

Economic hardship and the cost of living

ANOTHER challenge confronting Hamzat is the economic environment created by the APC-led Federal Government under President Bola Tinubu.

The removal of petrol subsidy and foreign exchange reforms have had far-reaching consequences for household expenditure and business operations.

Although the Federal Government has defended the measures as necessary to improve public finances and stabilise the economy, their immediate effects have included higher transportation, food and production costs.

Nigeria's headline inflation eased to 14.63 per cent in September 2026, but food inflation remained at 19.59 per cent, according to the National Bureau of Statistics.

A Lagos State economic outlook report also acknowledged that subsidy removal and exchange rate reforms worsened household welfare and business operating costs.

This presents a political challenge for Hamzat. Although state and federal responsibilities differ, voters may not necessarily separate their assessment of the two administrations when deciding whether to support another APC government.

He will therefore need to explain how his administration intends to protect household welfare, create employment, reduce the cost of urban living and expand access to essential services.

More infrastructure alone may not be sufficient if residents cannot afford transportation, housing and other basic necessities.

One of the major projects featured in Hamzat's manifesto is the proposed Fourth Mainland Bridge, which he promised to deliver if elected. The project represents an important test of the APC's development commitments.

First proposed during Tinubu's administration in 2003, the bridge has survived successive administrations, revised designs, financing arrangements and repeated commencement announcements without reaching physical construction.

The Ambode administration signed an agreement with a consortium in 2016, but the arrangement was cancelled in 2017. Under Sanwo-Olu, a preferred bidder was announced in December 2022, followed by financing arrangements involving Afreximbank and Access Bank. However, as reported in January 2026, construction had yet to commence.

For residents who spend hours negotiating traffic between the mainland and the rapidly expanding Lekki-Epe corridor, the bridge represents more than an ambitious infrastructure proposal. Its prolonged delay has implications for mobility, business productivity and quality of life.

The question is whether Hamzat can finally deliver the project or whether it will remain another unfulfilled promise.

A commercial bus driver operating on the Ikorodu-Victoria Island-Ajah route, Salau Akanni, said completing the bridge within the next administration's four-year tenure would address some of the transportation difficulties confronting Lagos residents.

Akanni told *The Guardian* that he spends between three and four hours travelling from Ikorodu to Ajah in the morning, with almost the same time behind the wheel on his return journey. He said the prolonged journeys increase fuel consumption, waste valuable time and take a toll on his health.

"We expect whoever is going to govern Lagos in the next four years to deliver the bridge," he said.

Housing is another major concern. A 2025 report on the Lagos housing market estimated the state's housing deficit at approximately 3.4 million units, raising questions about the effectiveness of successive interventions and the affordability of homes being delivered.



Sanwo-Olu Hamzat Rhodes-Vivour

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

Nigerian families stretch meals as protein prices rise

By **Divine Yusuf**

FOR some Nigerian households, the rising cost of food is not only changing what they eat but how often they can afford nutritious meals. Chicken, fish, eggs and meat, once regular features of family diets, are increasingly competing with other essential expenses, exposing the connection between agricultural production costs and the ability of consumers to eat well.

In Egbeda, Lagos State, the adjustment has become part of everyday life for Funke Iyamu, a 41- year-old trader and mother of three. She said a chicken that her family might previously have consumed in a week must now be divided into smaller portions to last longer.

"Before, we used to buy chicken every Sunday. Now, if I buy one chicken, we have to cut it into 12 pieces to last two weeks," she said.

Her experience illustrates a wider economic question: as the cost of producing and distributing animal protein rises, how much of the pressure can households absorb before nutritious food becomes less accessible?

The National Bureau of Statistics (NBS) reported that the average cost of maintaining a healthy diet in Nigeria reached N1, 589 per adult per day in April 2026, up 4.74 per cent from N1, 518 in April 2025. Animal-source foods accounted for about 40 per cent of the total cost of the recommended diet basket while providing approximately 13 per cent of its calories, making them the most expensive food group to meet within the basket.

The measure represents the least expensive combination of foods required to meet specified dietary recommendations, rather than what every household actually spends. Nevertheless, it highlights the financial challenge of maintaining a balanced diet as food prices rise.

Behind the prices paid by consumers are the costs incurred by farmers, processors, transporters and traders. Poultry production requires feed, vaccines, medication, labour and suitable housing, while fish farming depends on feed, fingerlings, water management and disease control. Electricity and fuel add to the cost of maintaining production and moving products to market.

For poultry and fish farmers, these expenses, according to sector players, can determine whether production remains profitable. Stakeholders noted that when costs rise faster than the prices producers receive, they may reduce output, postpone expansion or close their farms.

Agricultural development expert, Olakunlehin John Oladapo, in an interview with *The Guardian*, stressed the rising production costs have left farmers with three difficult options: continue producing at a loss, abandon their farms or reduce production capacity.

"Farmers have only three options: to continue production at a loss, to abandon the farm or to reduce the capacity of what is producing," he said.

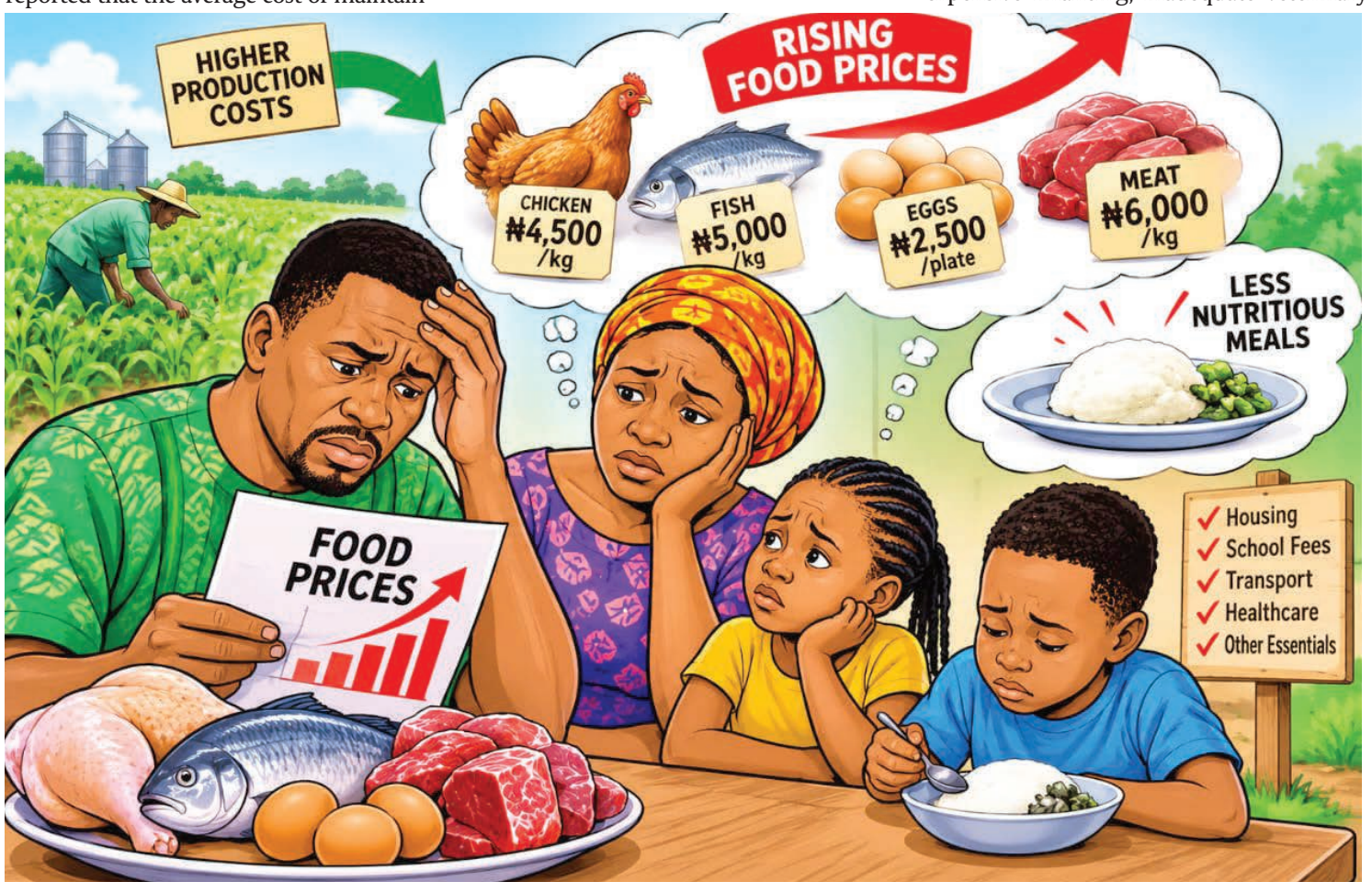
Oladapo identified feed as a major cost driver in livestock production, estimating that it accounts for between 70 and 80 per cent of production costs. He attributed the pressure to the rising cost of maize and soybean meal, insufficient domestic production, foreign exchange constraints affecting imports and competition between human and livestock consumption of some agricultural commodities.

The cost of milling feed, particularly where operators depend on generators, further increases expenses. Other constraints include expensive financing, inadequate veterinary and extension services, poor-quality breeding stock and limited access to appropriate production technologies.

According to Oladapo, these pressures extend beyond individual farms, as reduced production can affect feed manufacturers, transporters and farm workers, while farm closures can disrupt the supply of animal-source foods to markets.

Transportation losses compound the problem. Oladapo recounted incidents involving livestock transported over long distances, including a journey during which he said more than 80 per cent of day-old chicks died after prolonged traffic delays. Such losses, where they occur, increase the financial burden on producers and traders, although the extent to which they affect retail prices depends on other market conditions.

Investigations showed that the problem also extends to the movement and preservation of food after production. Inadequate cold storage, unreliable electricity and inefficient distribution can increase losses, particularly for perishable products. These expenses may add to the cost of getting food from farms to consumers.



Olam Agri breaks ground on new integrated mill in Delta

By **Gbenga Akinfenwa**

OLAM Agri has commenced the development of its new Integrated Feed Mill facility in Ogwashi-Uku, Delta State, to further strengthen and expand its animal feed operations in West Africa and marking another significant milestone in the company's expanding investment in agricultural sector in Nigeria.

The US $70m investment, according to a statement from the company, follows the company's acquisition of 99.99 hectares of land in Ogwashi-Uku for the development of the facility and will feature a 1,500-tonne-per-day poultry feed mill, a 300-tonne-per-day aqua feed mill and 125,000-tonne silo bag storage capacity.

The investment will strengthen the company's existing animal feed and poultry breeding operations and will be a significant addition to Nigeria's animal feed production and agricultural infrastructure. The facility is expected to be completed and operational in 2027.

Strategically located to serve customers across Nigeria's South-South and South-East regions, the facility will address the growing demand for quality animal feed by bringing production closer to poultry farmers, aquaculture operators, livestock producers and other customers. It will help reduce the regions' dependence on feed supplies transported from the South-West, improving supply chain efficiency, product accessibility and responsiveness to customer needs.

Addressing the audience, the Senior Vice President & Business Head ofIntegrated Feeds & Proteins, Olam Agri in Nigeria, Amit Agarwal, said: "At Olam Agri, we believe building a resilient food system requires a sustained investment in local production, infrastructure and the partnership that connects farmers' businesses and consumers. The groundbreaking of our new Integrated Feed Mill reflects our confidence in Nigeria's agricultural potential and our commitment to strengthening our capabilities across food and feed. By establishing production capacity closer to customers in the South-South and South-East, we aim to improve access to quality animal feed, support the productivity of livestock farmers and contribute to the development of a more efficient and competitive livestock sector."

He acknowledged the support of the Delta State government, traditional institutions and other stakeholders in facilitating the project, noting that the company looks forward to working closely with the government, the Obi of Ogwashi-Uku and the host community to ensure that the investment delivers meaningful and sustainable benefits.

Highlighting the investment potential to stimulate economic and agricultural development in the state, the Governor of Delta State, Sheriff Oborevwori, said: "We are delighted to witness the commencement of this important investment by Olam Agri in Delta State. This project is particularly significant because of its potential to stimulate economic activities, create employment opportunities and strengthen the livestock and agricultural value chains in our state.

"Our administration remains committed to creating an enabling environment for businesses to thrive, attracting credible investors and unlocking the economic opportunities available across our agricultural sector."

CFIN 2026: Nigeria seeks coffee revival over dwindling output, others

From **Tina Agosi Todo**, Calabar

NIGERIA'S dwindling position in the global coffee industry has come under scrutiny, with stakeholders calling for stronger farmers' cooperatives, improved market access, investment and a coordinated national policy to revive production.

The National President of the National Coffee and Tea Association of Nigeria (NACOFTAN), Dr Hassan Kakara, said Nigeria must confront the factors responsible for the decline of its once-thriving coffee industry before pursuing efforts to make the sector sustainable.

Kakara, who spoke at the Coffee Festival International Nigeria in Calabar, Cross River State, warned that the absence of effective leadership, weak cooperative structures and poor representation had continued to undermine the industry and leave farmers without adequate support.

He said Nigeria needs a strong national coffee and tea association capable of coordinating stakeholders, protecting farmers' interests and providing a common platform for advocacy, investment and business development.

Drawing comparisons with Kenya, he said the country's organised coffee sector demonstrated the importance of strong cooperatives and national representation in developing the industry.

According to him, Nigeria's coffee farmers often struggle because they lack the institutional support and market structures needed to sustain production and benefit from the business.

The three-day festival, hosted by Lingzhi Global Nigeria Limited in collaboration with NACOFTAN, attracted participants from South Africa, Rwanda, Ghana, Namibia, Kenya, Ethiopia, Tanzania and Brazil, alongside Nigerian stakeholders, investors and other players in the coffee industry.

Speaking at the event, the Chief Executive Officer of Lingzhi Global, Blessing Tangtur, said Nigeria needed to move beyond promoting coffee consumption to building a functional value chain that connects farmers with processors, buyers and exporters.

Tangtur said many farmers remained disconnected from the commercial opportunities available in the industry, adding that they often had little knowledge of what happens after harvesting, processing and exporting their produce.

World Report

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Israel says Hamas commander killed in Gaza camp strike

A SENIOR Hamas figure, Samir Abu Younis, who planned and supervised the October 7, 2023, attack on Israel has been killed in an Israeli airstrike, officials in Israel and Gaza have said.

The newly appointed commander of the Rafah Brigade was killed Saturday in Al-Mawasi, Southern Gaza Strip, according to Hamas's Al-Qassam Brigades military wing.

The Israeli military said it had targeted him and that prior to the strike,steps were taken to mitigate harm to civilians.

Eyewitnesses in Gaza said four missiles struck a tent in the Al-Waha camp, which sheltered hundreds of displaced people in Al-Mawasi, causing a fire outbreak.

A medical source at Nasser Hospital in the southern city of Khan Younis said three injured people had arrived there, as well as a dead body.

Israel Defence Forces (IDF) and Israel's Security Agency, the ISA, confirmed in a statement on Telegram that it had eliminated Younis.

Describing him as a central figure among Hamas's senior figures, the statement readthat he had acted with the aim of trying to restore the strength of the brigade and the Hamas terrorist organization.

"Younis directed the brigade's terrorists to advance and carry out terror attacks against Israeli civilians and IDF troops", ISA said.

Al-Qassam Brigades wrote on Telegram that Younis had participated in numeroushigh-profile operations and resisted enemy incursions and was one of the most important commanders involved in planning and overseeing the October 7 attack, describing his killing as a cowardly assassination.

Younis, 53, had been in his position since September 15 following the death of the brigade's previous commander, Nael Abu Obeid.

He joined Hamas armed wing in 1991 and held several senior operational roles before becoming commander. His funeral was held yesterday in Khan Younis.

The Hamas-led attack on Southern Israel, where about 1,200 people were killed and 251 others taken hostage, triggered the most recent war in Gaza.

Since then, more than 74,650 people have been killed in the Palestinian territory, the health ministry said.

Though a ceasefire was reached last October, Israel has continued strikes claimed to be targeting remaining Hamas militants, which it argues it has the right to do under the terms of the ceasefire agreement.

More than 1,640 people have been killed in Gaza since the October 2025 ceasefire, according to the territory's health ministry, whose figures are considered reliable by the United Nations (UN).

Jordan sentences three men to death by hanging after deadly church attack

A JORDANIAN court has sentenced three men to death by hanging for carrying out last month's deadly gun attack on a church in the kingdom's south.

Armed men had killed nine people and wounded 25 others, when they stormed a funeral at a Greek Orthodox church in Hammoud village, Karak governorate on October 23.

Authorities said three men, two Jordanian brothers and their relative by marriage, had fled after the attack and were arrested three days later.

In a statement issued Sunday, Jordanian military said the State Security Court issued its ruling sentencing to death, the three criminals who carried out the terrorist attack at the church.

The court found them guilty of committing terrorist attacks resulting in death as well as weapons offences, conspiracy to commit terrorist acts and promoting the ideas of a terrorist organisation.

"One of the perpetrators was also convicted of providing funds with the intention of using them to finance terrorist acts", it added.

In late October, Jordanian security forces arrested the three suspects in the attack on St George's Greek Orthodox church after clashing with them.

The governorate is home to many members of Jordan's Christian minority, which makes up about 300,000 of the country's 11.5 million people.

King Abdullah II said those behind the attack will face the "harshest penalties" as he offered his condolences to the victims' families.

He has ordered a review of the country's security procedures for responding to attacks after the incident.

South Sudan postpones first general election to February 2027

SOUTH Sudan has postponed its first general elections since independence from Sudan in 2011.

The National Elections Commission said the polls, due to take place in December, have been moved to February 11, 2027.

Initially scheduled for 2015, the authorities have postponed the elections several times before and repeatedly extended the transitional period.

"The commission would like to take the opportunity to make it clear that the adjustment of the electoral timeline should not be misconstrued as a discussion to abandon or to call off the elections",Commission Spokesperson, Josephine Achiro said.

She added that the extension would allow for the implementation of additional processes, including distribution of registration materials and civic education.

The announcement came amid growing violence, political battles between the country's President and deposed Vice President, and slow voter registration.

Regional and international partners have expressed concerns over the country's readiness to hold credible elections in December.

Former Vice President and President Salva Kiir's main opponent, Riek Machar, has been under house arrest since March 2025 over alleged crimes against humanity.

A bloody civil war between the forces of the two men between 2013 and 2018 led to over 400,000 deaths.

A 2018 peace accord brought in a government of national unity with Kiir as President and Machar as his deputy, their joint administration tasked with paving the way to elections in 2022.

However, those elections have been repeatedly postponed, and the administration has failed to implement any of the provisions in the peace agreement.

Pope Leo condemns suffering of enslaved Africans during Peru visit

CATHOLIC Pope, Leo XIV has condemned the suffering and humiliation endured by African enslaved people during his visit to the historic Afro-Peruvian city of Zaña.

The United State-born Leo's own family tree includes both enslaved people and slave owners. The city is a UNESCO-recognised memorial site for slavery and a centre of the Afro-Peruvian community till today.

"The fact that the Pope also has African ancestry is a source of pride for Zañabecause it identifies with people of African descent",said an Afro-Peruvian descendant, Felipe Gutiérrez.

Adding: "The city is part of Leo's former diocese of Chiclayo, and the former Robert Prevost came here often to pray before the relics of a 16th century saint, including the night before his ordination as a bishop.



Head of the Catholic Church, Pope Leo XIV

"He knows the city and the history of African-descended Peruvians well, and the continued discrimination that Afro-Peruvians face today."

Speaking to the community last Saturday, Leo said Zañapreserves the memory of generations of Africans, who were torn from their homes and subjected to slavery.

Zaña is also home to the sanctuary of St Turibius of Mogrovejo, the first Archbishop of Lima, who is revered for having denounced abuses against indigenous and enslaved people by Spanish colonisers.

Pope Leo made it clear during his trip that he modelled his ministry on Mogrovejo's example.

An estimated 100,000 African slaves were brought to Peru, and their descendants have struggled to advance for over 170 years since emancipation.

Leo told the community that he was pained at the thought of those who continue to experience discrimination and hold them in his prayers.

1.5 billion women, girls live in climate hotspots, UN Women warns

By Silver Nwokoro

MORE than 1.5 billion women and girls worldwide are living in climate hotspots, with climate change threatening to push an additional 141 million into extreme poverty by 2050, UN Women has warned.

The warning followed world leaders' gathering in Antalya, Turkey, for the 31st United Nations Climate Conference (COP31), where the agency is calling for stronger action to place gender equality and women's rights at the centre of climate policies.

According to a new UN Women fact sheet titled,'Gender Equality in the Age of Climate Crisis', more than one in three women and girls globally live in areas where exposure to climate hazards, insecure jobs and deep-rooted gender inequality intersect.

The agency noted that although 73 per cent of countries recognised the climate risks facing women and girls, only slightly more than one in three address them comprehensively.

UN Women Executive Director, Sima Bahous, said women were already leading efforts to build a better future but needed equal rights, resources and decision-making powers to drive meaningful change.

"Across the world, women are already leading the fight for a better future in their communities, laboratories, parliaments and on the front lines of the climate crisis. "We must give women and girls equal rights, resources and the power to lead, and they will help drive the change our world so urgently needs", she said.

The report warned that the world was on course for at least, 1.8 degrees Celsius of global warming, which could trigger more devastating droughts, floods, wildfires and cyclones, resulting in irreversible damage to communities and ecosystems.

It added that women and girls in countries least responsible for the climate crisis were bearing some of its harshest consequences, including food insecurity, income losses and increased exposure to violence.

Under a worst-case scenario, as many as 141 million additional women and girls could be pushed into extreme poverty.

Citing data from 24 countries, UN Women said a one-degree Celsius increase in average temperatures was associated with women losing 34 per cent more of their total income than men, reflecting their limited opportunities to move into non-farm employment or migrate when harvests fail.

The agency also highlighted the growing burden of unpaid care work, including collecting water and fuel and caring for family members after disasters.

It said women were the primary water collectors in two-thirds of households among the 1.8 billion people without water on their premises. Under a high-emissions scenario, the time spent collecting water could increase by up to 30 per cent by 2050.

On gender-based violence, the report linked prolonged extreme drought to a 21 per cent increase in the odds of sexual violence against adolescent girls and young women across 14 countries.

It also warned that climate change could reverse progress in reducing child marriage. In 24 of 46 countries with available data, child marriage rates were higher in more arid environments than in more humid areas.

The report further noted that while artificial intelligence technology was driving up energy demand, 326 million women and girls still lacked access to electricity.

It said women remained largely excluded from climate decision-making, holding only 12 per cent of energy portfolios globally, while female environmental defenders continued to face harassment and death threats for protecting their communities and the planet.

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First leg's two-goal hero, Tolu Arokodare, is expected to lead Super Eagles' attack against Tanzania in Zanzibar tomorrow.

Africa Cup of Nations Qualifier

Injured Lookman out as Super Eagles depart for must-win tie against Tanzania

By **Gowon Akpodonor**

WITH one point behind Group L leaders, Guinea-Bissau, players and officials of the Super Eagles know anything short of victory in tomorrow's clash with Tanzania's Taifa Stars in Zanzibar will put Nigeria in a more difficult situation than it is now in the race to the 2027 Africa Cup of Nations (AFCON).

Head coach Eric Chelle and his squad travelled out yesterday aboard a chartered flight from Victor Attah Airport in Uyo, Akwa Ibom State to Zanzibar, Tanzania for the crucial Matchday Four fixture.

The Super Eagles strengthened their qualification campaign with a 3-1 victory over Tanzania in Uyo last Friday, with Alhassan Yusuf scoring early in the first half before Tolu Arokodare came from the bench to net two second-half goals.

Tomorrow's clash between the Taifa Stars and the three-time African champions, Super Eagles, will be held at the Amaan Stadium, in Zanzibar.

Coach Chelle and his army will be targeting another victory to consolidate their position in Group L and move closer to securing qualification for the 2027 AFCON finals, hoping that Guinea-Bissau will slip along the line.

But the Super Eagles will have to find a way to prosecute the tie in the absence of two of their top strikers.

Nigeria is already without Victor Osimhen, who is recovering from knee surgery, while Ademola Lookman's absence further limits Chelle's options in this trip to Zanzibar.

Lookman was ruled out of the trip to Tanzania after suffering a knee ligament sprain in last Friday's tie in Uyo. Team officials confirmed on Saturday that Lookman won't be able to make the trip.

The absence of the Atletico Madrid forward has left Coach Chelle short in attack, with only Arokodare and Akor Adams as the available options.

No return date has been set for Lookman, with further medical assessment expected to establish the full extent of the injury and the length of his recovery.

The hosts, Taifa Stars, will be determined to respond in front of their home supporters and revive their qualification campaign, although Tanzania has already qualified as one of the three countries co-hosting the 2027 AFCON.

The Super Eagles are second in the qualifying group with six points from three matches, one behind leaders Guinea-Bissau, who will host Madagascar in the return leg.

Webber demands excellence, kits Lagos basketball referees

By **Eniola Daniel**

SATURDAY, November 14, 2026, was a delightful day for Lagos-based basketball referees. It was a big day with their patron, Opeyemi Babalola, better known to all as Webber.

Babalola, the CEO of Webber Hoops and Courts, donated quality and specially designed officiating uniforms for Lagos referees - kits with an African motif for the very first time. There are two different designs for the refs and the table officials.

Speaking at the event, Babalola thanked the referees' executive committee and the members for finding him worthy to serve as their patron. But he admonished them to keep pushing up the standard of officiating.

"I make this demand of you today. And that is that you maintain the high level of professionalism in this job. Integrity resonates well with your job.

"The Nigerian flag is a part of the design because we know some of you are already international umpires, and we expect you to be real ambassadors, dishing out excellence when on the court. Prepare yourself now for the bigger stage because it is within your reach. Soon you could be officiating in halls with more than 10,000 spectators, international media and spectators."

May weather meets Sanwo-Olu, declares 'Lagos is my motherland'

By **Gowon Akpodonor**

AMERICAN boxing legend Floyd Mayweather Jr., who is planning to build a boxing academy in Nigeria, has described Lagos as his motherland.

The legendary boxer is in Nigeria for the launch of the TMT Frontrow Fight Series Nigeria, a project designed to discover, develop and promote emerging boxing talents while creating pathways into professional boxing.

Mayweather retired from professional boxing in 2017 with an unbeaten record of 50 victories, including 27 knockouts. He won world titles across five weight divisions and remains one of the sport's most commercially successful figures.

Mayweather had earlier met with the Director General of Lagos State Sports Commission, Lekan Fatodu, at the weekend, where he disclosed plans to develop grassroots boxing and create international opportunities for emerging Nigerian talents.



May weather

Los Angeles 2028 Olympics Qualifier

U-23 Eagles return to Ikenne, plot DR Congo's fall

By **Gowon Akpodonor**

AFTER falling 0-2 to DR Congo in the first leg of their Los Angeles 2028 Olympics qualifying campaign on Friday, Nigeria's U-23 team, the Olympic Eagles, returned to the country yesterday to begin preparations for the decisive leg of the tie.

The Guardian learnt yesterday that the Olympic Eagles started their journey back home through Addis Ababa, Ethiopia, where they connected to another flight to Lagos at 12:00 noon yesterday.

Although the defeat at the TP Mazembe Stadium in Lubumbashi has put Nigeria in a difficult task, the players and their technical crew are optimistic about upturning the result in tomorrow's game at the Remo Stars Stadium in Ikenne, Ogun State.

To keep qualification hopes alive, Nigeria must not only overturn the two-goal deficit but win by at least three clear goals without conceding.

The winner will move to the third round of the qualifiers.

Alia supports Benue Governor's Cup with 1,000 balls

- Invites Flamingos' Esther Stephen for special state recognition

From **Ernest Nzor**, Abuja

BENUE State Governor, Rev. Fr. Hyacinth Alia, has approved preparations for the second edition of the Benue State Governor's Cup and the distribution of 1,000 footballs to support grassroots football development across the 23 local government areas.

The governor also directed that Benue-born Flamingos defender, Esther Ene Stephen, be invited home for special recognition following her contribution to Nigeria's historic triumph at the FIFA U-17 Women's World Cup in Morocco.

Alia disclosed this when he received the Commissioner for Youths, Sports and Creativity, Nick Eworo, and Chairman of the Benue State Football Association (BSFA), Paul Edeh, at Government House, Makurdi, at the weekend.

Speaking during the meeting, the governor acknowledged the enthusiasm football generates among supporters and the sentimental attachment people develop towards their favourite clubs.

In a lighter moment, Alia recalled with humour how someone once presented him with an Arsenal jersey bearing his name on the back, an experience he used to illustrate the passion football inspires among its followers.

He expressed hope that such enthusiasm could be harnessed to discover and nurture the abundant football talents across Benue, particularly in communities where opportunities for young players remain limited.

The governor recalled that the first edition of the competition under his administration, which he described as the best organised in the state's history, had produced talents who are today making Benue proud within Nigeria and beyond.

Ade-Ojo @ 88

'Golf, healthy lifestyle responsible for my fitness level'

By **Eniola Daniel**

OCTOGENARIAN, Chief Michael Ade-Ojo, has picked golf and a healthy lifestyle as the secrets to his enduring fitness and strength.

The chairman of Toyota (Nigeria) Limited, who is an avid golfer even at age 88, describes the sport as an essential part of his lifestyle.

Ade-Ojo demonstrated that age has not diminished his golfing ability at the weekend, when he took on the challenging course at Smokin Hills Golf Resort, Ilara-Mokin, Ondo State, during the Elizabeth Wuraola Ojo Toyota Golf Tournament organised by Toyota (Nigeria) Limited in honour of his late wife.

Speaking at the tournament, he expressed satisfaction with the impressive turnout of golfers from across the country, describing the event as a growing platform for celebrating his wife's life and legacy.

Wenger rejects chance to challenge Infantino for FIFA presidency

ARSENE Wenger has reportedly decided against challenging Gianni Infantino for the FIFA presidency, dealing a significant blow to those hoping for a change in leadership, reports *goal.com*.

The former Arsenal manager had been widely touted as the most viable candidate to unseat the incumbent before the fast-approaching nomination deadline.

With the deadline for nominations just four days away, BBC reports that Wenger has made a late decision not to enter the race. The 77-year-old currently serves as FIFA's chief of global football development, a position to which he was appointed by Infantino.

Although Wenger had been weighing up a bid to unseat his boss, he ultimately chose to walk away. His refusal comes despite intense lobbying from senior figures, including French president Emmanuel Macron, who reportedly contacted his compatriot in an unsuccessful attempt to convince him to stand.

While opposition to his leadership grows in Europe, Infantino has remained defiant about his standing in the game.

Solution

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Injured Lookman out as Super Eagles depart for must-win tie against Tanzania /47



Sound bites of 2027 campaigns

EACH election circle runs with its own character, headaches and supporting phrases. Towards 2027, one phrase stands out, 'Rig and Die.' In street parlance, this phrase means jungle punishment for electoral offenders. Also known as jungle justice, it warns those who plan to disrupt campaigns or rig elections that they may not enjoy the luxury of being processed under the rule of law. It's a shame that despite ample provisions regulating campaigns and elections, self-help has become a preferred option in some quarters to settle electoral disputes.

Over the years, at least since 1999, election merchants have perfected ways and means to amass votes they do not deserve. They do ballot-box stuffing, ballot-box snatching, tampering and mutilating the essential form EC8A, hijacking and diverting result collation from officially designated centres to fictitious locations where transparency is absent, vote buying, and other dubious methods.

Electoral offences have become endemic. Particularly because of the failure and most times, complicity of regulators. They fail to stay neutral, apply the laws and make electoral contests free and fair. For those who hold the shorter end of the electoral stick, resort to self-help is an expression of lack of confidence in the process. In contests where one party brazenly appropriates the purse and disburses without checks, enjoys undue advantage of the policing system and also exerts influence on the judiciary, there are chances that such exercise would lack fairness. It feeds the rig and die rhetoric, particularly in constituencies where the underdog contestant could boast of capacity and home advantage, despite official lopsidedness inherent in the system.

Unfortunately, the rig and die lingo is not a freshly-mint idea. It is also not limited to the streets. Political personalitiess in higher places and in times past have expressed versions of it in their quest to manufacture electoral advantage.

There was 'Do or Die'. Former President Olusegun Obasanjo is credited with this phrase. In February 2007, in Abeokuta, Ogun State, he told his party members that the election is a do or die affair, a matter of life and death. Perhaps, he thought it was a mere metaphoric expression to motivate his party. But it carried a different connotation among the grassroots, where loyalists handled the ballot boxes. It turned out that the 2007 general elections were adjudged very bad. Even the winner, President Musa Ya'Adua said so.

General Muhammadu Buhari, then of the Congress for Progressive Change (CPC), used the Hausa idiom, "the dog and the baboon would all be soaked in blood," to set the tone for the 2011 election. Human Rights Watch estimated more than 800 deaths were recorded post-election.

Goodluck Jonathan's slogan of March 2015, "my political ambition is not worth the blood of any Nigerian" toned down desperation and violence associated with the Fourth Republic elections. The man spoke genuinely from the heart, as he responded to war drums been beaten by those who wanted to unseat him. It was a lifesaver. Intelligence had claimed that foreign mercenaries had been hired to unleash terror. But Jonathan's disposition calmed the nerves.

Also in 2014, Rotimi Amaechi as a leader in APC once threatened, "if the PDP rig the election in 2015, we will not go to court. We will make the country ungovernable." In December 2010, former Vice President Atiku Abubakar also warned, that "those who make peaceful change impossible make violent change inevitable.

There was yet another warning by Buhari in February 2019, when he said he had given the military and police the order to be ruthless with thugs who snatch ballot boxes, promised election riggers "shoot at sight" in a national broadcast. One of his ministers at the time, Festus Keyamo, SAN, echoed the warning more furiously, that Buhari was 100 per cent correct.

Elections have always been fiercely contested. That's what makes today's rig and die slogan not particularly strange, and might require contextualisation to engage. In Delta State, former Deputy Senate President, Ovie Omo-Agele, is alleged to have popularised the phrase. But not too many people, including the INEC, paid serious attention until the idea was allegedly put to use in Asaba, Delta State, on November 7, 2026.

As the story was told, a one-million march/procession was organised by the Obidient/OK Movement on behalf of the Nigeria Democratic Congress (NDC), along Nnebisi Road, Asaba, in Delta North. There was then a clash between the Movement and elements suspected to belong to the All Progressives Congress (APC). One person was killed and five others injured, and 30 vehicles were vandalised. There has been endless blame trading between the parties, including the Delta State Government.

The police account of the violence as stated by the spokesperson, SP Bright Edafe, claimed that they had intelligence of likely violence and had invited the organisers to a security meeting. The police told the organisers to cancel the event and use a designated venue, which organisers allegedly ignored. The police said they responded to the distress call after the mayhem and took victims to hospital. The other accounts are too narrow and partisan to engage here.

Let it be stated that this is the campaign season and political parties and their supporters are encouraged by law to market themselves all over the places. The Electoral Act 2026 does not recommend that campaigns be restricted to indoors or designated places, as the Delta police canvassed. Campaigns are only forbidden at religious worship places, police stations and other public offices. Any party that prefers townhalls may as well do townhalls. Public processions and door-to-door are good avenues for parties to spread their messages.

> "Unfortunately, the rig and die lingo is not a freshly-mint idea. It is also not limited to the streets. Political personalitiess in higher places and in times past have expressed versions of it in their quest to manufacture electoral advantage."

The electoral Act (Sections 96(3)-(4) forbids the promotion, propagation of attacks on political parties, candidates, their programmes or ideologies. Campaigns are allowed in stadiums and open fields. But we are aware that some state governments deny opposition parties access to such public places. The police themselves are aware.

The Delta Police did not do well to ask political campaigners to cancel their programmes because of the likelihood of violence. If intelligence revealed the possibility of violence, the planners of such violence must have names and addresses. It is the responsibility of the law enforcers to nip violence in the bud by arresting and prosecuting the planners. It is also the job of law enforcement to protect political campaigners as stated in the Electoral Act. It is therefore a dubious and self-indicting argument by the police that they ordered a political campaign canceled. It is a dereliction of duty and the police should take the blame for the casualties.

INEC's response to the political violence in Delta and in other places is tepid. The Commission does not need to wait until people are killed before it steps in. INEC has powers to reprimand and sanction offenders, in partnership with law enforcement agencies. INEC must never be afraid to step on toes.



Why Delta is combustive

The Peoples Democratic Party (PDP) held sway in Delta politics from 1999 until 2025, when former Governor Ifeanyi Okowa defected to the APC along with Governor Sheriff Oborevwori and the entire state government machinery, including lawmakers and local government operatives. The implication of that move meant that the jurisdiction of Ovie Omo-Agege, as the undisputed opposition leader in the state, was set to unravel.

The former Deputy Senate President used to be a PDP man until he lost to Emmanuel Uduaghan in the governorship primary of 2007. He defected to the Labour Party in 2015, and won the Senatorial election for Delta Central. He moved to the APC in 2017, and was re-elected in 2019, and was rewarded with the office of Deputy Senate President of the Ninth Senate. Omo-Agege also became the most senior member of the APC in Delta State. In 2023, he ran for office of governor, but lost to Oborevwori. Yet, he remained the face of opposition in Delta. But when Okowa and others joined him in APC, on April 23, 2025, the dynamics changed.

The APC rule demanded that Omo-Agege surrender the leadership of the party to the Governor. It was like an occupation force. However, Omo-Agege played along until the primaries for 2027 were declared. He lost to incumbent Senator Ede Dafinone, but he claimed he won the primary "decisively." He then joined the NDC on May 28, 2026, where he won the ticket for Delta Central.

Omo-Agege has returned to be the face of the opposition in Delta. He is not the type of politician you could shave his head in his absence. You cannot take him for granted. He is sure that in a free and fair contest at the local level, he would do well. But he has federal and state forces to contend with. Hence the rig and die challenge. The same formula is being promoted in places where local elections are won by champions of the people, not by federal might.

That's why the polity is in a frenzy and combustive mood. The situation demands that the law enforcers should read the signs and monitor early warnings intelligently. They must be neutral and act decisively. They do not need to pander to the dictates of politicians who occupy government houses at Abuja and in states. So that they are not overwhelmed.

Lest we forget. Another reason "rig and die" has gained repeated mention in this election circle may be attributed to the bellicose attitude of Abuja. In December 2022, then candidate Bola Ahmed Tinubu of APC promoted the slogan of "grab it, snatch it, and run with it," during the campaigns. The phrase suggests taking by force. That's not democracy.

Towards 2027, President Tinubu again promoted the "all's fair in politics," ways and means. Observers are worried that sound bites from the country's leadership tend to promote violence. It is good that the Presidency has now issued a statement urging campaigns to be based on issues that promote welfare of the people. He also charged security agencies to confront thuggery.

Let's hope that's straight from the President's heart!

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