



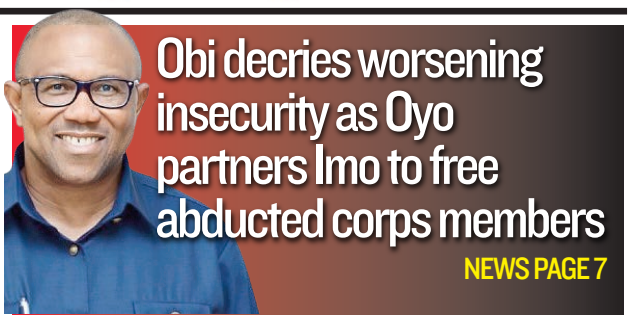
Minister condemns killing of 15 Borno farmers as Amnesty demands justice

NEWS PAGE 8



Civil servants hint at indefinite strike over welfare demands

NEWS PAGE 3



Obi decries worsening insecurity as Oyo partners Imo to free abducted corps members

NEWS PAGE 7

Overlapping budgets continue to muddle fiscal space, project delivery P6

Nigeria's practice of repeatedly **extending capital budgets** has created **overlapping fiscal years**. This muddle weakens financial accountability, stalls critical infrastructure execution, and burdens public contractors, requiring urgent transition to a single budget cycle and strict reporting discipline.

17.7%
Capital Implementation Rate

Only N3.1 trillion of the projected N17.58 trillion target was spent by Q3.



2022 2023 2024
Muddled Fiscal Timeline

Escalating Contractor Debt & Interest



N4 trillion
Backlog

Unpaid backlogs force contractors into costly credit restructuring.

Diluted Accountability & Cost Inflation



Running multiple budgets simultaneously obscures tracking and exposes projects to rising inflation.



FY 2025 FY 2026
Unified Single-Budget Cycle

Enforce a Unified Single-Budget Cycle



Eliminate budget overlaps and multi-year rollovers to ensure clean revenue and spending lines.

Mandate Timely Fiscal Reporting



Strict adherence to the Fiscal Responsibility Act for quarterly reporting and MTEF submission.

The Guardian
Conscience, Nurtured by Truth

How OPay tackles fraud, money laundering, protects customers

PAGE 45



Tributes pour in for *The Guardian* GM, Northern Operations, Nwanne
METRO PAGE 13

2027: Party disputes, defections, consultations top issues as 100-day countdown begins

NEWS PAGE 6



NGE calls for electoral reforms, prompt dispute resolution

NEWS PAGE 4

2027: PVCs will decide elections, not AK-47, Edo ADC tells APC

NEWS PAGE 7



Chairman, Heirs Holdings and Chairman-Designate of Seplat Energy Plc, Tony O. Elumelu (left); Immediate Past CEO, Seplat Energy Plc, Roger Brown; and Chairman, Seplat Energy Plc, Senator Udoma Udo Udoma; at a private dinner hosted by Mr Elumelu at his residence in honour of Mr Brown, in Lagos, at the weekend.

Gas commercialisation falters as 22 of 42 awardees struggle to develop flare sites

NEWS PAGE 3

Panorama

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SPOTLIGHT

Nigerian varsities climb global research rankings, now 48th worldwide

From **Owede Agbajileke, Abuja**
NIGERIAN universities have recorded a major improvement in global research rankings, with the country now placed third in Africa and 48th globally among 221 countries, according to the latest AD Scientific Index.
The latest ranking, refreshed on October 1, 2026, indexed 53,580 Nigerian scientists across 384 institutions, giving Nigeria the largest number of indexed researchers among Africa's three leading research countries.
A report by the Chairman of the Nigerian Tertiary Education Ranking Advisory Com-

mittee (NiTERAC), Prof. Peter Okebukola, said the latest figures pointed to growing research visibility across Nigeria's university system.
The University of Ibadan retained its position as Nigeria's best-ranked university, placing 889th among nearly 19,800 universities globally and within the top 4.5 per cent worldwide.

It remains the only Nigerian university in the global top 1,000.
The institution also improved from 904th position in the mid-August update to 889th in October, while retaining 14th position in Africa across the 2025, 2026 and 2027 editions.
The University of Nigeria, Nsukka, UNN, retained sec-

ond position nationally, ranking 1,227th globally and 31st in Africa.
Covenant University came third nationally, followed by the University of Lagos, Obafemi Awolowo University, University of Ilorin, Ahmadu Bello University, Nnamdi Azikiwe University and Bayero University.



Sustainability/CSR Manager, Nigerian Breweries Plc, Oluseye Olokun (left); Youth President, Ijora-Oloye Community, Adam Owolabi Aremu; Executive Director, Food and Beverage Recycling Alliance (FBRA), Agharese Onaghise; Regional Coordinator, Street Sweeping Sanitation, Lagos Central 2, Lagos Waste Management Authority (LAWMA), Temitope Adeleye, and Corporate Affairs Manager, Nigerian Breweries Plc, Lagos, Tayo Adelaja, during the NB@80 Cleanup Exercise held in commemoration of World Cleanup Day at Ijora-Oloye in Lagos, recently.

IPO: University students hail Dangote Foundation's free share initiative

UNIVERSITY students across Nigeria have welcomed the Aliko Dangote Foundation's Student Share Grant Initiative, describing it as a unique opportunity to participate in wealth creation and gain practical investment experience through the ongoing Initial Public Offering (IPO) of Dangote Petroleum Refinery and Petrochemicals FZE (DPRP).
As part of efforts to drive awareness and deepen financial literacy among young Nigerians, the Foundation over the weekend held an online engagement with campus journalists from tertiary institutions nationwide. The session focused on the Dangote Refinery IPO, the importance of financial education, responsible investing, and the opportunities available through Nigeria's capital market.
The Student Share Grant Initiative enables eligible students aged 18 years and above in public and private tertiary institutions to receive free DPRP shares after purchasing a minimum of 10 shares through the dedicated platform, ipo.alikodangotefoundation.org. For every qualifying subscription, the Foundation provides an additional 10 shares at no extra cost.

... DAY 4544

OUR GIRLS STILL MISSING

Tope Templer Olaiya,
News Editor
@TopeTempler



Temi Nkem wins Big Brother Naija season 11

By **Eniola Daniel**
TWENTY-ONE year old Temitope Chigbue known as Temi Nkem has been crowned the winner of season 11 of Big Brother Nigeria reality television show after 70 days in Big Brother House.
Temi considers herself bold, vibrant and impossible to ignore. The 21-year-old student from Lagos believes she represents what the show needs. She describes herself as a good listener and one who gives great advice.
Temi Nkem, Joshua Alekewumu known as Tram, Faith Gamde known as Sheba, Keren Bantai known as Bluethopia, Patrick Jumbo known as Ricky and Muudumbari Pop-Yornwin known as Barry, Amyr Yousufzai known as Aikou, Oyindamola Oshikoya known as Oyin and Flora Egbedi known as Flora made it to the final to compete for the grand prize.

The Show Ya Sef season officially premiered Sunday, July 26, 2026 as 24 housemates from across Nigeria entered Biggie's House, marking the start of what promises to be another compelling chapter of Africa's biggest reality television show.
The 24 housemates; 12 females and 12 males drawn from diverse backgrounds bring with them distinct personalities and strategies into this year's



Temi Nkem

edition themed "Show Ya Sef".
For weeks, they navigated Biggie's challenges, nominations and evictions as they competed for the grand prize of N160 million and the coveted title of Big Brother Naija Season 11 winner.
Mercedes and Martins became the first housemates evicted from Season 11, leaving 22 remaining housemates to continue the battle for the grand prize.
Yusuf, Bells, and Chimsom Chuka, exited the show on September 20, 2026 as the last housemates to be evicted from the show.
Keivo who was disqualified following a physical altercation with Tram and Nomy who was disqualified for repeated disobedience after refusing to wear an assigned punishment outfit became the 9th and 10th housemates to be disqualified from the show since it started in 2006.

RANDOM FACTS

- Fatima El Mansouri has emerged as Morocco's first female Prime Minister. The 50-year-old lawyer previously served as Mayor of Marrakesh, Minister of National Planning and a Member of Parliament.
- NBA has closed its only elite training academy in Africa located in Senegal, shifting global operations to its new facility in the UAE.
- People who feel an urge to correct other people's grammar are actually suffering from a form of OCD: Grammar Pedantry Syndrome.
- A flock of ravens is called an unkindness.

TODAY'S QUOTE

Remembering that I'll be dead soon is the most important tool I've ever encountered to help me make the big choices in life.

The only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle.

STEVE JOBS

Love is the absence of judgment.

If you think you are too small to make a difference, try sleeping with a mosquito.

DALAI LAMA

TODAY IN HISTORY

- **World Teachers' Day**
- **2025 - Nigeria**
Imisi emerged as winner of Big Brother Naija Season 10 walking away with the N150 million grand prize. The top 5 finalists were Koyin, Dede, Imisi, Sultana, and Kola after Kaybobbo, Isabella, Mensan, and Jason Jae were evicted from the show.
- **2023 - Nigeria**
Chicago State University affirmed validity of the diploma certificate presented to the Independent National Electoral Commission by Pres. Bola Tinubu.
- **2017 - USA**
Allegations of sexual harassment against film producer Harvey Weinstein published by the *New York Times*, started the #MeToo movement.
- **2011 - Thailand**
In the Mekong River massacre, two Chinese cargo boats were hijacked and 13 crew members murdered.
- **2011 - USA**
Steve Jobs, American businessman, co-founder and former CEO of Apple Inc., died of cancer at 56, leading to widespread global reaction on social media.
- **2006 - Sweden**
WikiLeaks, which uses its website to publish governmental, private data, corporate or religious documents that had previously been secret, was launched by Julian Assange.
- **2000 - Serbia**
Mass demonstrations in Belgrade led to the resignation of Serbian leader Slobodan Milosevic.
- **1990 - Australia**
After 150 years *The Herald* newspaper in Melbourne, Australia, was published for the last time as a separate newspaper
- **1989 - Tibet**
Tenzin Gyatso, 14th Dalai Lama, won the Nobel Peace Prize.
- **1962 - UK**
The first of the James Bond film series, based on the novels by Ian Fleming, *Dr. No*, was released in Britain. Also, *Love Me Do*, the Beatles' first single, was released in the United Kingdom.
- **1938 - Germany**
In Germany, under Nazi rule, Jews' passports were declared illegal.
- **1933 - Germany**
In Germany, the Nazis took total control of the press.
- **1905 - USA**
The Wright brothers pilot the Wright Flyer III in a new world record flight of 24 miles in 39 minutes.
- **1582 - Europe**
This day does not exist in Italy, Poland, Portugal and Spain, as the Gregorian calendar was introduced. In those countries, October 4 is followed by October 15.

CROSS WORD PUZZLE

1		2		3		4		5		6
						7				
8				9				10		
						11				
12	13		14		15			16	17	
								18		
19		20		21		22		23		24
		25								
26				27				28		
		29								
30				31						

• ACROSS

1. Works & Housing ex-Minister, (7).
5. City in Ondo State, (3).
7. Wet dirt, (3).
8. Laughing out loud, abbr., (3).
9. Town in Osun State, (3).
10. City in Oyo State, (3).
11. Strategic business unit, abbr., (3).
12. Seeming without end, (7).
16. Feel regret for, (3).
19. Beer barrel, (3).
21. Sokoto State Ex Governor, (7).
25. Toilet in U.K., (3).
26. Before now, (3).
27. Near-Earth Asteroid, abbr., (3).
28. Near-Earth Object, abbr., (3).
29. Lose intensity, (3).
30. Antilock braking system, abbr., (3).
31. Oyo State late Governor, (7).

• DOWN

1. Nigeria ex-Finance Minister, (5).
2. Not soft, (5).
3. Cumulative frequency graph, (5).
4. Gather together, (5).
5. Smell, (5).
6. Lagos scrap metals market, (5).
13. Born as, (3).
14. Learning-disabled, abbr., (2).
15. Whirlpool bath, (3).
17. River in south Wales, (3).
18. Washington, abbr., (2).
19. Gov. AbdulRazak's state, (5).
20. Superficial attractiveness, (5).
21. Australian pigeon, (5).
22. Tourist resort in Florida, (5).
23. Member of African people, (5).
24. Yoruba Queen, (5).

© Olulana Olukayode

Check page 47 for solution to the puzzle

Civil servants hint at indefinite strike over welfare demands

By Gloria Nwafor

THE Joint National Public Service Negotiating Council (JNPSNC) has advised the Federal Government to use the lull following its three-day warning strike to engage its leadership, warning that failure to address workers' demands could trigger a total strike in the coming weeks.

Meanwhile, many Federal Government workers have continued to express concern over the high income taxes deducted from their salaries monthly through the Pay As You Earn (PAYE) model.

For failure to address workers'

- Workers urge FG to reduce PAYE tax
- Tinubu's govt aloof, doesn't engage with NLC, Ajaero alleges

concerns, the President of the Nigeria Labour Congress (NLC), Joe Ajaero, alleged that President Bola Tinubu's administration is aloof and disconnected from NLC.

JNPSNC said the warning strike, which ended yesterday, was a demonstration of the growing dissatisfaction among public servants over rising fuel prices, declining purchasing power and the delay in commencing negotiations for a new national minimum wage due in 2027.

The National Secretary, Gbenga Olowoyo, told *The Guardian* that strategic meetings had commenced to sensitise public servants nationwide to the "next struggle" if the government fails to respond to the issues raised.

He said the council put compliance with the warning strike at about 65 per cent nationwide, noting that private sector workers were not part of the action.

There was full compliance in Akwa Ibom, Oyo, Osun, Kaduna, Sokoto and Gombe states, while partial compliance was recorded in other states, Olowoyo pointed out.

According to him, the strike has sparked public discourse, with members of the public describing it as a popular decision by the national leadership of the JNPSNC.

He also acknowledged the support of NLC, saying its President, Ajaero, had thrown his weight behind the three-day warning strike.

JNPSNC demands, he insisted, remain the reduction and stabilisation of fuel prices, an upward review of public servants' salaries and allowances, and the immediate constitution of a tripartite committee to negotiate the 2027 national minimum wage.

SPEAKING to journalists yesterday, the civil servants expressed frustration, given the country's economic situation. They demanded an immediate reduction in the PAYE deducted from their monthly salaries, lamenting that the large amount of tax deducted from their pay had reduced their purchasing power due to rising prices of goods and services.

Erica Eniola, a civil servant, urged the government to revisit

the issue of income tax, which had imposed a heavy burden on civil servants' finances.

She said the new minimum wage had not substantially improved the monthly earnings of government workers, yet the taxes remained high.

"Imagine a Level 15 officer with a monthly salary of less than N400,000 paying almost N60,000 tax. It is alarming. "Despite huge taxes deducted from salaries on a monthly basis, the government workers still pay Value Added Tax (VAT), and other forms of taxes on certain goods and services, making it multiple taxation," Emilia lamented.

Meanwhile, the Federal Government has begun a six-week review of Nigeria's tax reforms to address implementation gaps, ambiguities and unintended consequences. The exercise will review key areas of

the tax regime, including VAT thresholds, withholding tax, capital gains treatment, and multiple taxation, with recommendations expected to be included in the Finance Bill 2027.

Read the remaining story on www.guardian.ng

Amid poor pay, insecurity, UN, others project 50m teachers by 2030

By Gloria Nwafor

THE world will need an additional 50 million teachers by 2030 to meet global education needs, the United Nations Educational, Scientific and Cultural Organisation (UNESCO), International Labour Organisation (ILO), United Nations Children's Fund (UNICEF) and Education International have warned.

This was as the Precision, Electrical and Related Equipment Senior Staff Association (PERESSA) warned that poor pay, insecurity and inadequate welfare were eroding the teaching profession in Nigeria.

The international organisations said that 44 million would be needed to meet the projected requirement for universal primary and secondary education, while another 6 million teachers would be required for pre-primary education.

They made this known in a joint message issued to mark the 2026 World Teachers' Day (WTD), signed by the Director-General of UNESCO, Khaled El-Enany; the ILO Director-General, Gilbert Houngbo; the UNICEF Executive Director, Catherine Russell; and the Education International General Secretary, David Edwards.

The organisations said addressing the global teacher shortage required not only recruiting new teachers but also retaining experienced educators by making teaching a motivating, rewarding and sustainable career.

They stressed the need for high-quality initial teacher education, continuous professional development and safe and supportive working environments, while urging governments to trust teachers' professional judgment and include their experience in shaping education policies.

Read the remaining story on www.guardian.ng



Chief of Staff to the President, Femi Gbajabiamila (left); Oba of Lagos, Rilwan Akiolu I; President Bola Tinubu and Lagos State Governor Babajide Sanwo-Olu during the President's visit to the Oba in his palace at Iduganran, Lagos, yesterday.

Oil production increased by 80% in three years, says FG

From Joke Falaju, Andrew Oota (Abuja) and Silver Nwokoro (Lagos)

CRUDE oil production has increased by 80 per cent, hitting 1,824,000 barrels in the last three years, the Minister of State for Petroleum Resources, Heineken Lokpobiri, has said.

Consequently, the Socio-Economic Rights and Accountability Project (SERAP) urged President Bola Tinubu to direct an investigation into over N94.4 billion in public funds allegedly diverted, unremitted, unaccounted for or irregularly spent by the Midstream and Downstream Gas Infrastructure Fund (MDGIF) and the Nigerian Upstream Petroleum Regulatory Commission (NUPRC).

Apparently suspecting that the 'missing' funds were diverted to 2027 polls campaign activities, the presidential candidate of the African Democratic Congress (ADC), Atiku Abubakar, called on Tinubu to publish the contracts, payments and re-

Atiku, SERAP urge Tinubu to probe NNPC's N11.2tr books, unremitted N94.4b

sults and disclose who is funding his re-election activities.

The minister, during an interactive session with select media organisations from the Niger Delta at the Bayelsa State Government House, said: "When he took over the office, Nigeria's crude oil production was less than one million barrels per day of crude and condensate."

The revelation followed commendation by the Chief Executive Officer of Rehoboth Media, Susie Ogun, of President Tinubu for the progress and greater stability in Nigeria's petroleum sector, citing reforms, increased production, investments, and renewed activity across the industry.

Meanwhile, Lokpobiri, during his interaction with the media executives, said, "before this government came, there was zero investment in Nigeria's oil and gas sector for over 10 years; but today, 60 per cent of investments are coming to Africa in the oil and gas sector."

Speaking on the President's effort to increase rig counts, he said: "When this government came, there were fewer than 10 active rigs. As of today, we have over 70 active rigs. That shows enormous activity and investment going on in the oil and gas sector."

Reacting to concerns that proceeds from subsidy removal were not being judiciously used, Lokpobiri explained that most of the proceeds were shared among the three tiers of government. He emphasised the need for citizens to hold their state and local governments accountable.

He said: "Today, we are sharing over N2 trillion. That is why the 27 states that couldn't pay salaries before this government came can now comfortably pay salaries and pensions and then execute capital projects. What people have failed to do is hold their state governments accountable."

At the federal level, he added,

the funds are targeted at new initiatives such as student loans, social investments, CNG, among other programmes.

SERAP said the allegations were contained in the 2024 (Volume 2) Annual Report of the Auditor-General of the Federation, published on August 7, 2026, covering various periods between January and December 2023 and ending on December 31, 2024.

Read the remaining story on www.guardian.ng

Gas commercialisation falters as 22 of 42 awardees struggle to develop flare sites

FG banks on \$3.5b investment, threatens action over gas flaring, methane emissions

From Kingsley Jeremiah, Abuja

THE Federal Government has warned that companies awarded access to Nigeria's flare gas resources must demonstrate tangible progress in commercialising the gas or risk losing their awards, as it steps up efforts to eliminate routine gas flaring and attract billions of dollars in fresh investment into the sector.

Minister of State for Petroleum Resources (Gas), Ekperikpe Ekpo, disclosed that of the 42 companies awarded contracts under the Nigerian Gas Flare Commercialisation Programme (NGFCP), about 20 had made significant progress, leaving roughly 22, or 52.4 per cent, yet to reach that level.

Ekpo said the assessment was based on the latest report he requested from the Nigerian Upstream Petroleum Regulatory Commission (NUPRC) regarding the awardees' activities.

The minister said some investors had encountered resistance in gaining access to flare sites, but insisted that companies could either develop the technology required to capture flared gas or allow qualified investors with the capacity to commercialise it.

The development comes weeks after NUPRC warned that flare gas awardees could lose their permits if they failed to utilise the sites. The commission said it evaluates awardees one year after an award to determine whether considerable progress has been made and could revoke awards where progress is insufficient.

The *Guardian* earlier reported that over N521.87 billion was collected in gas-flaring penalties in 2025, a development that failed to end routine flaring.

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NGE calls for electoral reforms, prompt dispute resolution

NIGERIAN Guild of Editors (NGE) has called for far-reaching constitutional and electoral reforms to strengthen Nigeria's democracy, including the introduction of a 50 per cent threshold for presidential elections and the resolution of electoral disputes before the swearing-in of

Falana urges FG to cut petrol price amid global oil disruptions

By **Yetunde Ayobami Ojo**

HUMAN rights lawyer and Senior Advocate of Nigeria (SAN), Femi Falana, has called on the Federal Government to reduce the price of Premium Motor Spirit (PMS), citing rising global oil prices and local production realities.

Falana made the call in a statement issued under the aegis of the Alliance on Surviving COVID-19 and Beyond (ASCAB) on October 4, 2026, where he highlighted the impact of the ongoing conflict between the United States and Iran on global crude oil supply.

According to him, disruptions to shipments through the Strait of Hormuz have pushed crude oil prices above \$100 per barrel, with implications for economies worldwide. He noted that the uncertainty surrounding the conflict could prolong instability in global energy markets.

Uzodimma demands lower transport fares from CNG savings

From **Terhemba Daka, Abuja**

CHAIRMAN of the Progressive Governors' Forum (PGF), Hope Uzodimma, has challenged transport operators to pass the savings from Compressed Natural Gas (CNG) to commuters by reducing fares, saying the benefits of President Bola Tinubu's reforms must be felt directly by Nigerians.

Uzodimma said it would be unfair for transport operators to enjoy lower operating costs from CNG without reflecting the savings in the fares charged to passengers.

The Imo State governor spoke after briefing President Tinubu on developments in the country and the activities of the Progressive Governors while the President was away on working leave.

He said the governors had taken their cue from the President's recent broadcast and were shifting their focus from explaining the reforms to ensuring that Nigerians begin to experience their dividends.

declared winners.

The guild also called for reforms to the process of appointing the chairman of the National Commissioners and Resident Electoral Commissioners of the Independent National Electoral Commission (INEC), as well as State Electoral Commissioners.

The resolutions were contained in the communiqué issued at the end of the 22nd All Nigeria Editors Conference (ANEC 2026), held in Enugu from September 24 to 26, 2026 and signed by Eze Anaba and Onuoha Ukeh, President and General Secretary, respec-

tively.

The conference, which had the theme, "The Ballot, the Media and the Task of Keeping Democracy Alive," was chaired by the Obi of Onitsha, Igwe Nnaemeka Alfred Achebe, while the Archbishop Emeritus of Abuja, His Eminence John Cardinal Onaiyekan, delivered the keynote address.

The Vice President, Senator Kashim Shettima, participated virtually as Special Guest of Honour, while the Enugu State Governor, Dr Peter Ndubuisi Mbah, was the chief host.

More than 500 editors,

publishers and senior media practitioners from print, broadcast and digital platforms, as well as political, traditional, religious, academic, regulatory and development-sector leaders, attended the conference.

The guild said the conference examined the challenges confronting Nigeria's electoral democracy, particularly the threats posed by artificial intelligence, misinformation, disinformation, electoral insecurity and declining public confidence in the electoral process ahead of the 2027 General Elections.

According to the commu-

niqué, the guild observed that while the ballot remained the principal instrument through which citizens exercise their sovereign will, its value depended on credible information, public confidence in the electoral process and the assurance that votes would be properly counted and respected.

It identified voter apathy as a product of several factors, including poor governance, electoral violence and intimidation, administrative shortcomings, declining public confidence and concerns over the relationship

between electoral outcomes and subsequent judicial decisions.

The editors expressed concern that judicial interventions in some electoral disputes had created the perception among sections of the public that court decisions could overturn outcomes recorded at the ballot box.

The guild, however, stressed the need to respect judicial independence, while calling for electoral adjudication that is timely, transparent, predictable and impartial, with genuine electoral irregularities appropriately addressed.



Katsina State Governor, Dikko Radda (left) with Vice President, Kashim Shettima, when Shettima arrived in Katsina to commission some projects, yesterday.

Stakeholders proffer solutions to fake drugs, circulation

By **Ijeoma Nwanosike and Opeyemi Babalola**

STAKEHOLDERS in Nigeria's pharmaceutical and consumer protection sectors have called for stronger border controls, tighter regulation of the drug supply chain and increased consumer education to curb the circulation of fake and substandard drugs and other products in the country.

Speaking on a national TV

NAFDAC woos global partners as local gap stalls WHO Level 4 ambition

programme over the weekend, the stakeholders said weak border surveillance, illicit supply chains and weak enforcement remained the key challenges undermining efforts to keep counterfeit and unsafe products out of the Nigerian market.

The Chairman of the Pharmaceutical Wholesalers and Distributors Association of Nigeria (PWDAN),

Oghenechuko Oamaruaye, said one of the immediate steps the government must take, as part of efforts to prevent fake drugs from entering the country, is to fully implement the National Drug Distribution Guideline approved in 2012.

He explained that the guideline was designed to establish a defined route for the movement of medicines and other healthcare prod-

ucts from manufacturers and importers through wholesalers and distributors to pharmacies and hospitals.

He further said implementing the guideline would also help the government to distinguish between the legitimate pharmaceutical supply chain and the parallel networks through which illegal products are distributed.

Nigeria hits 71% satisfaction index amid power, transport complaints

By **Adeyemi Adepetun**

NIGERIA's national customer satisfaction score has surged to an all time high of 71 per cent, even as service quality continues to falter in critical sectors such as power and public administration.

This paradox was revealed in the 2025 State of Customer Service in Nigeria Report, released by the Nigeria Customer Service Index (NCSI) group as part of activities marking the country's 66th independence anniversary and the 2026 Customer Service Week.

The report, powered by the West Africa Association of Customer Service Professionals (WAACSP), marked the third edition of the index since its debut in 2023. It provided a national benchmark of customer satisfaction, service delivery, and consumer sentiment across 12 major economic sectors, based on 21,387 responses rating more than 1,500 organisations nationwide.

The headline figure of 71 per cent reflected a steady year on year climb from 61 per cent in 2023 and 67 per cent in 2024. Yet, beneath

this national optimism lies a troubling reality: nine of the 12 sectors recorded lower scores than the previous year, underscoring widespread dissatisfaction with service quality.

The e-commerce sector emerged as the standout performer, posting a remarkable 75 per cent score, up 15 points from 2024. Real estate followed with 72 per cent, while telecommunications managed a modest one point gain. In sharp contrast, transportation, power, and the public sector suffered steep declines, with contractions of 13, 10, and 10

points, respectively. The power sector (51 per cent) and public sector (53 per cent) ranked lowest overall.

Across all sectors, customer trust emerged as the number one priority, ranging from 71 per cent in power to 90 per cent in e-commerce. Hospitality recorded the strongest positive public impression at 69 per cent, while negative sentiment was highest in the public sector (44 per cent) and power (43 per cent). These findings highlight the widening gap between customer expectations and actual service delivery.

Afreximbank asks govts to strengthen financial institutions

Egyptian President advocates dialogue against confrontation

By **Helen Oji**

PRESIDENT and Chairman of the Board of Directors of African Export-Import Bank (Afreximbank), Dr George Elombi, has urged African governments to protect and strengthen the financial institutions they own.

He said greater commitment to these institutions was needed to ensure they could support the continent's economies during periods of crisis.

Elombi, who made the call yesterday at the opening ceremony of the Alamein Africa Forum 2026 in New Alamein, Egypt, stated that there was a need for African leaders to take greater responsibility for the institutions they had created and capitalised on.

Elombi said the issue confronting Afreximbank was bigger than its credit rating, arguing that it was fundamentally about whether Africa would be allowed to own and direct its financial institutions or whether such ownership would exist only on paper.

2027: Adebayo promises premium pay for teachers

By **John Akubo, Abuja**

PRESIDENTIAL candidate of the Social Democratic Party, Adewole Adebayo, has promised to overhaul Nigeria's teaching profession and make teachers among the most valued workers in the country.

Adebayo said the education crisis could not be solved by building schools alone.

He argued that the welfare, motivation and professional standing of teachers must become central to government policy.

The SDP candidate made the remarks in his message to Nigerian teachers, marking the 2026 World Teachers' Day.

In a statement signed by the Head, Directorate of Media and Communications.

Afe Babalola urges varsity graduates to embrace agriculture as profession

- To establish Farmers House in partnership with Ekiti govt
- Awards N11.2m to best farmers in state

From Ayodele Afolabi, Ado-Ekiti
FOUNDER and Chancellor of Afe Babalola University, Ado-Ekiti (ABUAD), Aare Afe Babalola, has called on more Nigerians, particularly youths and university graduates, to embrace agriculture as a viable profession and means of livelihood.

This was just as he awarded N11.2 million to the best farmers in Ekiti State.

Babalola disclosed this at the weekend during the grand finale of the 2026 edition of the yearly Afe Babalola Agricultural Expo in Ado-Ekiti.

He expressed concern that many Nigerians, particularly youths, had abandoned farming for white-collar jobs, menial jobs and other activities, warning that the trend could worsen hunger and poverty.

Babalola, who lamented the level of insecurity, including kidnapping, robbery and attacks on farmers, which he said had discouraged people from going to their farms, said that efforts were under way to establish the Ekiti Farmers' House in Ado-Ekiti, in partnership with the state government and the 16 local councils.

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

Adeboye urges Nigerians, leaders to embrace purposeful lives, service

Cleric prayed for me, confident of my victory, says Sowore

By Isaac Taiwo
THE General Overseer of The Redeemed Christian Church of God (RCCG), Enoch Adejare Adeboye, has urged leaders and Nigerians to live purposeful lives and render service that is acceptable before God and society.

Adeboye gave the charge yesterday, during the October 2026 thanksgiving service themed "Acceptable Service," held at the RCCG Headquarters, The Throne of Grace, Ebute-Metta, Lagos.

He said Nigerians were created to serve, but stressed that the motive and quality of such service remained important.

Sanwo-Olu also expressed optimism that Nigeria would flourish despite its challenges, assuring that Lagos State would remain "the Centre of Excellence, aquatic splendour and a haven for every family."

Sowore called for peace, progress and unity among Nigerians, irrespective of religious differences.

He said that Adeboye prayed for him and expressed confidence in his victory ahead of the 2027 presidential election.

Former Minister of Police Affairs, Musliu Obanikoro, urged Nigerians to focus their prayers on national greatness, stressing that a prosperous Nigeria would benefit all citizens.

Osun \$13.9m Arbitration Debt: Adeleke, APC trade blame over restrictions on state accounts

From Timothy Agbor and Oluwole Ige, Osogbo

THE camps of Governor Ademola Adeleke and the opposition All Progressives Congress (APC) have traded blame over a court order freezing Osun State Government bank accounts over a \$13.9 million arbitration award.

Justice D.E. Osiagor of the Federal High Court, Lagos, had ordered commercial banks to place a "Post No Debit" restriction on accounts operated by the Osun State Government in favour of Gamji Nigeria Company Limited.

The order followed an application filed by Gamji through its counsel, Yunus AbdulSalam (SAN), in suit marked FHC/L/CS/1233/2026. A Certified True Copy (CTC) of

State govt faults outcome, files application to vacate court order

the ruling showed that the company is seeking to preserve \$13,924,343.32 and N157.5 million awarded to it after an arbitration proceeding arising from water infrastructure projects in Ilesa West Local Council.

Financial institutions affected include GT Bank, Access Bank, First Bank, Zenith Bank, UBA, Ecobank, Fidelity, Stanbic IBTC, Sterling Bank, Union Bank and Wema Bank, among others.

According to the affidavit filed in support of the motion, the dispute stemmed from two contracts awarded to Gamji by Osun State Government in June 2017 for water infrastructure works under a Federal Ministry of Finance-facilitated Islamic

Development Bank loan.

The projects involved construction of transmission mains, booster pump stations (Slot 1) and water reservoirs (Slot 2) for Ilesa West Water Supply and Sanitation Project. Meanwhile, the order has triggered political brickbats as an APC chieftain, Akin Adeyi, accused the Adeleke administration of lacking integrity and allowing the water project case to deteriorate, insinuating financial mishandling.

But Senior Special Assistant to the Governor on Bureau of Social Services, Bello Sheriff, described the court order as a legacy matter predating Adeleke.

Sheriff said the contract was awarded during former Governor Rauf Aregbesola's

administration, while former Governor Gboyega Oyetola's administration terminated it, leading to litigation. Both administrations were APC.

Director of Media and Information, Osun APC, Kola Olabisi, said: "Governance is a continuum. Any government in place at any particular point in time inherits assets and liabilities. Apportioning blame on the past administration(s) by the incumbent government is misplaced. In view of this, the Governor Ademola Adeleke-led administration should devise a means of carrying its cross."

The opposition said Adeleke's government lacked proactiveness to have watched the matter linger until accounts were frozen.



Lagos State All Progressives Progress (APC) deputy governorship candidate, Damilola Sonayon-James (left); Deputy Governor of the state and APC governorship candidate, Dr Obafemi Hamzat; wife of Lagos State Governor, Dr Ibijoke Sanwo-Olu, and her husband, Babajide Sanwo-Olu, during a service to Nigeria's Independence Day at The Redeemed Christian Church of God (RCCG) Headquarters in Ebute Metta, Lagos, yesterday.

Experts task investors to leverage infrastructure devt for higher returns

By Bertram Nwannekanma and Victor Gbonegun

EXPERTS have urged investors in the real estate sector to pay close attention to infrastructure development, saying areas along emerging road, rail and other infrastructure corridors are likely to become the next major value zones for property investment.

They also advised investors and developers to move beyond land speculation and focus on productive develop-

ment, innovation and long-term value creation, while paying close attention to the legal and regulatory requirements governing the sector.

The experts spoke at a real estate expo organised by Ikoyi Club 1938 as part of activities marking the club's 88th anniversary.

The Founding Partner of M.I. Okoro & Associates and an associate of the firm, Dr Meckson Okoro, who led discussions at the event, said infrastructure, including

roads, rail, power, water, drainage, security and digital connectivity, determines the value of real estate.

Okoro, who spoke on the theme, "The Future of Real Estate: Investment, Innovation and Wealth Creation," said Nigeria had enormous opportunities in the sector, driven by rapid urbanisation, population growth, housing demand and expanding infrastructure.

He said investors should

focus on turning opportunities into productive assets rather than merely acquiring land and waiting for prices to rise.

He, however, warned that technology could also facilitate fraud through fake listings and doctored title documents, stressing that professional judgment, integrity and proper due diligence must remain central to real estate transactions.

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

2027: Sowore vows to restore fuel subsidy, jail corrupt officials

THE presidential candidate of the African Action Congress (AAC), Omoyele Sowore, has promised to reverse the removal of the fuel subsidy on his first day in office if elected president in 2027.

He also vowed to prosecute and jail public officials found guilty of corruption.

Sowore, who proposed multi-level policing, greater autonomy for states and a review of the country's economic direction, said restoring the subsidy would be among the immediate measures his administration would take to

Hashim, Adebayo's economic ideas deserve attention, says Ajaero

ease the burden on Nigerians.

He spoke during a media interview in which he outlined his positions on fuel subsidy, insecurity, state police, restructuring, the economy and corruption.

According to him, although he does not believe in subsidy as a long-term economic policy, he would restore the arrangement that previously kept petrol prices at about N400 or less pending the introduction of what he described as a better system.

The AAC presidential candi-

date said his administration would also make insecurity a priority, declaring support for policing at different levels of the federation.

He said that a genuine federal system should provide for federal, state, city, town and other forms of policing, subject to common national standards.

However, he said training for all police formations should be centrally coordinated to ensure compliance with national standards, while the federal police should have

powers to intervene where state police become rogue or violate citizens' rights.

Sowore said his concern over state policing was the possibility of abuse, particularly given what he described as human rights violations associated with some quasi-security and vigilante structures.

He also proposed that police remuneration should be funded directly from security votes currently controlled by state governors.

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Experts seek urgent action to tackle antibiotic resistance

By Opeyemi Babalola

RESEARCHERS and health experts have called for greater efforts to take scientific findings on antimicrobial resistance beyond university lecture halls and laboratories, warning that research will have limited impact if the knowledge does not reach healthcare workers, farmers, policymakers and the wider public.

A microbiologist at the University of Ibadan (UI), Dr Abimbola Olumide Adekanmbi, made the call while delivering a lecture at the weekend titled "Antibiotic Resistance Through the One Health Lens: A Mosaic of Aces and Offsides."

Adekanmbi said that tackling antimicrobial resistance requires more than producing research papers, stressing the need to translate scientific knowledge into practical action and public understanding.

He said the same principle applies to antimicrobial resistance, which is driven by interconnected activities involving humans, animals and the environment.

One major cause, he noted, was the unnecessary use of antibiotics.

"Some people take antibiotics without having any infection. Someone may have a headache and think, 'the best thing is to take antibiotics,'" he said.

Such unnecessary exposure, he stated, gives microorganisms opportunities to adapt and develop resistance, potentially making the drugs ineffective when they are later needed to treat genuine infections.

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

Foundation decries health gaps, stigma against people with Down Syndrome

By Glory Sunday

THE Down Syndrome Foundation Nigeria (DSFN) has flagged gaps in access to healthcare and persistent stigma facing people with Down Syndrome, calling for greater attention to their health and wellbeing as it marked its 25th anniversary.

The Foundation made the call during a two-day free medical outreach held at its headquarters in Fagba, Lagos, where children and young adults with Down Syndrome, their families and members of the public received health checks and medical assessments, among others.

A family physician with the Lagos State University Teaching Hospital (LASUTH), Dr Joseph Esuola, said the exercise showed that some of the participants had health needs beyond Down syndrome, with cases including stroke and hearing-related conditions identified during the screening.

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

Overlapping budgets continue to muddle fiscal space, project delivery

By Isaac Chibuike

WITH the 2025 capital budget now running alongside the 2026 appropriation, Nigeria's evolving capital budget rollover culture is deepening concerns over fiscal discipline, project monitoring and financial accountability.

The latest extension means the 2025 capital budget, originally scheduled to end on December 31, 2025, will remain active until December 31, 2026, a year after its initial deadline and despite the passage of the 2026 Appropriation Act.

The extension risks compromising fiscal accountability, a challenge that is consistently associated with yearly budgets and weakening project delivery, monitoring and reporting.

Last week, the Senate and House of Representatives passed a bill extending the implementation of the 2025 capital budget for the fourth time.

The Presidency had argued that the extension would enable ministries, departments and agencies (MDAs) to complete ongoing projects and utilise funds already appropriated.

The Senate President, Godswill Akpabio, similarly argued that allowing the budget to lapse could leave more projects abandoned, particularly those for which contractors were yet to receive full payment.

But the latest extension has also revived concerns about the gap between President Bola Tinubu's commitment to fiscal reforms and actual budget execution.

While presenting the 2026 budget in December 2025, Tinubu promised that Nigeria would move to a single budget and revenue cycle by March 31, 2026, declaring that there

- **2025 capital budget extended for fourth time to December 2026**
- **Experts warn of weaker accountability, rising project costs**
- **Nine-month capital budget performance records 17%**
- **Contractors, investors face uncertainty as projects spill into new budgets**

would be "no overlaps, no excuses and no rollovers."

Ahead of the presentation of the 2026 budget, he wrote to the National Assembly to re-enact the 2024 and 2025 budgets as part of his commitment to ending budget overlap and adopting a single budget.

Persistent multiple budget administration continues to raise questions about Nigeria's ability to implement annual budgets within approved timelines and deliver infrastructure projects.

In his 2026 budget speech, Tinubu disclosed that the Federal Government generated N18.6 trillion in revenue by the third quarter of 2025, representing 61 per cent of its target, while

expenditure stood at N24.66 trillion or 60 per cent of the target.

However, the 2025 Third Quarter Budget Implementation Report by the Budget Office of the Federation showed that capital expenditure stood at only N3.1 trillion, about 17.7 per cent of the projected N17.58 trillion, in the first nine months of the year. That left a shortfall of N14.48 trillion, a deficit that is consistent with recent historical trends.

The Budget Office attributed the weak performance to limited resources, the bottom-up cash-release process, among others.

The government had also prioritised the completion of pro-

jects inherited from the 2024 budget, with only N2.23 trillion released for such projects by June 2025.

A report by the Policy and Legal Advocacy Centre (PLAC) said N5.71 trillion in unfinished projects from the 2025 budget was carried into the 2026 appropriation, highlighting the severity of budget rollover.

Experts have warned that the overlapping budgets make it harder to track appropriations, releases and actual expenditure, while creating uncertainty for contractors, businesses and investors dependent on government-funded infrastructure.

For Head of Research and Strategy at GTI, Abiodun Ogun-

niyi, keeping budgets open across multiple fiscal years weakens accountability because it becomes more difficult to establish a clear link between appropriations, releases, expenditure and completed projects.

"When a budget remains open across multiple fiscal periods, it becomes harder to establish a clean link between appropriation, releases, expenditure, and physical project completion," he said.

Ogunniyi noted that only N3.1 trillion, or 17.8 per cent, of the 2025 capital budget had been implemented by the third quarter, partly because the government was prioritising unfinished projects from 2024.

"New projects compete for scarce fiscal space with inherited commitments," he said.

Ogunniyi warned that prolonged project implementation could expose government

and contractors to higher construction costs as inflation and exchange-rate movements increased the cost of materials and financing.

While acknowledging that extensions could prevent waste when projects were close to completion, he warned against using rollover as an administrative tool for addressing the structural problems responsible for weak budget execution.

The Managing Director of Cowry Asset Management, Johnson Chukwu, said overlapping budgets had made it difficult to determine the level of implementation of individual appropriations and increased the risk of duplicated expenditure.

He said the absence of clear distinctions between funds allocated under the 2025 and 2026 budgets could also complicate the work of anti-corruption agencies seeking to track expenditure and establish value for money.

A development policy expert and Managing Director of Macrostrat Nigeria Limited, Dr Justin Amase, said running two active capital budgets signals serious weaknesses in public finance management. In his view, the practice "translates to a potential institutional crisis", with repeated rollovers linked to procurement bottlenecks, delayed cash releases and the inability of MDAs to execute projects within approved timeframes.

Amase said the September 29 legislative approval of the fourth extension, through clause-by-clause consideration in a single day, illustrated how the budget cycle had become increasingly flexible.

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Coordinator, NACOMYO, Ekiti State, Yusuf Oladele (left); Co-Chairman, Ekiti at 30 Planning Committee, Senator Babafemi Ojodu; Ekiti State Governor, Biodun Oyebojani; Grand Imam, Ekiti State and President-General, League of Imam and Alfas, Southwest, Edo and Delta States, Sheikh Jamiu Bello Kewulere; Senate Leader, Opeyemi Bamidele; and Chief of Staff to the Governor, Oyeniyi Adebayo; during the Jumat thanksgiving service held to mark the commencement of activities for Governor Oyebojani's second term inauguration at the Central Mosque, Ado-Ekiti at the weekend.

2027: Party disputes, defections, consultations top issues as 100-day countdown begins

From Seye Olumide (Lagos) and Sodiq Omolayo (Abuja)

THE Independent National Electoral Commission (INEC) will tomorrow begin the 100-day countdown to the 2027 general elections with a world press conference and national stakeholders' meeting in Abuja, as political activity intensifies amid party disputes, defections and consultations ahead of the polls.

The event will provide an opportunity for the commission to give updates on its preparations for the polls, including the voters' register, candidate nominations, logistics and measures being put in place to safeguard the integrity of the electoral process.

In a statement yesterday by the Chief Press Secretary and Media Adviser to the INEC Chairman, Adedayo Oketola, the commission said the event would also provide a platform for engagement with major stakeholders in the electoral process.

"The event will be addressed by INEC Chairman, Prof Joash Amupitan, SAN, alongside other key stakeholders involved in the electoral process. The na-

- **AA accuses INEC of disobeying court judgment over party leadership**
- **Tinubu holds meetings with political, traditional, business leaders in Lagos**

tional stakeholders' meeting underlines the Commission's commitment to absolute transparency, proactive public communication, and collaborative engagement with key actors in the electoral ecosystem."

According to the Commission, political party leaders, security agencies under the Inter-Agency Consultative Committee on Election Security, members of the diplomatic corps, development partners, civil society organisations, observer groups, disability rights advocates, religious and traditional leaders, youth organisations and media executives are expected at the meeting.

The meeting comes as preparations for the 2027 elections enter a critical phase.

INEC's timetable fixes February 20, 2027, for the presidential and National Assembly elections, while the governorship and State Houses of Assembly elections are scheduled for March 6, 2027.

The commission had earlier outlined a series of activities leading to the polls, includ-

ing party primaries, candidate nominations and other pre-election processes. The electoral calendar is being implemented under the legal framework governing the 2027 elections.

Amupitan, who assumed office as INEC chairman in October 2025, has said the commission's mandate is to deliver free, fair, credible, transparent and inclusive elections.

Tomorrow's engagement will therefore bring the commission together with political parties, security agencies and other stakeholders as the election calendar moves towards the February and March 2027 polls.

The event will be held at the Bola Ahmed Tinubu International Conference Centre in Abuja from 10:00 a.m.

The commission added that attendance would be strictly by invitation, while accredited media representatives and guests would be required to present their invitation cards or accreditation badges at security checkpoints.

"The event will be broadcast

live on major national television networks and streamed on INEC's official social media platforms."

AA accuses INEC of disobeying court judgment

MEANWHILE, the National Chairman of the Action Alliance (AA), Kenneth Udezze, has said the planned world press conference by INEC is a dangerous threat to the general elections.

He said the conference is a mockery of the rule of law in Nigeria.

In a statement he signed, Udezze said: "We state categorically that this conference is a jamboree of bias and an exercise in futility if the authentic leadership of the Action Alliance, affirmed by the Court of Appeal, the superior court of record, is deliberately excluded.

"It is settled law that INEC cannot come to equity with unclean hands. How can an institution that claims neutrality, transparency and independence be trusted with pre-election and post-election litigations when it openly disobeys and treats with contempt sub-

sisting and binding judgments of the Court of Appeal, which affirmed the Udezze-led National Executive as the authentic leadership of the Action Alliance? "We condemn in the strongest terms this exclusionary and partisan World Press Conference."

"No stakeholders meeting on 2027 is credible or complete without the authentic AA leadership under Chief Udezze."

Udezze said the Chairman of INEC, Prof Joash Amupitan, being a Senior Advocate of Nigeria, knows that a Federal High Court cannot overrule the Court of Appeal.

He said: "We demand he immediately correct this anomaly and demonstrate respect for the Rule of Law."

"INEC must publicly explain to Nigerians why it is choosing which court order to obey."

"INEC must immediately withdraw recognition from imposers and give full effect to the Court of Appeal judgments by recognising and publishing the candidates duly nominated by the Udezze-led NEC."

"If INEC continues on this path of illegality and selective justice, Nigerians should not be deceived; the 2027 elections are al-

ready compromised from the source. You cannot build a credible election on a foundation of disobedience to the law."

"The Action Alliance under Chief Udezze remains the authentic and lawful Action Alliance and will not be cowed or excluded by any jamboree."

Tinubu meets Lagos monarch, political leaders, business figures

PRESIDENT Bola Tinubu's return to Lagos from France has been followed by meetings with political leaders, traditional rulers and business figures as political parties intensify preparations for the 2027 general elections.

Tinubu returned to Lagos on September 29 after his European trip, with the Presidency saying he would hold strategic meetings with political leaders and associates during his stay.

Since his return, the President has received Vice President Kashim Shettima, Senate President Godswill Akpabio, Plateau State Governor Caleb Mutfwang and prominent businessmen Aliko Dangote and Abdul Samad Rabi'u at his Ikoyi residence.

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2027: PVCs will decide elections, not AK-47, Edo ADC tells APC

From Joseph Kanjo (Benin) and Andrew Oota (Abuja)

THE Edo State chapter of the African Democratic Congress (ADC) has replied to the All Progressives Congress (APC) over a threat in the forthcoming 2027 elections. Following a video circulating online, the state Chairman of the party, Jarrett Tenebe, threatened to use an AK-47 on whoever fails to vote for the party, especially President Bola Tinubu. The ADC insisted that Permanent Voter Cards would determine winners of the elections and not AK-47 rifles. Speaking during a meeting at the weekend in Ewohimi, Esan South-East Local Council Area of the state, where candidates for the state and National Assembly elections in Edo Central Senatorial District were formally unveiled, National Leader of the ADC and former governor of the state, Prof. Oserhiemen Osunbor, declared that the ADC will not succumb

APC queries Amaechi's capacity to hold public office

• Wike asks ex-gov to account for \$308m gas stations sale

From Adamu Abuh, Abuja

THE All Progressives Congress (APC) has launched a scathing attack on former Rivers State Governor and African Democratic Congress (ADC) vice-presidential candidate, Rotimi Amaechi, questioning his capacity to hold public office after he disclosed that he could not afford medication for his late mother. In a statement issued in Abuja yesterday by its National Publicity Secretary, Felix Morka, the APC said Amaechi's claim that he was unable to provide medication for his 89-year-old mother raised questions about his ability to sustain himself and his family outside public office. The party, while expressing condolences to Amaechi over the death of his mother, Dame Ezinne Mary Oduah Amaechi, also prayed for the former minister's good health. Amaechi, who served as Speaker of the Rivers State House of Assembly, governor of the state and Minister of Transportation, is currently the running mate of the ADC presidential candidate for the 2027 election. The APC recalled Amaechi's recent statement that he had become financially constrained after leaving public office, saying his latest disclosure about his inability to afford his mother's medication further exposed what it described as his dependence on public office. "First, he howled that he had become so broke and hungry that his wife was now feeding him. Now, he has stated that his inability to afford medications killed his mother at 89," Morka said. MEANWHILE, the Federal Capital Territory (FCT) Minister, Nyesom Wike, has challenged Amaechi to account for the \$308 million proceeds from the sale of the state-owned gas turbine power stations during his administration.

• ADC PCC condemns threat, urges Tenebe's probe • Party asks Zulum to clarify arrests threat over 'Tinubu Must Go' slogan

to what he described as threats, intimidation and political blackmail. ADC leaders in the state also welcomed defectors from the APC, Nigeria Democratic Congress (NDC) and Peoples Democratic Party (PDP) during the enlarged meeting. Osunbor, represented by a former governorship aspirant in the state, Kenneth Imansuagbon, while insisting that the ADC is mobilising Nigerians to vote out the maladministration of the APC-led governments in the 2027 general elections, declared that the people's votes would defeat any at-

tempt at electoral manipulation. The National Leader of the party expressed confidence that former Vice President Atiku Abubakar would emerge as Nigeria's next president, adding: "ADC will win the 2027 election and Atiku Abubakar will be the next president because the APC has failed Nigerians. Nigerians are tired of the suffering in the land, tired of poor road infrastructure and tired of insecurity. MEANWHILE, the ADC Presidential Campaign Council (ADC PCC) has condemned

the threat by the Edo APC Chairman. The ADC PCC also condemned the reported attack on members of the party and the destruction of vehicles belonging to party supporters at Gegu in Koton Karfi Local Council Area of Kogi State. The council described the alleged threat and the Kogi incident as acts of intimidation and political violence that can undermine the 2027 general elections. The Director of Media and Publicity of the ADC PCC, Kola Ologbondiyan, stated this in a statement issued yesterday.

Ologbondiyan said Tenebe's alleged plot was "inciting" and "terroristic," arguing that it amounted to an attempt to intimidate voters and create an atmosphere of fear ahead of the 2027 elections. He said the council had waited for the APC leadership and Tinubu to condemn or demand a retraction of the statement but received no such response. The ADC PCC therefore called on the Inspector-General of Police, the Director-General of the Department of State Services (DSS) and the Independent National Electoral Com-

mission (INEC) to invite Tenebe for questioning over the alleged threat. ALSO, the ADC PCC has Asked Borno State Governor, Babagana Zulum, to explain a circulating video in which he allegedly threatened to arrest and detain people using the slogan, "Tinubu Must Go." Director of Strategic Communications of the campaign council, Phrank Shaibu, in a statement yesterday, said that the remarks attributed to the governor appeared to contradict his recent denial that he ordered the arrest of people wearing T-shirts bearing the slogan.



Founder/MD, Nordica Fertility centre and The Fibroid Care centre, Dr Abayomi Ajayi (left); Clinic Manager, Mrs Tola Ajayi; Consultant Gynaecologist and HIFU Specialist, Fibroid Care Centre, Lekki, Dr Amarachukwu Njoku; Chief Operating Officer, Nordica Fertility Centre, Dr Tosin Ajayi-Adeniyi, and Consultant Gynaecologist/HIFU Specialist, Fibroid Care Centre, Abuja, Dr John Bakut, during Nordica Fibroid Care Centre Physicians Roundtable on the latest insights on HIFU in Nigeria and the successful treatment of 1,000 Fibroid patients with HIFU held in Lagos at the weekend. PHOTO: AYODELE ADENIRAN

South-East monarchs abolish Ezendigbo outside Igboland

By Innocent Anoruo

THE Obi of Onitsha, Igwe Nnaemeka Achebe, and other prominent Igbo monarchs have abolished the Ezendigbo title outside Igboland, advising Ndigbo to be humble wherever they find themselves and respect the owners of the land where they reside. The advice was given at the weekend during the formal presentation and inauguration of the Council of Ndindu Ndigbo in Lagos by the Association of Ndindu Ndigbo Nauzoije, Lagos State branch, in collaboration with the Committee on Regularisation of

Igbo Diaspora Traditional Title and Leadership (CRIDTTL), under the auspices of the South-East Council of Traditional Rulers (SECTR). The event, which attracted prominent figures from across Igbo traditional and community leadership circles, marked the abolition of the Ezendigbo. In its place are the newly certified Ndindu (leaders), who will operate without the His Royal Highness (HRH) or similar titles. While praying over the kolanut, with permission from Igwe Achebe, the Chairman, Imo State Traditional Institution and Community

Policing, HRM (Dr) Emmanuel Okeke, said the event was a celebration of the Ndindu Ndigbo in the Diaspora, who were recently certified in Imo. He disclosed that the event had the endorsement of traditional rulers of Lagos and other South-West states. So, he chided those who might want to challenge "what we are doing here today". Explaining the significance of the ceremony, legal practitioner and member of Ohanaeze Ndigbo, Badagry Chapter, Barnabas Okoro, said the initiative was primarily aimed at bringing structure, uniformity and clarity to Igbo

cultural leadership across communities in Lagos. According to him, the inauguration was not about creating another layer of traditional rulership, but about formally recognising individuals who have been selected and endorsed to provide cultural leadership within their respective Igbo communities. The exercise, he added, was designed to address situations in which individuals emerge independently and claim leadership of a particular Igbo community without the necessary endorsement from the relevant traditional institutions.

Obi decries worsening insecurity as Oyo partners Imo to free abducted corps members

From Lawrence Njoku (Enugu), Rotimi Agboluaje (Ibadan) and John Akubo (Abuja)

THE Nigerian candidate of the Nigeria Democratic Congress (NDC), Mr Peter Obi, has called for the immediate and safe rescue of about 20 prospective National Youth Service Corps (NYSC) members abducted while travelling to their orientation camp. Obi described the abduction as another disturbing indication of the worsening insecurity in Nigeria, saying young Nigerians preparing to serve their country should not be forced to travel in fear. The former Anambra State governor made the call in a post on his official X handle yesterday. He said the incident was a distressing reminder that insecurity was becoming in-

• Group decries unreliable accounts of rescue operations across Nigeria

creasingly prevalent in the country. "These young Nigerians were preparing to serve their nation, but they were unable to travel safely on our roads. Families are increasingly burdened by the fear that their loved ones could fall victim to kidnapping," Obi said. He stressed that protecting lives and property remained the foremost responsibility of government. Obi urged the authorities to immediately rescue all the abducted corps members and arrest those responsible for the attack. The Imo State Commissioner of Police, Audu Bosso, has said operatives have located the camp where abducted NYSC members are being held, but explosives have been

planted at the site. MEANWHILE, the Oyo State Government has disclosed that it is working closely with the Imo State Government and relevant security agencies to secure the safe release of corps members of Oyo State origin abducted in Imo State. The state government said it was maintaining government-to-government contact with Imo State while actively engaging the security apparatus in both states in efforts to secure the victims' release. The Commissioner for Information, Dotun Oyelade, disclosed this in a statement issued yesterday, assuring families and other stakeholders that the government remained committed to the safe return of the abducted corps members.

Oyelade said Oyo State was also deploying the experience and response templates it developed during the abduction of students and teachers in Oriire Local Council Area to support the ongoing efforts. He added that the report of the Judicial Commission of Inquiry into the Oriire abduction, submitted last week by the panel led by Justice Mojeed Owoade, was also being used as part of the ongoing bilateral discussions. According to him, governments do not ordinarily disclose all measures being taken in delicate security situations, particularly where doing so could compromise ongoing operations. He therefore urged the public to understand the need for discretion in handling sensitive aspects of the rescue efforts.

Agbakoba tasks presidential candidates on plans for Niger-Delta

By Victoria Nwachukwu

CHAIRMAN of the Niger Delta Environmental Justice Lawyers' Network, Dr Olisa Agbakoba, has challenged presidential candidates to make the Niger Delta part of their agenda, demanding clear commitments on oil pollution, environmental restoration and development of communities in the region. Speaking on Nigeria's Independence anniversary, he said it was ironic that presidential candidates seeking to lead the country rarely addressed the condition of the Niger Delta, despite the region's contribution to the nation's oil resources. He said: "If 90 per cent of our resources, our oil money, flows out of the Niger Delta, why is it that no presidential candidate talks about the region?" According to him, candidates should explain what they intend to do for communities that, despite contributing to the country's resources, still lack basic amenities such as clean water, schools, toilets and roads.

'Politicians must build brands early, embrace digital marketing'

By Benjamin Alade

POLITICIANS preparing for the 2027 elections must begin building their public image early and embrace data-driven digital marketing to effectively connect with an increasingly young and discerning electorate. The Managing Director of PRM Africa Marketing and Communications Limited, Mike Dada, has advised. Dada, a marketing and public relations expert, said the era when politicians relied mainly on rallies, posters, "political structures" and traditional media to reach voters was gradually fading, stressing that technology, artificial intelligence, and data analytics are changing the face of political marketing campaigns. Speaking on the future of political marketing, Dada, who is also the Founder and Executive Producer of the All Africa Music Awards, said digital marketing had become central to modern electioneering.

FG targets \$92b from livestock as don unveils book in sector

From Sodiq Omolayo, Abuja

POISED to make the livestock sector contribute as much as 10 per cent to Nigeria's Gross Domestic Product (GDP), the federal government is targeting to grow the sector from its current estimate of \$32 billion to \$92 billion within the next five years.

Disclosing this in Abuja over the weekend, the Minister of Livestock Development, Idi Mukhtar-Maiha, said the government was deliberately drawing attention to livestock as a viable avenue for employment, livelihood and investment, particularly for people approaching or already in retirement.

According to the minister, who spoke at the presentation of a book, Guide to Self-Employment and Sustainable Retirement Plan Through Livestock Production, written by Dr Gabriel Ugwu, the establishment of the livestock ministry has brought greater focus to the sector and exposed its numerous economic opportunities.

"We want to grow the sector from the current \$32 billion to about \$92 billion in the next five years. This means we need to generate a lot of activities within the sector that will help us make a mark on this," Mukhtar-Maiha's Special Adviser and representative, Prof.

Shettima flags off CIF, commissions roads in Katsina

From Danjuma Michael, Katsina

VICE President Kashim Shettima flagged off the Community Investment Fund (CIF) under the Nigeria for Women Programme Scale-Up (NFWP-SU) yesterday in Katsina State, to financially empower small businesswomen's groups unto self-reliance.

A collaboration between the Katsina Government and the World Bank, the project initially targeted about 50,000 women from Katsina, Daura and Funtua local councils.

However, it was later expanded to reach women across the state's 34 councils, with over 800,000 women expected to benefit from it.

Shettima also commissioned three road projects executed by the Governor Dikko Radda administration - the dualised 4.80km Kofar Sauri-Central Mosque Roundabout Road, the dualised 2.40km Central Police Station Junction-Kofar Kaura Underpass Road, and the newly constructed 4.00km Filin Polo-Ring Road.

He also launched 30 CNG hybrid buses and 200 Phase I electric tricycles to boost mass transit in the state, before receiving some defectors into the All Progressives Congress (APC) at a political gathering at the Government House.

Minister condemns killing of 15 Borno farmers as Amnesty demands justice

From Joke Falaju, John Akubo (Abuja) and Ifeanyi Chukwu Nwanah (Gusau)

THE Minister of Agriculture and Food Security, Senator Abubakar Kyari, has described the recent killing of 15 farmers in Marte Local Council Area of Borno State by suspected terrorists as an attack on Nigeria's efforts to attain food security.

In a statement yesterday, he lamented that "the innocent Nigerians lost their lives while working on their farms to earn a living and contribute to the food security of our nation."

According to him, the killing of farmers is not only an attack on innocent lives and livelihoods but also on the collective efforts to achieve food security. How-

- Gunmen abduct over 44 in Zamfara communities
- Insurgents attack two Adamawa battalions

ever, he expressed the government's commitment to create an environment where farmers could cultivate their lands safely and productively.

In another development, the Northern Senators Forum has demanded an immediate troop reinforcement along the Kopro-Sambisa corridor in Adamawa State after suspected insurgents attacked the 226 Battalion in Garkida and 232 Battalion in Garaha, killing soldiers and civilians and forcing residents from their communities.

The forum, led by Senator Abdulaziz Musa Yar'Adua, said the attacks amounted to

an assault on Nigeria, warning that the renewed violence required an urgent and coordinated military response.

It called on the Defence Headquarters to strengthen its presence across the corridor and move against insurgent enclaves blamed for the recent attacks, which reportedly claimed three soldiers, a forest guard and civilians.

Meanwhile, in Zamfara State, gunmen suspected to be bandits reportedly abducted about 44 people, mostly women and children, who were forced into the nearby forest.

The attackers were said to have stormed Bungudu town and the villages of Yargada,

Maikogo, and Magami district of Gusau and Maru local councils.

An escapee in Magama Mairake, Ibrahim Magaji, explained that the bandits, who came in large numbers, stormed the village at around 1:13 a.m., shooting sporadically before a house-to-house search for their targeted victims.

Also, the Gombe State Governor and Chairman of the Northern States Governors' Forum, Inuwa Yahaya, has said that Boko Haram insurgents have been weakened but not completely defeated.

Yahaya spoke at the 13th meeting of the forum in Maiduguri, Borno State, where he identified insecurity as one of the major challenges still confronting northern Nigeria.

According to him, the persistent insecurity had made it difficult for many people displaced by violence to safely return to their communities.

He further expressed concern over the slow pace of major development projects planned for the region, including the Mambilla hydropower project, regional railway connections and broadband expansion.

Miners demand improved pay, safety as gunmen kill two in Plateau site

- Kefas accuse security of covering illegal operators

From Ernest Nzor, Abuja

THE Nigerian Union of Mine Workers (NUMW) has called for improved wages, safety standards and welfare packages for mine workers, even as it commended the federal government's efforts to expand financing and investment in Nigeria's mining sector.

Commending the Solid Minerals Development Fund (SMDF)-EMERGE funding programme for private-sector mineral exploration projects and mining-related academic research in institutions, the NUMW National President, Comrade Hamza Muhammad, described the initiative as a significant intervention that could address one of the mining sector's longstanding challenges: access to finance for mineral exploration.

Meanwhile, the National Publicity Secretary of the Berom Youth Moulders Association (BYM), Rwang Tengwong, has confirmed that two miners were also shot dead over the weekend by gunmen suspected to be Fulani militias at a mining site in Kuru Jenta of Heipang District in Barkin Ladi Local Council Area of Plateau State.

Tompolo rallies Taraba for Tinubu, donates 25 campaign vehicles

By Helen Oji

AHEAD of the January 2027 presidential election, the PBAT Door-to-Door Movement has launched its grassroots mobilisation campaign in Taraba State, calling on residents to support the re-election of President Bola Tinubu.

According to the Grand Patron of the group, Government Ekpemupolo, popular as Tompolo, the president's reforms require more time to consolidate and deliver greater benefits to Nigerians.

Ekpemupolo, who was represented at the launch of the campaign in Jalingo by Kestin Pondi, said Taraba was thriving because Tinubu's good reforms were moving it forward, and that another term would ensure that civil servants continue to receive their salaries as and when due.



Senior lecturer, Nigerian Institute of Journalism (NUJ), Dr Jide Johnson (left); senior lecturer, Redeemers' University, Dr Demola Irinyemi; representative of Mrs Jean Chiazor-Anishere, SAN, Oluwatobiloba Bello; NUJ Chairman, Lagos State Council, Adeleye Ajayi; guest lecturer, Dr Dakuku Peterside; Director, Public Affairs, Lagos State Ministry of Information and Strategy, Adesegun Ogundeji; and Chairman, Press Week Planning Committee, Adewale Akodu, at the public lecture to mark the press week, held at Radio Lagos/Eko FM, Lagos.

NITDA pushes digital solutions in Nigeria's agric extension

By Adeyemi Adepetun

THE National Information Technology Development Agency (NITDA) has called for the development of integrated digital infrastructure to expand agricultural extension services and provide millions of Nigerian farmers with timely and reliable information.

Making the call in Abuja over the weekend at the Africa Agribusiness Extension Summit (AAES) 2026, organised by Extension Africa, in partnership with NITDA, the

agency's Director-General, Kashifu Inuwa, said Nigeria could no longer rely solely on conventional face-to-face extension services to meet the needs of its growing farming population.

Similarly, the Minister of Agriculture and Food Security, Abubakar Kyari, advocated increased investment in digital agricultural extension services to modernise farming, improve productivity and strengthen food security.

Inuwa, who was represented by the Director of e-Govern-

ment, Salisu Kaka, stated that emerging technologies, particularly Artificial Intelligence (AI), could complement the existing extension workforce by connecting farmers with advisory services regardless of location.

He identified interoperability, scalability, security and reliable data as essential to building effective digital agricultural services, adding that the focus should be on developing an interconnected digital ecosystem rather than creating isolated platforms.

Inuwa also highlighted AI's potential to analyse agricultural trends, provide recommendations and support early-warning systems that could help farmers respond to emerging threats.

Meanwhile, Kyari said the conventional extension system had weakened over the years, with the ratio of farmers to extension agents increasing significantly in many areas.

Therefore, he called for digital platforms that could deliver weather alerts, market information.

North-East governors urge restart of Borno oil exploration

From Njadvara Musa, Maiduguri

THE North-East Governors' Forum (NEGF) has called on the federal government to revive the stalled oil exploration activities in Borno State, even as it commended President Bola Tinubu for the ongoing revival of the Kolmani oil drilling project in Gombe State.

Chairman of the NEGF, Babagana Zulum, also announced that N15.8 billion has been raised towards establishing the North-East Air Shuttle (NEAS), adding that the six governors in the re-

- Plan regional airline, power projects

gion are expected to raise the remaining funds before the end of the year.

In a communiqué at the conclusion of its 13th regular meeting, held at the Borno Government House in Maiduguri over the weekend, the forum's Vice Chairman and Governor of Adamawa State, Umaru Fintiri, urged the federal government to revisit petroleum exploration activities that had earlier commenced in the Magumeri and Gubio local council Areas of Borno State.

The host governor, Zulum,

Governors Ahmadu Umaru Fintiri of Adamawa and Muhammadu Inuwa Yahaya of Gombe attended the meeting, while the governors of Bauchi, Taraba and Yobe states were represented by their deputies.

Reflecting on its six-year journey since its inaugural meeting in Gombe in March 2020, the forum touted regional unity as its most significant achievement, enabling a collective voice that has driven tangible developmental results.

On energy, the governors praised member-states for shifting toward a regional energy agenda, highlighting the Dadinkowa hydropower plant, which now feeds the national grid, and encouraged states to leverage the new electricity law and abundant solar resources to expand mini-grid solutions.

Also, the forum reiterated its call on the federal government to expedite the completion of the long-neglected Mambilla Hydropower Plant, following the recent clearance of legal encumbrances through an arbitration ruling.

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Oyo 2027: Makinde's succession plan, APC and Olubadan factor

Three factors may shape the battle to succeed Governor Seyi Makinde in Oyo State next year: his bid to install a successor on the platform of the Allied Peoples Movement (APM), the All Progressives Congress's (APC) efforts to resolve its internal crisis, and whether emerging opposition forces can disrupt what could otherwise become a two-horse contest, ROTIMI AGBOLUAJE reports.

THE dynamics shaping the 2027 Oyo State governorship election are likely to be markedly different from those of previous contests, with Governor Seyi Makinde facing the succession challenge that has eluded administrations in the state.

Since the return to democratic rule in 1999, no Oyo governor has successfully handed over power to a preferred successor. Former Governor Abiola Ajimobi came closest in 2019 after securing a second term, but his preferred candidate, Adebayo Adelabu, lost the election to Makinde. Makinde himself has acknowledged the pattern.

Makinde now faces the same test under different circumstances. As he prepares to leave office in 2027 and pursue the presidency on the APM platform, he is backing former Commissioner for Finance, Abimbola "Bimbo" Adekanmbi, as the party's governorship candidate.

Makinde was adopted as APM's presidential candidate in May. The contest will therefore test whether Makinde can transfer enough of his political structure and goodwill to a successor while pursuing a national political ambition.

Unlike the 2023 election, when Makinde's re-election under the Peoples Democratic Party (PDP) largely defined the contest, the 2027 race presents a different equation. Makinde cannot seek another term, while his political camp has moved its succession project to APM.

On the other side, APC, which has been out of power in Oyo for eight years, is seeking to regain the state. Senator Sharafadeen Alli is the party's governorship candidate, with Adesoji Adedeji as his running mate. The party has also begun a reconciliation drive following its primary.

Between the two principal camps are the PDP, African Democratic Congress (ADC), Nigeria Democratic Congress (NDC), Labour Party (LP), Social Democratic Party (SDP), Accord and other platforms seeking to establish themselves.

At the centre of the contest are three questions: how much of Makinde's political capital can be transferred to Adekanmbi; whether APC can turn reconciliation into a functioning campaign structure; and whether alternative parties can convert visibility into votes across the state's 33 local government areas.

For APC, the

immediate challenge is no longer the selection of a governorship candidate. Alli has emerged as the party's candidate and has called on those who contested the primary to regard themselves as stakeholders rather than opponents. The party has also commenced reconciliation efforts.

But the real test is whether the influential interests that competed for the ticket will deploy their structures behind Alli.

The primary competing ambitions exposed within the party are particularly centred on former Minister of Power Adebayo Adelabu and the 2023 governorship candidate, Teslim Folarin. Adelabu has indicated that he would not challenge the outcome in court, removing one potential source of prolonged litigation.

Political reconciliation, however, requires more than accepting the outcome of a primary; it requires the transfer of political machinery to the candidate.

APC possesses a national governing platform, federal visibility and an established presence in Oyo. Yet those advantages will not automatically translate into a governorship campaign if the party's various tendencies fail to work together.

For Alli, therefore, the immediate task is to turn reconciliation into an operational arrangement covering the three senatorial districts, 33 local government areas and polling units.

APC will also have to decide how much of its campaign should be a referendum on

Makinde's eight years in office and how much should be a presentation of Alli's own programme, especially as Makinde will not be on the ballot.

The more unusual political development in Oyo is Makinde's decision to use APM as the vehicle for his succession project.

APM adopted Adekanmbi as its consensus governorship candidate in May. Adekanmbi has positioned himself as a continuity candidate, promising to build on what he describes as the Makinde administration's achievements. He has also rejected suggestions that he would be a political stooge of the outgoing governor, insisting that his loyalty would be to the people of the state if elected.

That creates a central issue: whether Makinde can transfer his political structure without transferring the office itself.

Makinde has twice won the governorship, in 2019 and 2023, and has built a political network extending beyond the traditional PDP structure. His supporters are now attempting

At the centre of the contest are three questions: how much of Makinde's political capital can be transferred to Adekanmbi; whether APC can turn reconciliation into a functioning campaign structure; and whether alternative parties can convert visibility into votes across the state's 33 local government areas.

Adelabu.

But the defections also raise a practical question: how much of Makinde's personal political capital can Adekanmbi inherit?

Adekanmbi must establish his own identity while remaining sufficiently close to the incumbent to benefit from the continuity argument. That balancing act could become one of the defining features of his campaign.

If the election becomes a referendum on the incumbent's record, APM can present Adekanmbi as the candidate of continuity. If it centres more on individual candidates and their programmes, Adekanmbi will have to demonstrate an independent political identity and governing capacity.

The PDP's situation is another complication. Makinde won two governorship elections under the party, yet the political structure associated with his succession is now operating through APM. The PDP is therefore facing the challenge of defining its relevance after the departure of the

state's most electorally successful figure in recent years.

For PDP stakeholders, the question is whether the party can rebuild itself as an independent force or whether its relevance will continue to be measured against the Makinde camp.

A strong PDP showing in legislative contests could preserve its relevance even if it does not dominate the governorship race, while continued fragmentation could shift attention towards other platforms.

Then comes the political legacy and traditional influence of Oba Rashidi Ladoja, the Olubadan of Ibadanland.

Ladoja occupies an unusual position in Oyo politics. He is a former governor and senator who now heads the traditional institution in Ibadan, the state's largest political and population centre. His political history and relationships with politicians across generations make his name relevant to the calculations of the 2027 contenders.

But his role should not be reduced to the question of whom he will endorse.

Ladoja has repeatedly said that politicians may associate themselves with his name but that ultimately the electorate will determine who governs the state. In May, he said candidates' antecedents and popularity, rather than his personal influence, would determine the outcome.

His significance may therefore lie less in a formal endorsement than in his relationships, access, historical networks and position as a political elder and traditional ruler.

The political geography of Oyo also makes the Ladoja factor relevant. Ibadan accounts for a substantial part of the state's political weight, but no serious governorship campaign can afford to treat Oyo, Ogbomoso, Oke-Ogun and Ibarapa as peripheral.

The emergence of alternative platforms could make the 2027 contest more complex than the traditional APC-PDP rivalry suggests. Among those seeking to exploit that space is broadcaster and media entrepreneur, Oriyomi Hamzat, who entered the governorship race on the Accord platform after building a substantial public profile through his media activities.

Hamzat declared his ambition in January and subsequently obtained Accord's governorship nomination and expression-of-interest forms. He was announced as the party's candidate after its May primary.

His significance lies in the fact that his political appeal is being built differently from that of established party politicians. His campaign draws on his visibility as a broadcaster and direct relationship with sections of the public, giving him an opportunity to test whether personal following and media reach can be

converted into statewide electoral organisation.

His candidacy, however, has been caught in Accord's wider leadership crisis. Olakunle Busari has approached the Federal High Court in Ibadan seeking the removal of Hamzat's name from INEC's records and recognition of his own claim to the ticket.

Until the legal and organisational questions are resolved, Hamzat's candidacy remains an important but unsettled element of the Oyo equation.

The same applies to ADC, NDC, Labour Party, SDP and other emerging platforms. Their significance will depend less on the number of candidates they produce than on their ability to build credible organisations capable of translating public attention into votes.

Stakeholders react

APC's reconciliation efforts remain a key uncertainty, with some party members questioning whether the exercise has produced genuine cohesion ahead of the election.

A member of the party from Ward 6, Ibadan South-East, Akinleye Akinkunmi Segun Bishop, called for President Bola Tinubu's intervention, arguing that the major tendencies within the party had yet to fully close ranks.

"The reality on ground is that there is no reconciliation. The effort made is just a decoy and has not achieved any genuine cohesion. The major tendencies within the party are yet to accept Alli as the collective candidate," he said.

Bishop said the lack of visible unity was also affecting the party's mobilisation for Tinubu in the state, which he said was being conducted in separate camps. He urged the President to bring the major actors and aspirants together to resolve their differences.

Another APC governorship aspirant, Akeem Agbaje, was more categorical, saying: "No reconciliation took place."

Former Minister and APC aspirant, Adebayo Shittu, said he had withdrawn from what he described as the party's "phoney process", citing dissatisfaction with the handling of the nomination forms and governorship primary.

But APC member Yusuff Alaje declined to draw a conclusion on the state of the party, saying developments were still unfolding.

On the APM side, Oyo State Commissioner for Information, Prince Dotun Oyelade, said Adekanmbi would have to establish his own political identity rather than simply inherit Makinde's political relationships.

He, however, argued that Adekanmbi could legitimately benefit from the governor's record in office.

"Governor Seyi Makinde said from the onset that Mr Bimbo Adekanmbi should neither inherit his friends nor enemies; that he should be his own man," Oyelade said, adding that Adekanmbi's political relationships and record in government would be central to his campaign.

The emergence of other candidates could also widen the contest beyond APC and APM. Action Alliance candidate, Adebayo Titilola-Sodo, said Oyo voters had alternatives beyond the two leading parties, while former Nigerian Ambassador to the Philippines, Dr Yemi Farounbi, identified Accord and ADC as parties capable of affecting the race.

Farounbi also highlighted the potential influence of the Olubadan institution, although he noted that Ladoja's declaration of support for all candidates could alter assumptions about how the traditional institution might influence voting patterns.

A former Chief of Staff to the late Governor Abiola Ajimobi, Prof Gbade Ojo, however, argued that Ibadan voters remained independent in their political choices.

"The Olubadan Palace influence is as strong in Oyo politics. Ibadan people are republican, not subservient to the point that voters will defer to the will of the Olubadan. Ibadan people have independent minds of their own," he said.

Ojo nevertheless identified APC and APM as the two principal contenders in the 2027 governorship race.



Makinde

Sharafa

Adekanmbi

Gov. Yusuf Lauds Saudi Government for Free Surgical Outreach in Kano

KANO State Governor, Alhaji Abba Kabir Yusuf, has commended the Government of Saudi Arabia and the King Salman Humanitarian Aid and Relief Centre for providing free urological surgeries to 52 patients in Kano State. The surgeries were conducted at Aminu Kano Teaching Hospital (AKTH) during a six-day surgical outreach by a team of

specialist doctors from Saudi Arabia.

Speaking at the closing ceremony of the exercise on Friday, Governor Yusuf expressed appreciation to the Saudi Government and the medical team for supporting vulnerable residents who could not afford specialised surgical treatment.

He noted that the interven-

tion marked the fourth time the Saudi medical team had conducted a surgical outreach in Kano, recalling that more than 2,300 free eye surgeries were performed during a similar intervention in 2023.

The team leader, renowned urologist, Dr Ali Ibn Mahfouz, said the team comprised highly experienced specialists who successfully conducted the required procedures without recording any complications. Governor Yusuf also recalled the case of conjoined twins from Kano who were taken to Saudi Arabia in 2023 for specialised surgery and spent two years receiving medical care before returning to the state.

He said the Kano State Government would continue to strengthen its partnership

with Saudi Arabia in healthcare, disclosing that arrangements were underway for the commencement of open-heart surgeries in Kano.

The Governor commended the management and staff of AKTH for their commitment to healthcare delivery and assured the hospital of the state government's continued support.

He also expressed appreciation to the Ambassador of Saudi Arabia to Nigeria and the Consul General of Saudi Arabia in Kano, Sheikh Khalil Ahmad, for their contributions towards strengthening relations between Kano and the Kingdom of Saudi Arabia.

Yusuf reaffirmed his administration's commitment to improving healthcare infra-



Gov. Abba Kabir Yusuf waving the crowd on a Police parade vehicle during 66th Independence Anniversary Celebration held at Sani Abacha Stadium Kano.

structure, recruiting medical personnel and expanding access to specialised medical and surgical services.

Gov. Yusuf Galvanises Support for President Tinubu's Re-election at Kadiriyia Maukibi

KANO State Governor, Alhaji Abba Kabir Yusuf, has called for continued support for President Bola Ahmed Tinubu and his administration ahead of the 2027 general elections.

Yusuf made the call on Saturday while attending this year's Kadiriyia Maukibi in Kano, which brought together prominent Islamic scholars, political leaders and other dignitaries.

The Governor said the gathering provided an opportunity to strengthen unity, peaceful coexistence and support for the leadership of President Tinubu.

The event also featured the commissioning of a newly constructed Maukibi platform built by the Kano State Government. The platform was commissioned by the President's representative, Hon. Ibrahim Kabir Masari.

The Director-Generals of the APC and ADC presidential campaign councils, former Zamfara State Governor, Abdul'aziz Yari, and former Sokoto State Governor, Aminu Waziri Tambuwal, respectively attended the Maukibi and delivered remarks at the gathering.

The Kadiriyia Maukibi attracted religious and political leaders from across the country, alongside thousands of followers of the Qadiriyia order.

2026 World Public Relations Forum: Gov. Yusuf Pledges Government Support for Kano NIPR Chapter

KANO State Governor, Alhaji Abba Kabir Yusuf, has assured the Kano State Council of the Nigerian Institute of Public Relations (NIPR) of his administration's full support towards ensuring the successful participation of the state's delegation at the 2026 World Public Relations Forum (WPRF), scheduled to

hold in Abuja in November. The Governor gave the assurance on Saturday when he received the executive members and other members of the Kano State Council of NIPR at the Government House, shortly after the council and other public relations practitioners in the state concluded a road walk organised as part

of activities preparatory to the forthcoming international forum.

This was contained in a statement issued by the Governor's Chief Press Secretary, Mustapha Muhammad, in Kano on Saturday.

Represented by the Director-General, Media and Publicity, Government House, Kano, Sanusi Bature Dawakin Tofa, Governor Yusuf said the state government would do everything within its capacity to facilitate the successful participation of the Kano delegation at the WPRF.

He described the forum as an important platform for public relations practitioners to exchange ideas, examine emerging trends and strengthen the profession in line with contemporary demands.

The Governor also pledged to allocate a plot of land for the construction of a permanent secretariat for the Kano State Council of NIPR, describing the initiative as part of the government's commitment to strengthening professional institutions and creating an enabling environment for public relations practitioners to operate effectively.

Yusuf further assured journalists and media practitioners working in Kano of his administration's continued commitment to their safety, welfare and professional development.

According to him, the Kano State Government has demonstrated its commitment to supporting journalists and media practitioners through various interventions, including capacity-building pro-

grammes, provision of working equipment, and support for their welfare and healthcare, among other initiatives. The Governor urged journalists in the state to uphold professional standards and ethical principles in the discharge of their responsibilities, particularly in the rapidly changing digital media environment.

He also called on media practitioners to make effective and responsible use of social media platforms to promote good governance, accountability, peace and development, while ensuring that information disseminated to the public meets established professional standards.

Earlier, a former member of the National Executive Council of the NIPR, Professor Sule Ya'u Sule, explained that the delegation visited the Governor to formally brief him about the forthcoming World Public Relations Forum and the objectives of the international gathering. He said the 2026 WPRF would provide an opportunity to review and re-examine the concept and practice of public relations in light of emerging trends, technological developments and the changing communication landscape.

Also speaking, the Chairman of the Kano State Council of NIPR, Malam Aliyu Yusuf, congratulated Governor Yusuf on the multiple awards he had received in recognition of his administration's transformation efforts in Kano State.

Two Months of Action: Kano's New Front in the War Against Drug Abuse — Part Two

In continuation of the first episode.

SEVERAL suspected gang members have been arrested and convicted, including individuals identified as Abdullahi Ahmad, popularly known as Horror; Abubakar Sada, known as Daburi; Abdullahi Sani, known as Sarki Ale; and Umar Aliyu.

The message from the Task Force is that drug abuse and associated criminal behaviour will no longer be treated as ordinary street activities. But perhaps the most disturbing dimension of the campaign is the vulnerability of children.

In one of the cases that has attracted considerable attention, 43 underage children were rescued after investigations indicated that some of them, while engaged in street scavenging, were allegedly supplied with rubber solution and other intoxicating substances instead of receiving appropriate payment for their services.

Two men, Kabiru Isa, popularly known as Mada, and Usman Hamisu, known as Mani, were subsequently convicted. Each received a cumula-

tive nine-year prison sentence without an option of a fine, according to the Task Force and reports of the court proceedings.

The case is significant because it exposes another face of the drug crisis.

Children who should be protected from intoxicating substances were allegedly being drawn into a cycle of exploitation and substance abuse. For such children, intervention cannot end with the arrest of those responsible. They need medical attention, counselling, family support, education and protection.

The 43 children rescued have undergone medical checks and are receiving counselling and treatment, while efforts continue to identify their families. Some have already been reunited with their relatives. This combination of enforcement and protection is becoming a defining feature of the Task Force's intervention. The campaign has also exposed concerns around the diversion of controlled medicines from legitimate supply chains.

The Task Force says it seized about 870,000 capsules of

Pregabalin from a pharmaceutical company in the state over suspected diversion for illicit use.

The concern is not limited to street dealers. It raises questions about the integrity of the pharmaceutical supply chain and the responsibility of companies, pharmacy managers, superintendent pharmacists and other personnel to ensure that controlled medicines do not find their way into illicit markets. The Chairman has consequently called on pharmaceutical stakeholders to strengthen their internal controls and cooperate with inspections and investigations. The scale of controlled medicine seizures in Kano has also been reflected in separate NDLEA operations. In September, the agency reported the seizure of 785,000 Pregabalin capsules weighing more than 669 kilogrammes in Sabon Gari, Kano, in an operation that resulted in the arrest of a 20-year-old suspect.

Such developments demonstrate that the drug problem is not simply a matter of individuals consuming sub-

stances on the streets. It also involves supply networks, distribution channels and access to controlled medicines.

The Task Force has therefore adopted a broad enforcement approach, with several agencies, including the Police, NDLEA, DSS, NSCDC, Correctional Service, Hisbah, KAROT and other stakeholders, participating in the operations.

The multi-agency character is important because no single institution possesses all the powers, intelligence, personnel and facilities required to tackle a problem of this magnitude.

The Kano Government has also provided operational support to strengthen the campaign. In August, five new vehicles were handed over to the Task Force to enhance mobility, field operations and intelligence coordination. Yet perhaps the most important shift in the strategy is the recognition that enforcement alone cannot end drug abuse. Lamara Garba, mnipr, is a member of the Multi-Agency Task Force on Drug Abuse and Illicit Trafficking.



Gov. Abba Kabir Yusuf, his Deputy, Alh. Murtala Sule Garo, Commissioner for Environment and Water Resources, Dr. Dahiru Hashim during inspection of Water plant rehabilitation at Gorondutse.



Governor Abba Kabir Yusuf exchanging pleasantries with the Saudi Arabia medical team on special medical intervention at Aminu Kano Teaching Hospital, Kano.



Gov. Abba Kabir Yusuf plays host to Commandant, Nigeria Police Academy, Wudil, Kano, Assistant Inspector General of Police, AIG Auwal Musa Muhammad on a courtesy visit at Government House, Kano recently.



COMMUNIQUE OF THE 58TH INTERNATIONAL CONFERENCE AND EXHIBITION (ICE) OF THE CHARTERED INSTITUTE OF PERSONNEL MANAGEMENT OF NIGERIA (CIPM)

PREAMBLE

The **58th International Conference and Exhibition (ICE)** of the Chartered Institute of Personnel Management of Nigeria (CIPM), themed **"Repositioning for Value and Impact,"** was held from **21–24 September 2026** at the Bola Ahmed Tinubu International Conference Centre (BATICC), Abuja.

The Conference welcomed **4,905 delegates, comprising 4,020 physical and 885 virtual delegates**, drawn from public and private sector organisations. It also attracted **over 40 sponsors and more than 75 exhibitors**.

Declaring the Conference open, the **21st President and Chairman of the Governing Council, Mallam Ahmed Ladan Gobir, FCIPM, fnli**, noted that the theme built on conversations from previous editions on resilience and reimagining the world of work. He charged HR professionals to move beyond merely participating in conversations to actively **shaping the future of work, organisations and society through measurable value and impact**.

The President acknowledged the contributions of the immediate past Registrar/Chief Executive, **Ms. Oluwatoyin Naiwo, FCIPM, Chartered FCIPD**, and introduced **Mr. Gbenga Odetunde, MCIPM**, as Acting Registrar/Chief Executive, pending the appointment of a substantive Registrar/Chief Executive.

The keynote address was delivered by the **Honourable Minister of Labour and Employment, Dr. Muhammad Maigari Dingyadi**, who highlighted the impact of Artificial Intelligence and other technologies on the world of work. He stressed the importance of developing, motivating and effectively deploying Nigeria's human resources to strengthen institutional capacity and productivity, while calling for sustained collaboration between Government and professional bodies such as CIPM.

The Conference attracted eminent dignitaries, including representatives of the **Head of the Civil Service of the Federation; Governors of Lagos and Kano States; Chairman, Federal Civil Service Commission; Chairman, FCT Civil Service Commission; Chief of the Air Staff; President, National Industrial Court of Nigeria; Permanent Secretaries; Heads of Service; CIPM Past Presidents; Royal Fathers**; and other distinguished stakeholders.

CONFERENCE HIGHLIGHTS

The Conference featured **eight plenary and seven technical sessions**, led by distinguished local and international business leaders, thought leaders and subject-matter experts. A major milestone was the unveiling of the partnership between **CIPM and the Standards Organisation of Nigeria (SON)**, which has resulted in the development of **eight ISO standards for Human Resource Management practice in Nigeria**, further strengthening professionalism and standards within the profession.

KEY INSIGHTS AND RECOMMENDATIONS

The Conference identified the following imperatives for organisations, leaders and HR professionals:

1. **HR must become a strategic driver of organisational and national transformation**, demonstrating measurable contributions to productivity, profitability and sustainable outcomes.

2. **Positive organisational culture and human-centred leadership** are critical sources of competitive advantage, requiring employee voice, inclusion and equal opportunity.

3. Organisations should embrace **technology and AI as levers for growth and productivity**, while ensuring appropriate structures, skills and processes are established before implementation.

4. **HR should lead AI governance**, develop organisational AI policies and support job redesign as human-AI collaboration increases.

5. **AI readiness is as much about workforce capability as technology**, requiring deliberate investment in skills, systems and organisational design.

6. Future-ready HR professionals must strengthen capabilities in **business acumen, data literacy, workforce planning, digital and AI literacy, commercial judgement and change leadership**.

7. Leaders should move from **control to enablement**, fostering entrepreneurial thinking, adaptability, innovation and continuous learning.

8. Organisations should prioritise **productivity and outcomes over presence**, supported by data-driven people initiatives and measurable business results.

9. **High performance must be intentionally built and continuously sustained**, while C-Suite executives uphold their duty of care and support HR in developing organisational capability.

CONCLUSION

The 58th ICE reaffirmed that **the world of work has changed and continues to evolve**. HR professionals must therefore continually adapt, innovate and reposition themselves to create greater value and sustainable impact.

The Conference charged stakeholders to move **from conversation to implementation**, ensuring that HR remains central to building productive organisations, developing people and advancing national transformation.

"Technology can be bought. Capital can be raised. Talent can be hired. But organisational capability must be built."

Mallam Ahmed Ladan Gobir, FCIPM, fnli
21st President and Chairman of the Governing Council
Chartered Institute of Personnel Management of Nigeria (CIPM)

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NDLEA seizes cocaine, over N5b drugs in nationwide operations

By **Bertram Nwannekanma**

OPERATIVES of the National Drug Law Enforcement Agency (NDLEA) have intercepted more than N5 billion worth of illicit drugs at Lagos and Onne ports, seized cocaine, methamphetamine, tramadol and other substances in nationwide operations, and destroyed 20,234kg of skunk cultivated on 8.0936 hectares of cannabis farm in Osun State.

Among the major seizures was 4.80kg of cocaine concealed in the soles of shoes and the railings of travel bags by a 38-year-old businessman, Philip Tunde, who was arrested at the Murtala Muhammed International Airport (MMIA), Lagos, while preparing to fly to Milan, Italy.

Tunde was arrested on Sunday, September 27, 2026, at

the joint screening point of Terminal 2, ahead of his Royal Air Maroc flight to Milan.

A search led to the recovery of 16 parcels of cocaine hidden in the soles of eight pairs of trainers and canvas shoes, as well as 195 wraps concealed in the railings of four travelling bags. The substances had a combined weight of 4.80kg.

During questioning, the suspect reportedly said he paid N16 million in cash for the cocaine in the shoes, while the consignment in the bags was intended for delivery to his partner in Italy. He also said he raised the money from compensation paid to him after he lost the tips of two fingers in an industrial injury while working at a plastic manufacturing company in Italy.

Meanwhile, NDLEA operatives

Destroys 20,234kg of skunk, arrests businessman, fugitive wanted for six years

at the Apapa, Tincan Island and Onne ports intercepted consignments of Loud, a potent strain of cannabis, and codeine-based cough syrup worth more than N5 billion.

At Apapa Port, Lagos, officers recovered 161 parcels of Thai

Loud weighing 124kg and valued at N372 million from a container shipped from Bangkok, Thailand.

At Onne Port, Rivers State, a joint examination of two watch-listed containers led to the seizure of 22kg of Loud

and 109,600 bottles of codeine-based cough syrup weighing 16,440kg. The consignments were valued at N833.2 million.

At Tincan Island Port, Lagos, NDLEA officers recovered 2,595 parcels of Canadian Loud

weighing 1,297.5kg and valued at more than N3.8 billion from a container shipped from Montreal, Canada.

In Osun State, NDLEA operatives destroyed 20,234kg of skunk cultivated on 8.0936 hectares of cannabis farm in Area 4, Ife South Local Government Area, on Wednesday, September 30.

The agency also reported a series of seizures and arrests across Lagos, Kogi, Edo and Plateau states.

In Lagos, officers recovered 209,000 tablets of tramadol from an unoccupied compound at Divine Estate, Ago Palace, while a follow-up operation at Ladipo Spare Parts Market led to the arrest of 23-year-old Ekundayo Taiwo with 61g of Colorado and 24g of methamphetamine.



Suspect with intercepted drugs.



NDLEA officers during the operation.

Tension rises as Maharaj Ji, church clash over land

From **Rotimi Agboluaje, Ibadan**

TENSION has heightened along the Lagos-Ibadan Expressway over a disputed 3.5-acre parcel of land claimed by both the General Overseer of Faith and Miracle International Church (FMIC), Pastor Genga Faith David, and the founder and spiritual head of One Love Family, Satguru Maharaj Ji.

The dispute has already led to the arrest of five persons by the Oyo State Police Command.

The land, said to be worth millions of naira, is located along the Lagos-Ibadan Expressway and is claimed by Maharaj Ji as part of his spiritual community, which he refers to as the Holy Land.

Addressing journalists at a press conference in Ibadan, David accused members of

the One Love Family of attacking his church members shortly after a crusade held on the disputed property.

He said the crusade, tagged "Possessing the Gate," was organised to assert the church's presence on the land, which he maintained was legally acquired by the church.

David said: "We have both the Deed of Conveyance and Certificate of Occupancy as proof. After the crusade, our members were attacked by a set of people who are said to be members of the sect."

"We were made to know that the land belongs to Maharaj Ji, not the church, in spite of all the evidence."

He alleged that some of the church members were injured during the attack and subsequently hospitalised at different hospitals in Ibadan.

According to him, the church had resisted the temptation to take the law into its own hands and instead staged a peaceful protest at the Oyo

State Police Command headquarters in Eleyele, Ibadan, where he said the authorities promised to intervene.

David also dismissed an allegation by Maharaj Ji that the crusade was part of a plot to kill him, saying he was unfamiliar with the historical reference to 'Operation Wetie' allegedly used by the spiritual leader.

"Maharaj Ji even alleged that we plotted to kill him and labelled our crusade as Operation Wetie. I don't know anything about Operation Wetie."

PHED probes worker's death while on duty

By **Ayonote Clement**

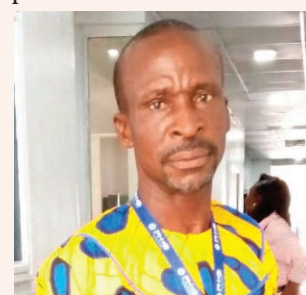
THE Port Harcourt Electricity Distribution Plc (PHED) has launched an investigation into the death of Mr Christian Kpabeke, a High Tension (HT) Lines Worker in its Gamma 2 Region, who died on Sunday, September 27, 2026, while carrying out maintenance work on the Greater Port Harcourt 33kV line.

The company said the incident had been formally reported to the Nigeria Police Force, the Nigerian Electricity

Regulatory Commission (NERC) and other relevant stakeholders, as efforts continue to establish its immediate and underlying causes.

The Head, Corporate Communications, PHED, Olubukola Ilevbare, said the company was deeply saddened by Kpabeke's death and extended its condolences to his family, colleagues, friends and loved ones. "Christian was a valued member of the PHED family, and we deeply mourn his untimely and unfortunate passing," Ilevbare said.

She added that PHED had reached out to Kpabeke's immediate family to express its condolences and offer support at this difficult time.



Kpabeke

NYSC kidnap: HURIWA demands rescue as parents seek Olubadan's intervention

From **Bertram Nwannekanma (Lagos) and Rotimi Agboluaje (Ibadan)**

THE Human Rights Writers Association of Nigeria (HURIWA) has called on the Federal Government to deploy all available intelligence and security resources to rescue 19 prospective members of the National Youth Service Corps (NYSC) abducted in Imo State, as their distraught parents appealed to the Olubadan of Ibadanland,

Oba Rashidi Ladoja, to intervene in securing their release.

The appeal came amid concerns over the safety of the abducted graduates following the disclosure by the Imo State Commissioner of Police, Audu Garba Bosso, that security agencies had located the forest hideout where the victims were being held but had yet to advance into the area because intelligence reports indicated that it was allegedly rigged

with improvised explosive devices (IEDs).

The prospective corps members were reportedly travelling from Ibadan, Oyo State, to their respective NYSC orientation camps in Abia and Akwa Ibom states when gunmen attacked the two buses conveying them around Umunoha, along the Owerri-Onitsha Road, on Thursday.

In a statement signed by its National Coordinator, Emmanuel Onwubiko, HURIWA described the

discovery of the kidnappers' hideout as a critical development that should prompt an urgent, coordinated rescue operation.

The group urged the Nigeria Police Force, Nigerian Army, Department of State Services and Nigerian Air Force to establish a unified rescue command and deploy personnel trained in hostage rescue, explosive ordnance disposal, intelligence gathering and jungle operations.

Experts demand tougher enforcement to tackle building collapse in Lagos

By **Bertram Nwannekanma**

THE loss of lives and property in the Alakija building collapse in Lagos has renewed concerns about weaknesses in building regulation, professional supervision and emergency response, with built-environment experts calling for tougher enforcement, regular inspections and earlier action to prevent further tragedies.

The four-storey building collapsed on Old Ojo Road, near the Alakija Bus Stop, off the Lagos-Badagry Expressway in Satellite Town, Lagos State,

Nigeria.

Eight died and 26 persons were rescued in the incident which occurred June 25, 2026.

The experts said the collapse highlighted the consequences of poor construction practices and weak oversight, stressing the need for competent professionals, quality materials and proper monitoring of buildings from construction through occupancy and maintenance.

They spoke at a conference organised by the Building Collapse Prevention Guild (BCPG), Amuwo-Odofin Cell, in Satellite

Town, Lagos, with the theme, "Building a Resilient Lagos Through Synergy."

The conference brought together regulators, construc-

tion professionals, developers, academics and community leaders to discuss ways of improving building safety and urban resilience in Lagos.



Rescuers during Alakija building collapse in Lagos

PUBLIC NOTICE

NOTICE OF APPLICATION FOR REGISTRATION OF INCORPORATED TRUSTEES

NOTICE IS HEREBY GIVEN that an application has been made to the Corporate Affairs Commission (CAC) for the registration of the Incorporated Trustees of:

UNILAG URBAN PLANNERS 11 ALUMNI ASSOCIATION

The objectives of the Association are to:

1. Foster, maintain, and strengthen lifelong friendship, unity, and cooperation among all members.
2. Provide a platform for professional networking, career advancement, mentoring, and professional development of members.
3. Promote the social, emotional, and general welfare of members through voluntary support initiatives and other appropriate interventions during times of need.
4. Initiate, support, fund, and execute projects and programmes that contribute to the development of the Department of Urban and Regional Planning, the University of Lagos, its students, and the wider community.
5. Engage in lawful activities that promote the general interests and welfare of the Association and its members.
6. Undertake such other lawful activities as may be necessary or incidental to the attainment of the Association's vision, mission, and objectives.

TRUSTEES

1. LALEMI OLUMIDE — Chairman/Trustee
2. OLADIPO OLUWAKOREDE — Trustee
3. OJORA-ADEJIYANA ADEYEMI MOJEED — Trustee

Any objection to the registration of the above-named Incorporated Trustees should be addressed to the Registrar-General, Corporate Affairs Commission, Abuja, within the period prescribed by law.

DATED THIS 5th DAY OF October, 2026.

Baba Bukari
For: UNILAG URBAN PLANNERS 11 ALUMNI ASSOCIATION

Hot Lines: 08034990344 and 08160223638

Five killed in Aguleri-Umuoba-Anam clash, Soludo summons stakeholders

From Osiberoha Osibe, Awka

THE death toll from the renewed clash between Amaeze Aguleri and Umuoba-Anam communities in Anambra East Local Council of Anambra State has risen to five, as Governor Chukwuma Soludo ordered an immediate ceasefire and summoned stakeholders from both communities to an emergency peace and security meeting.

The meeting is scheduled for Wednesday, October 7, 2026, at the Light House, Awka, where the governor is expected to address the underlying issues behind the long-running dispute and seek a lasting resolution.

The latest violence erupted on Thursday, October 1, reportedly following renewed ten-

sion over a disputed boundary area where Aguleri residents were said to have attempted to erect a signpost

and install security cameras. The move was reportedly opposed by residents of Umuoba-Anam.



Burnt palace of traditional ruler of Aguleri

The clash escalated over the following days, leaving three people from Aguleri and two from Umuoba-Anam dead, while several others sustained injuries. Houses, shops, a rice-processing facility and other property were also reportedly destroyed.

On Friday, October 2, Deputy Governor Onyekachukwu Ibezim, accompanied by Commissioner of Police Nnanna Oji Ama and other security officials, visited the affected communities for an on-the-spot assessment. The officials appealed to the warring parties to sheathe their swords and work with the government and security agencies to restore peace.

Despite the intervention, violence reportedly resumed

later on Friday, with the palace of the traditional ruler of Aguleri, Igwe Michael Idigo, among properties reportedly set ablaze. The renewed violence prompted the state government to close Otuocha Company Market indefinitely.

By Saturday, October 3, the police and government officials were intensifying security measures in the area, while traditional rulers and community leaders appealed to residents to avoid further violence.

In a statement issued yesterday, October 4, his Chief Press Secretary, Christian Aburime, said Soludo had directed Amaeze Aguleri and Umuoba-Anam to immediately cease all hostilities, maintain ab-

solute peace and exercise restraint.

The governor further directed that all grievances, claims and presentations arising from the dispute should be channelled through designated representatives of the two communities at the October 7 emergency meeting.

He also ordered the deployment of additional security personnel, including the police, to the affected areas to protect lives and property and prevent further breaches of the peace.

Former governor Willie Obiano, who hails from Aguleri, has also appealed to both communities to embrace peace and cooperate with the state government and security agencies.

Fear grips Osogbo as suspected cult clashes leave three dead

From Timothy Agbor, Osogbo

TENSION has gripped Osogbo, the Osun State capital, following the killing of three persons in suspected cult clashes between Friday and Sunday, forcing residents to flee and traders to shut their businesses.

The latest violence has heightened fears across the city, with residents and other stakeholders calling on the state government and security agencies to restore peace and prevent further bloodshed.

The first incident occurred

on Friday evening at a lounge around Owo-Eba, in the Owode-Ilesa Garage area. Sources said a rival gang stormed the lounge where Adebayo Taoreed, popularly known as Small Rugged, and others were relaxing and opened fire.

Taoreed, who was alleged to be linked to the Eiye confraternity, although the claim could not be independently verified, was killed alongside another man identified only as Osha.

Four other persons sustained gunshot injuries when the assailants allegedly fired spo-

radically while fleeing the scene. The shooting triggered panic along the Ilesa Garage-Ayepe axis, as residents ran for safety and shop owners hurriedly closed their businesses.

Confirming the incident, the Osun State Police Command spokesperson, Abiodun Ojelabi, described it as a suspected cult clash.

Ojelabi said: "The command is aware of a shooting incident suspected to be cult clash around Owo-Eba area, Osogbo. Two persons died at the spot, one identified as Small Rugged, while the oth-

er's name is yet unknown. Four other people sustained gunshot injuries and have been rushed by the police to a nearby hospital for treatment."

He added that the Commissioner of Police, Ibrahim Gotan Zungura, had directed tactical teams to apprehend those responsible. No arrest had been announced as of press time.

Claims linking Taoreed to alleged thuggery and political violence during the 2026 Osun governorship electioneering could not be independently verified.

Two killed, tanker crashes, catches fire in Cross River

From Solomon Azu, Calabar

TWO persons have been confirmed dead after a tanker conveying petroleum products overturned and caught fire opposite the Odukpani Local Government Secretariat in Cross River State.

The Cross River State Police Command confirmed the incident in a statement yesterday by its Public Relations Officer, ASP Eitokpah Sunday Akata.

Akata said preliminary information indicated that the tanker was involved in a road traffic accident and overturned, triggering a fire that spread to nearby shops and

buildings.

He said the tanker's conductor died on the spot, while the driver, who was reportedly trapped in the fire, was rescued and taken to a hospital for treatment but later died.

"Police officers from Odukpani Division are currently at the scene to maintain safety, secure the area and prevent further harm to members of the public," he said.

The police spokesperson said the Fire Service had also been alerted to deploy personnel to contain and extinguish the fire, adding that several shops and vehicles were reportedly affected.

Tributes pour in for The Guardian GM, Northern Operations, Nwanne

TRIBUTES have continued to pour in for the late General Manager, Abuja/Northern Operations of The Guardian, and former editor of The Guardian on Saturday, Chuks Azuka Nwanne, who died on Saturday, October 3, after a protracted illness.

Nwanne, regarded by colleagues as one of the brightest writers of his generation, was an authority on Nigerian entertainment, arts, culture and tourism.

He began covering entertainment in 2006 as a freelance contributor to The Guardian before joining the newspaper in 2008 as an entertainment reporter.

His death has left colleagues, friends and associates mourning a journalist they described as dedicated, talented, warm-hearted and passionate about his craft.

John Nwaehike, one of the "Nwa" trio in Guardian Life under the editorship of Jahman Anikulapo, described Nwanne as a dedicated professional who approached his work with unusual seriousness.

"He was a very serious worker," Nwaehike said, recalling that Nwanne took his job "as a religion."

Michael Egbejule, publicist for the University of Benin Teaching Hospital, described Nwanne as "too gentle a man, loved by all, and the best in everything he did across arts, entertainment and showbiz." Egbejule also recalled the role Nwanne played in nurturing his writing career at The Guardian.

"You gave me the opportunity to write my name in gold at The Guardian under your tute-

lage as editor. I can never forget the story you inspired me to author that became the biggest feature ever, reminiscing on the life and times of the late Sir Victor Uwaifo, popularly known as 'Guitar Boy,'" he wrote.

Prisca Duru, an arts and culture writer with Vanguard Newspapers, described Nwanne's death as a painful loss.

"It's so sad to lose Chuks Nwanne so early in his career. May he rest peacefully," she said.

Bodunrin Akintayo, a culture and arts reporter, also expressed grief over the death, praying that Nwanne's memory would remain blessed and that God would comfort his family.

The Director-General of the National Film and Video Censors Board, Dr Shaibu Hussein, said he was too devastated to write a lengthy tribute.

"Goodnight Chuks Nwanne, aka Vatican. No strength to pen a tribute. This was not the plan. Nje nje gi a jo ka! But we submit to God who gives and takes... Je nko oma," Hussein wrote.

"Journey safe, Vatican. La ba nu udo... until resurrection morning. My condolences to his immediate and The Guardian newspaper family."

Nwanne's colleague and News Editor (Daily), Templer Olaiya, also struggled to come to terms with his death.

"Numbed beyond words, Dede, on your shocking passage. Fare thee well, my brother from another mother. Your cherished memory and the dreams we shared live on," Olaiya wrote on Facebook.

For the Assistant Editor-in-Chief of the News Agency of Nigeria (NAN), Kamal Tayo Oropo, Nwanne's death was difficult to



comprehend, particularly because he appeared to be a journalist still on an upward trajectory.

"Chuks, this is weird. Shocking. There are some things in this life that are beyond comprehension. Some realities of our existence appear so surreal, so unbelievable, that the mind struggles to accept them. Chuks Nwanne's passing to eternal glory is one of them," Oropo wrote.

Recalling their years at The Guardian, Oropo said he watched Nwanne rise steadily in his profession and regarded him as "a permanent feature; a constant star still rising, and yet to reach its zenith."

He described Nwanne as "a gifted journalist, passionate about his craft and never afraid to express his convictions,"

adding that his professional journey would remain a source of pride to those who knew him.

"Nwanne was more than a colleague. He was part of a generation of journalists at The Guardian whose journey I knew. I had the privilege of watching them grow. Shared experiences, arguments and laughter," Oropo said.

He added: "His departure feels painfully premature. There were still conversations to be had, opinions to exchange and, one imagined, many more milestones ahead of him. But life, in its unfathomable ways, has written a different ending."

Oropo prayed that God would forgive Nwanne's shortcomings, accept his good deeds and grant him eternal peace.

Another former colleague, Taiwo Hassan, described Nwanne as an energetic, cheerful and talented journalist whose personality left a lasting impression on those around him.

Hassan recalled meeting Nwanne years ago around Ijesha Road, Lagos, when he was searching for accommodation after leaving his residence at the University of Lagos.

Although Nwanne was his junior at The Guardian, Hassan said he was struck by his warmth and generosity.

"He was my junior at Rutam House, The Guardian Newspaper, but I can never forget the day we crossed paths at Ilo Street, Ijesha Road, when I was looking for a new house to rent. I met you and you took me down to your small room and said lots of good things that I should come down to live in that area," Hassan recalled.

He said Nwanne later distinguished himself at The Guardian, particularly in his coverage of entertainment and tourism.

"Inside Guardian Newspaper, you showed the right acumen and brilliance in you, not forgetting the entertainment industry and tourism industry you covered, where you shone rapidly. You were a sought-after journalist," he said.

Hassan also recalled the period leading to Nwanne's marriage, when colleagues, including Daniel and Templer, rallied around him as friends of the groom.

He described Nwanne as a smiling and jovial person who remained full of energy even as his career progressed.

"I will fondly remember your smiling face, always laughing

and joking, including your identical resemblance with your first child, your daughter," Hassan wrote.

"I am devastated about your untimely demise because I still believe you have many years to live on this earth. Adieu, late Chuks Nwanne. RIP, my beloved bestie."

Nwanne joined The Guardian in 2008 as an entertainment reporter after his freelance work with the newspaper. His astute journalism and engaging reportage earned him wider responsibilities, including assignments with Guardian Life, the arts desk and the tourism section of The Guardian on Saturday.

He later rose through the ranks to become General Manager, Abuja/Northern Operations, while continuing to maintain strong links with the creative and cultural sectors.

A native of Ogbunike in Oyi Local Council of Anambra State, Nwanne held a Higher National Diploma in Mass Communication from the Institute of Management and Technology (IMT), Enugu, and a master's degree in Communication Studies from Lagos State University (LASU), Ojo, Lagos.

He attended several professional training programmes and conferences in Nigeria and abroad.

Beyond journalism, Nwanne was the founder and creative director of the Ogbunike Cave Carnival, an annual three-day cultural festival established to promote Ogbunike Cave as one of Nigeria's notable tourist attractions.

He is survived by his wife and three children.



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AHMADU BELLO UNIVERSITY

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ABU is 64 years old

We appreciate all!

As Ahmadu Bello University, Zaria is 64 years old on Sunday, 4th October, 2026, it is with profound joy, humility, and a deep sense of responsibility that I wish to appreciate all for this important milestone.

I sincerely thank all friends of the University, parents, guardians, alumni, and numerous well-wishers for the enduring bond between the North's premier University and the wider society it serves.

In particular, I extend our profound gratitude to His Excellency, the President and Commander-in-Chief of the Armed Forces of the Federal Republic of Nigeria, Bola Ahmed Tinubu, GCFR, for the far-reaching reforms and strategic interventions across the education sector, many of which have had a direct and positive impact on ABU.

Our sincere appreciation also goes to the University's alumni body, both as individuals and as organised groups for their tremendous support in diverse ways.

I wish to specially acknowledge His Excellency, Dr. Dauda Lawal, the Executive Governor of Zamfara State; His Excellency, Malam Uba Sani, CON, the Executive Governor of Kaduna State; and His Excellency, Malam Umar Dikko Radda, the Executive Governor of Katsina State, for their consistent engagement, steadfast support and unwavering commitment to meeting the University at its points of need.

Equally, we must acknowledge with profound gratitude the fatherly guide of His Highness, Malam Ahmad Nuhu Bamalli, CFR, the Emir of Zazzau, in managing this great University.

I also wish to extend our heartfelt gratitude to all our stakeholders, the Hon. Minister of Education, Dr. Maruf Tunji Alausa; the Chancellor, Igwe Alfred Nnaemeka Ugochukwu Achebe, CFR, the Obi of Onitsha; the Chairman of Council, Mahmoud Yayale Ahmed, CFR; members of Council and Senate, staff and students, for their support, commitment and prayers.

As the University keeps on moving progressively, we look forward to receiving more support from our numerous alumni and other stakeholders to remain committed to serving the nation and humanity in general.

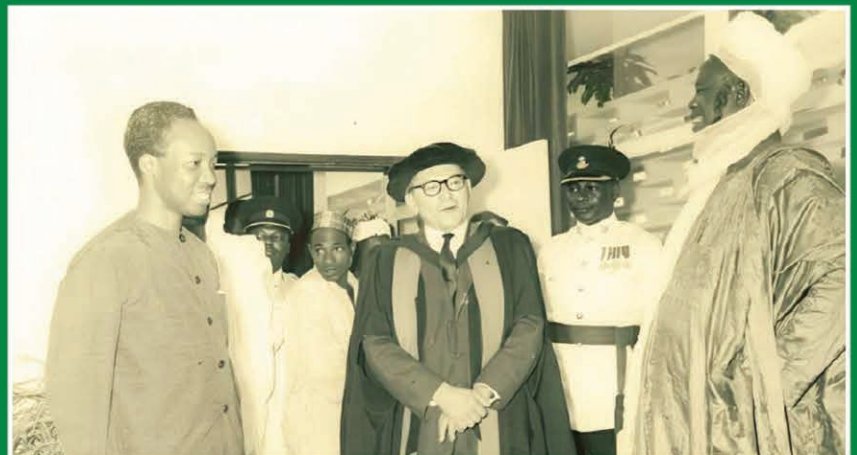
SIGNED:

Prof. Adamu Ahmed, FNTP, RTP
Vice-Chancellor

Historical Pictures



The Premier of Northern Nigeria, Sir Ahmadu Bello, delivering the inaugural address at the official opening of Ahmadu Bello University, Zaria, in 1962. Sitting on the far left is the University's pioneer Vice-Chancellor, Norman Alexander



The Tanzanian President, Julius Nyerere (left) in a photograph with Sir Norman Stanley Alexander, the first Vice-Chancellor of Ahmadu Bello University, and Sir Ahmadu Bello, the Premier of Northern Nigeria, during his visit to Nigeria in 1963



The pioneer Vice-Chancellor of Ahmadu Bello University, Sir Norman Stanley Alexander, delivering his address alongside the University's founder and first Chancellor, Sir Ahmadu Bello (the Premier of Northern Nigeria) during the University's first Convocation in 1965



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Conscience is an open wound; only truth can heal it. Uthman dan Fodio 1754-1816

Editorial

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Impact of \$3.05b new anti-poverty scheme must be visible

At a time when the cost-of-living crisis is rocking the country's foundations, any government plan to reduce poverty among most citizens will excite many people in hopes of relief. Expectedly, some people will be sceptical, at least in the immediate term, given their knowledge of past similar interventions that failed to achieve their objectives and make a significant impact on the lives of the targeted citizens, for the overall benefit of society. But the narrative can be changed. All that is required is sincerity on the part of the government and the political will of the leaders in power to make such interventions work.

The five coordinated social and development programmes worth \$3.05 billion recently unveiled by President Bola Tinubu 'to accelerate poverty reduction' are the latest in the series of such programmes in the country. It is assumed that a lot of thought went into packaging the initiative to make it work.

However, the implementation strategy and what the people should expect in concrete terms at every stage of the programme are yet to be made clearer to Nigerians so they can monitor and eventually decide whether the intervention was really to lift people out of poverty or to surreptitiously make some persons millionaires and billionaires, particularly ahead of the 2027 general elections.

Nigerians have been told that the aim is to reduce poverty, and they are waiting to see it do so in a visible and measurable sense. This latest move should not fail like the previous ones; there should be no excuses. The hardship in the country is becoming unbearable.

On July 16, 2026, President Tinubu, represented by the Minister of Finance and Coordinating Minister of the Economy, Taiwo Oyedele, unveiled the programme, which he said was aimed at reducing poverty, strengthening community resilience, and deepening investment in Nigeria's human capital.

Tinubu listed the programmes as comprising the Nigeria Community Action for Resilience and Economic Stimulus Additional Financing (NG-CARES); Solutions for Internally Displaced Persons and Host Communities (SOLID) initiative; and the three-pronged Human Capital Opportunity for Prosperity and Equity (HOPE) package, comprising HOPE Gov, HOPE PHC, and HOPE Edu.

According to President Tinubu, the initiative is to 'translate recent microeconomic gains into tangible improve-

ments in the lives of Nigerians across wards and local governments.' The breakdown of monetary allocations shows that NG-CARES will receive about \$1.25 billion 'in additional World Bank financing' to support smallholder farmers and small businesses, while SOLID will be backed by \$300 million 'to bridge humanitarian relief and development for internally displaced persons and their host communities.'

The President added that the \$1.05 billion HOPE package would strengthen governance, primary healthcare, foundational learning, teacher support, and public education. He pointed out that the five programmes would not be handled separately but as a single integrated national strategy for poverty reduction, human capital development, and community resilience.

These intentions of the President have been expressed in very captivating statements; however, there is a crucial need to make them clearer as regards the specific things Nigerians should expect to happen in the various areas that the intervention is going to cover. The amount of money to be spent (\$3.05 billion) is huge; what in concrete terms to be expected during the implementation should not be lost to the grammar in which the programme was announced and celebrated, otherwise it will be difficult to adjudge whether the initiative is succeeding or failing at every point of its implementation.

In a simple explanation, the finance minister should tell Nigerians what the 'recent microeconomic gains' are and how they will be translated into palpable improvement in the lives of the people. In the area of education, how will the programme make it possible for the poverty-devastated parents to be able to continue sponsoring their children's education? Is education going to be made free at any level, or will poor parents and guardians still be selling their property or taking loans to pay school fees?

When Nigerians begin to have improved access to medicines and equipment at up-graded primary healthcare centres as planned in the intervention, will it be at no cost or at reduced cost for the poor people? How will the internally displaced persons benefit? Will they be taken back to their ancestral communities and better protected to continue with their means of livelihood, or will they remain in the camps and continue to be given bags of rice and beans while they remain unproductive?

What should be the specific expectations of the 500,000 teachers that the anti-poverty initiative is to support? In building com-

munity resilience, what should the residents expect to see happen? Answers to these questions are needed in the interest of transparency and accountability.

While not dismissing what the government has packaged, we state that tackling the cost-of-living crisis or poverty in Nigeria at this time should begin with creating and sustaining the right environment for Nigerians to use their God-given talents and energy to create wealth for themselves. Giving the people fish will not be as strong as teaching them how to fish.

We need to make Nigerians productive, and the starting point is to make the country safe for the people to be able to freely and safely thrive in their means of livelihood. The government said the \$1.05 billion would be used to support smallholder farmers and small businesses. In a country being ravaged by terrorism and kidnapping, how can farmers go to farm? It should be safety first, and the money can then be used to equip farmers with inputs to produce food and make money.

The roads are not safe for traders to freely move their goods to different parts of the country, resulting in high prices of goods. There is a need for a stable power supply so that many of those who have acquired different skills, particularly those that require electricity, can practise their trade and liberate themselves from poverty. Many small businesses have closed down because of the high cost of fuel to power machines in the absence of electricity supply. Reducing poverty must involve reducing the unemployment level, which is unprecedentedly high in the country.

It is distressing that graduates cannot get jobs, and those in employment are being thrown back into the saturated labour market due to a lack of new tangible investment and the exit of some companies from the country, complaining of an unfavourable business environment. Those that are still struggling to stay afloat are shrinking operations and consequently sacking workers.

Any poverty reduction measure that does not include addressing these challenges may never make any significant impact in the lives of the millions of impoverished Nigerians. It is lamentable that 66 years after independence, Nigeria still can't provide stable electricity that is central to becoming an industrial nation with vast opportunity to provide jobs. There has been large-scale public corruption and financial fraud at all levels of government by shameless politicians and their partners in crime in the civil service who have diverted national resources to their private ownership and are still recycling themselves as leaders of the country.

Why will Nigerians not be sceptical of any initiative to fight poverty when similar ones in the past by successive administrations can best be remembered as scams due to endemic corruption that killed them? The Poverty Alleviation Programme (PAP) under President Olusegun Obasanjo in 2000, which gulped over N10 billion; the National Poverty Eradication Programme (NAPEP) designed to replace PAP; the Subsidy Re-investment and Empowerment Programme (SURE-P) under President Goodluck Jonathan; and the National Social Investment Programme (NSIP) under President Muhammadu Buhari in 2016 all largely failed owing to rampant corruption, poor policy design and data, as well as lack of continuity. Huge sums of money were lost to the pockets of some influential individuals.

At the unveiling of Tinubu's anti-poverty scheme, he said: 'This is not just a set of programmes; these are promises kept.' We advise that the promises be truly and transparently kept to the extent that what was promised is tangibly delivered. The President must insulate the new programme from corruption and other factors that spelt doom for the previous interventions. Nigerians are watching and waiting for visible impact of the intervention.

LETTER

Tinubu may win 2027 election without rigging

SIR: Have you wondered why President Bola Ahmed Tinubu appears so confident about the 2027 presidential election? Have you watched the body language of Mr President? He travels without transmitting power, remains largely silent on issues that ordinarily demand a presidential address, and has stayed away from the United Nations General Assembly for three consecutive years, even after promising to attend this time.

Then there is the emerging conversation about INEC and the use of artificial intelligence in the electoral process. What, exactly, is fuelling this

president's uncanny confidence? Trust me, it is not because he has performed exceptionally well. It is because Tinubu is going to win the 2027 election in a landslide, and international observers will adjudge the process peaceful and credible.

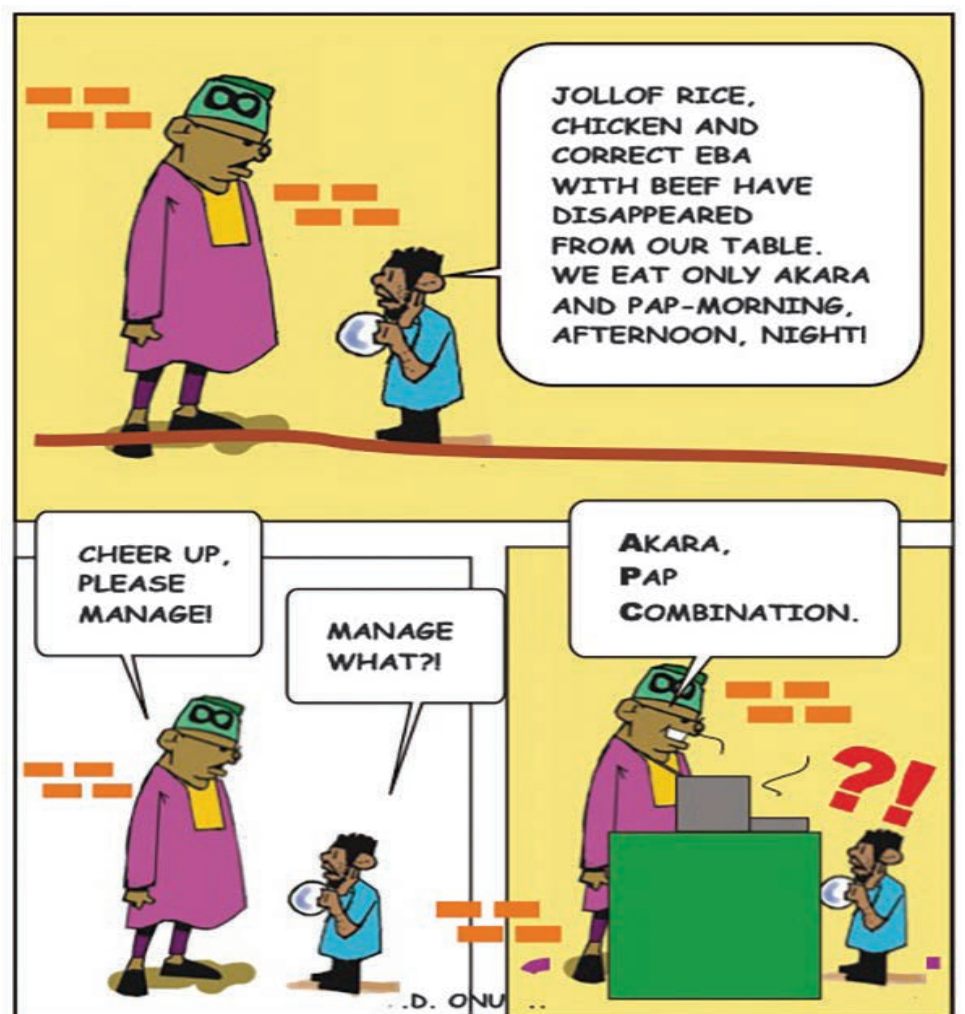
And when the results are announced, the confusion will be palpable: "But the people don't like this government. How did they get the votes? They must have rigged it." Here is my contention: the 2027 presidential election may not be rigged—at least not in the conventional sense—but Tinubu will still win. I do not make

this claim because I like this government. Far from it. In fact, I hate it with every fibre of my being.

Before I begin, let me say this: I am a follower of Mr Peter Gregory Obi. You can call me an *Obidient*, if you like. I am also a staunch supporter of Very-DarkMan (VDM). I respect Mr Omoyele Sowore; I admire his imagination, his ideas about how to run a country, and, above all, his fighting spirit.

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

Hilary Njoegbu is a Ph.D student at the University of Port Harcourt and teaches English Language at Greenoak International School.



Opinion

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President Tinubu, democratic opposition ecosystem and 2027 elections

By Tunji Olaopa

I have often lamented the consequences of the bad politics that consecutive Nigerian governments have played with the governance and development structures of the Nigerian state and her people. This politics consists in the framework of neopatrimonial dealings that undermine the potentials that a state possesses to transform the lives and well-being of her citizens.

When the political behavior of the political class manifests a developmental culture and tendencies, it has a very deleterious consequence on the governance and development framework that the state could own and deploy. By the time Nigeria came into the democratic phase in 1999, the expectations for Nigeria and her leadership to do better in terms of good governance have heightened beyond the business-as-usual politics that defined the Nigerian political class up to that juncture.

Democracy comes with its own imperatives in terms of the internal party mechanisms and framework, inter-party relationship and the deliverables expected from democratic governance. The critical point is that democracy demands more than giving attention to elections and electoral dynamics as if political succession encompasses the entirety of what it means to call a state a democracy.

In democratic theory, for example, democracy is meant to achieve two crucial transformations. The first is that it is meant to facilitate what we can call the democratic ethos—the transformation in how decisions are taken in fundamental structures and institutions of the state. This includes the internal dynamics of the party system. The second transformation concerns the capacity of democracy to facilitate development.

Here, democracy is meant to aggregate the collective will of the people in terms of sustainable development policies that could be implemented for the purpose of infrastructural development. Democracy therefore encodes the most fundamental essence of the social contract that binds the government and the governed into a relationship of political and governance stewardship.

And this stewardship obviates the bad politics that many Nigerian governments have been playing. In order to safeguard the sacredness of that stewardship that the political class owes the people, the democratic framework makes a fundamental allowance for oppositional politics—a framework not only for keeping the feet of the incumbent govern-

ment on fire, but more crucially for throwing up a range of multiplicity of ideas and policies that could be beneficial for good governance, and ultimately the citizens.

Benjamin Disraeli, former prime minister of the United Kingdom, once noted: “No government can be long secure without a formidable opposition.” This is axiomatic. The opposition in any democratic context is made up of the shadow cabinet, vigilant civil society and the media. Both the shadow cabinet and the media are expected to keep up a querulous but principled interrogation of government accountability, again on behalf of the people.

The very life wire of a democracy is such an opposition and the dissent it introduces that forces the government on its toes for the lifetime of the administration. Indeed, in a satirical moment, Mokokoma Mokhonoana, the South African author went sarcastic when he said “The real purpose of the opposition is to minimise the amount of money the ruling party will have stolen from the people at the end of its term.”

One of the tragic points of Nigeria’s democratic experiment is that real oppositional politics died with the first and second republics. First, the media in Nigeria has lost its critical and oppositional edge. It has either become captured or silenced or both. Media reportage into government governance policies have become so stilted as to lack any force of principled and objective opposition or ideological sinew. Gone are the days of the *West African Pilot* and the *Nigerian Tribune*, and even the *New Nigerian* that though were partisan in their opposition, but still kept up a stream of oppositional reporting that gave the government a run for its money.

Chief Obafemi Awolowo, without any iota of doubt, was the most formidable and ideological of any oppositional politicians, and his political party the most oppositional of any political party, in Nigeria. Awolowo gave Nigeria the best of his ideological prospecting for the future of Nigeria, and of democratic governance. His many books, especially *Thoughts on the Nigerian Constitution* and *The People’s Republic*, are classic texts of political philosophy that outline fundamental reflection by which the government of the day could proceed to make Nigeria better for Nigerians. When Obafemi Awolowo is referred to as “the best president Nigeria never had,” it was in recognition of his patriotic dedication to the political future of

Nigeria, and principled opposition to bad politics.

Nigeria’s fourth republic has been struggling to achieve a potent political machinery that situates the opposition as a strong, coherent and ideologically sound mechanism for orienting democratic governance. With the Tinubu administration, the situation has worsened in the worst possible ways. This is because what parades itself as the “opposition” has remained fragmented, self-serving, disarticulated, and therefore lacking a coherent organising framework. To say the least, the opposition lacks an organised, and hence formidable, structure and ideological blueprint for pushing the Tinubu administration to the limit of democratic dissent.

Let us first explore the many malaises of oppositional politics in Nigerian democratic governance before spotlighting the consequence for the Tinubu administration and Nigeria’s democratic experiment. First, the lack of coherent ideological basis for pushing democratic dissent is so glaring as to render the concept of “opposition” meaningless and rather unfortunate. Any incumbent government in the United Kingdom already has waiting a shadow cabinet that raises the critical torch to every policy statement and activities of the administration on strictly ideological basis. Every penny spent is scrutinised; every foreign policy statement is weighed in the balance. The void left by any significant ideological manifestation in Nigeria makes it possible for all sorts of strange bedfellows to sleep together in unholy dalliance. A longstanding member of the People’s Democratic Party (PDP) or the Labor Party (LP) can wake up one day, lose the primary, and waltz comfortably into the All Progressives Congress (APC).

The second critical issue is that the opposition, as a democratic necessity, lacks a critical constitutional standing. And this is crucial because without the constitutional backing for structure and funding, the opposition—whatever its energy—is bereft of a formidable standing that will keep it consistently in business. There is an inherent unfairness in a system that makes the full extent of state resources available to the incumbent government while the supposed opposition is left in financial limbo, or meant to service the oppositional imperative through personal funds.

The third malaise of oppositional politics in

Nigeria is first the lack of internal democratic mechanism that allows political opinions, and even internal dissents to be articulated and aggregated. This makes it all too possible and very easy for political elites and vested interests to hijack the party machinery for selfish ends. On the other hand, there is a crucial disconnect between political parties and the grassroots. Parties only make a significant appearance during elections and then subsequently go quiet afterwards. This turns electioneering campaigns into profound acts of pretensions. And neglecting the grassroots, the most significant signifier of democratic politics, only grounds the terrible fixation with elections as the core of democracy.

How has this configured the Tinubu administration and Nigeria’s democratic governance? One, the inchoate “opposition” has left Tinubu’s enigmatic persona as a political strategist and a pragmatist as intact as it could be. President Bola Ahmed Tinubu has remained adept at running circles round his major challengers in the PDP, the LP and other oppositional figures. Even the newly formed African Democratic Congress (ADC) has not fully taken off or stepped into the opposition chamber due to a fragmented cacophony of voices carried high on the personal ambitions of those who wanted to be oppositional. Almost all non-APC politicians have been deserting their own parties in throve as a result of pragmatic need to align with the party in power, and buy into the enigma of the president.

Two, this situation has fundamentally left the Tinubu administration’s governance and development policies bereft of a clear and ideological challenge, even if the opposition is already partisan. When the ADC is unable to bury the personal interests of its gladiators under the need to challenge the incumbent government and its policy architecture, it becomes near impossible for the new party to articulate any blueprint within a fragmented political environment.

This situation is very important, and rather sad, because it leaves Nigeria’s democratic governance the poorer for the absence of genuine governance blueprint that speaks sincerely to a vision for the future of Nigeria and Nigerians.

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

Nigerians, where is our sovereignty?

By Anthony Akinwale

In the 19th century, when colonisers from Western Europe invaded the African continent, they imposed themselves on the peoples as supreme authority. Consistent with the logic of colonialism, western colonisers came, not for humanitarian, but for exploitative objectives.

In 1851, the pretext of coming to put an end to the tragedy of intra-African slave trade involving Oba Kosoko of Lagos provided an effective camouflage for exploitation of palm oil. British conquest of Lagos began the conquest of the land around the Niger—Nigeria. Across the African continent, colonisers conquered lands and peoples in order to gain free access to raw materials needed to facilitate “industrial revolution” in western Europe.

From November 15, 1884, to February 26, 1885, at the Berlin Conference, to avoid a military conflict of colonisers scrambling for Africa, colonisers drew arbitrary boundaries of colonised states. Prior to their arrival, internecine wars among Africans had weakened Africans themselves to the point of colonisability. The British conquered Lagos while two princes were disputing the throne. They later conquered Sokoto in similar circumstances.

In 1960, with flags of colonisers lowered, and flags of countries whose boundaries they drew and imposed at the Berlin Conference hoisted, a question arose to which no one seemed to have paid adequate attention. It was the question of sovereignty. Almost seven decades since the change of flags, in virtually all African countries, the question of sovereignty remains either ignored, or untreated, or inadequately treated.

The word “sovereignty” features in the 1979 Constitution of Nigeria, and in its identical twin, the 1999 Constitution. According to the Preamble to the Constitution: “We the people of the Federal Republic of Nigeria, having firmly and solemnly resolved to live in unity and harmony as one indivisible and indissoluble sovereign nation under God, dedicated to the promotion of inter-African solidarity, world peace, international co-operation and understanding and to provide for a Constitution for the purpose of promoting the good government and welfare of all persons in our country, on the principles of freedom, equality and justice, and for the purpose of consolidating the unity of our people do hereby make, enact and give to ourselves the following Constitution...”

According to Section 2 (1) of the same Constitution, “Nigeria is one in-

divisible and indissoluble sovereign state to be known by the name of the Federal Republic of Nigeria.”

We are confronted here with a collision of constitutional provisions. On the one hand, the Preamble to the Constitution refers to Nigeria as “one indivisible and indissoluble sovereign nation”. On the other hand, Section 2 refers to Nigeria as “one indivisible and indissoluble sovereign state”. In other words, in the Preamble, it is the nation that is sovereign. But in Section 2, it is the state. Drafters of the Constitution, by accident or by design, collapsed the distinction between nation and state. They gave us, one should say they imposed on us a Constitution that ascribes sovereignty to the nation and to the state at the same time, as if the two provisions were simultaneously sustainable. But in fact, they are not.

A nation is an association of peoples founded on their mutually identified shared core values. On the basis of their identified shared core values, they write and give themselves a constitution. A nation is different from a state. A state is a collection of institutions established by the constitution of the association that a nation is, the constitution that members of the association that a nation is gave to themselves. These institutions are established by the people’s constitution to protect the land members of the association who live on the land—their country—as they go about pursuing those shared core values so that, as members of the association that the nation is, they will be able to flourish.

The notion of sovereignty connotes supreme authority. When the Preamble to the 1999 Constitution ascribed sovereignty to the nation, it placed supreme authority in the hands of the people who constitute the association that the nation is. However, when it turned around in Section 2 and described Nigeria as a sovereign state, it contradicts itself by placing supreme authority in the hands of the state, thus ignoring the distinction between nation and state.

On October 1, 1960, supreme authority in Nigeria was transferred from the hands of foreign colonisers, not to the hands of the people, but to the hands of indigenous colonisers. Now, when the state is supreme, functionaries of the supreme state act like landlords treating the people, members of the association that a nation is, as tenants. This has been our story since October 1, 1960. But we must not fail to admit that, even before the advent of colonialism, sovereignty as supreme authority was not in the hands of the African. It was in the hands of monarchs who could not be questioned, and or in the

hands of whoever had the force de frappe, that is, whoever was the strongest man wielding the biggest stick or the most ferocious gun in the land.

Sixty-six years after Nigeria gained independence, we live in a country where sovereignty resides not in the hands of the people, not even in the hands of the state, but in the hands of functionaries of state. We are neither a nation nor sovereign.

We would have been a sovereign nation if we had given ourselves a constitution. But ours is a constitution decreed into existence and imposed on us by the military. We have a country, that is, a land called Nigeria. But we are yet to be a nation. So, we cannot even speak of a sovereign nation. We have a state, a collection of institutions established by the imposed constitution. Functionaries of that state are not accountable to us because their assumption of office does not depend on our sovereign will.

We would have been sovereign if our elections were to have been transparent. A transparent election is one whose outcome is manifestly the will of the people. But the outcome of elections in Nigeria depends on the pact of electoral gladiators, and on the use of instruments of state by powerful functionaries of state to “deliver” their states or constituencies to a candidate.

We would have been a sovereign nation if those declared to have been elected to represent us in government had been consulting with the people, and had been accountable to the people. Democracy is not just about casting and counting votes. It is about having representatives in government who consult with and are accountable to the people they claim to represent. But when last did your senator or governor consult with you? When last did he give you an account of his legislative or executive stewardship? Is it not the case that their press briefings showcase arrogance?

This year’s anniversary of independence comes just a few weeks before the 2027 elections. But what have we made of our independence? Where really is our sovereignty? Will the 2027 elections break the cycle of flawed elections we have been witnessing in Nigeria? Will the outcome of the elections be an expression of the sovereign will of Nigerians or an expression of votes “delivered” by powerful functionaries of state?

These are questions we should be asking ourselves instead of hauling ethnic epithets at each other on social and other media.

Akinwale is the Vice Chancellor of Augustine University.

Opinion

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For him who called me Stormy Petrel

By **Sylvester Odion Akhaine**

Of fond memory. He is no more. While he lived, he gave hope to the masses of his people. He had a prior knowledge of what would become one of my philosophical yields: that if a leader does nothing at all, he must be able to inspire hope. He abhorred injustice. He fought it with every sinew of his being until death prevailed. Upon his death, his executor in the probate process unveiled what would be one of the most comprehensive will ever written. He bequeathed benefits to everyone dear to him and his extended family.

My subject was caught on the downside of life when he started his legal education at the Holborn College in the United Kingdom. His father, a financier, passed away in 1963, when this writer was residing in the spirit world, waiting to be sired by mother Victoria and Odion. Without waiting for the pitiful empathy of some philanthropic entities, he had to fend for himself. He did menial jobs: cleaner, petrol station attendant, security guard, among others.

Like all courageous and determined people, it is not life that matters, but the courage that is brought to bear on it. He completed education for his legal profession and headed home. His country was run at the time, for the most part, by men on horseback a la Samuel Finer.

My subject had a choice: law and access to justice or law and access to profit. As Frantz Fanon, the Martinican psychiatrist, philosopher, and revolutionary, wisely counselled in *The Wretched of the Earth*, "Each generation must, out of relative obscurity, discover its

mission, fulfill it, or betray it". Before casting his lot, he aligned with our dear Professor Issa Shivji's thought in his "Law and Access to Justice," which this writer published in 2000. My subject felt injustice, rather than simply thinking law.

As Shivji puts it: the first lesson is that no discussion, articulation, conceptualisation and evaluation of the machinery of justice has any meaning unless it centrally addresses the question of accessibility to justice, or lack of it. "My subject chose law and access to justice."

With a clear orientation, my subject threw down the gauntlet in the arena of justice, in defence of the poor. Somewhere in the Middle-Belt of his country, my subject rose in defence of Bala Abashe, a factory worker and poor man by virtue of relations of production. Andrew Obeya, his adversary, was Secretary to the Government of the then Benue-Plateau State. He was well to do, in other words, rich.

Abashe had accused Obeya of an affair with his wife in a car and sought justice. My subject took up the case, as they say, pro bono, while the state government stood behind its official. He was pressured to drop the case; when that failed, Obeya was forced to resign. In the process, the bureaucratic oppressor was forced to resign. But the state, in a Nietzschean sense, "the coldest of all cold monsters", took vengeance; my subject was unjustly incarcerated for nine months. This was in 1969.

My subject never looked back on the path of expanding the ambit of freedom. Then came the case of Minere Amakiri, a journalist with the Mid-West Observer, who was brutalised

for a report published in the newspaper on the birthday of Alfred Diette-Spiff, the Military Governor of Rivers State. Arrogant power viewed the report as uncomplimentary to the pageantry of a birthday celebration on 30 July 1973. For this reason, Amakiri was tortured.

He was given 24 strokes of the cane while his head was shaved with a blunt razor. My subject took the matter to the temple of justice and sued Mr Ralph Iwowari, the Aide-de-Camp of the Governor, for assault and battery. The lady of justice, not so blind to the merit of the case, found in favour of Amakiri, complemented it with an award of N10,000 for damages.

Of interest here is the reification of the principle of fair hearing, to put it in the Latin phrase often preferred by lawyers, *Audi alteram partem*. My subject rose to the rescue of some students who had been unjustly rusticated by the management of the University of Maiduguri, in Nigeria's North-East. The matter went up to the Supreme Court, and the apex court ruled in favour of the students. As you see, my subject is the brain behind Garba & Ors v. University of Maiduguri, famously referenced in fair hearing cases in the judicial temple.

My subject's country revels in its democracy. After the epic struggle against military rule, he helped nudge it towards consolidation. Despite the promises of freedom, the minders of the Nigerian state were ready to constrict it.

In the elite recruitment process, the forte of political parties, the Independent National Electoral Commission (INEC), the electoral management body, imposed stringent con-

ditions for party registration. On the other hand, the parties sought to prevent prospective aspirants by imposing nomination fees. It was my subject who rose to the rescue. As always, the silk and gown went to court to challenge the matter.

INEC's action was based on the inability of my subject's National Conscience Party (NCP) to show proof of offices in at least two-thirds of Nigeria's 36 states; detailed bank statements; names and addresses of members of parties' executive arms; and prohibitive administrative registration fees. The Supreme Court declared the criteria unconstitutional.

As to how my subject came to call me the Stormy Petrel, I was an activist, have not abdicated, and played a role in the student movement. I was fearless. I jumped down from two floors of the University of Lagos hall of residence, fleeing from state security services; faced a cordon of armed policemen in protest marches; "disappeared" from the Lion Building Police Station, Broad Street, Marina, and wrote incendiary and logical critiques of public policies. My subject could not but admire my soldiery; hence he called me the Stormy Petrel.

When I tied the nuptial knot in 1997, he gave me a cash gift of N10,000. In his arduous pursuit of justice, my subject prosecuted over 6000 cases. He was hounded by the state, professional colleagues and was incarcerated 32 times. My subject is Chief Gani Fawehinmi, Senior Advocate of Nigeria (SAN), Senior Advocate of the Masses (SAM), and Grand Commander of the Order of the Niger (GCON). He joined his maker on September 5, 2009.

Adieu!
Professor Akhaine is of the Department of Political Science, Lagos State University.

Beyond Dangote IPO: What happens when the promise is tested

By **Tony Usidamen**

UNLESS you have been deliberately avoiding the news lately, chances are that you have heard something about the Dangote Refinery Initial Public Offering (IPO). It is difficult not to.

Open your email or banking app and you are likely to find an invitation to subscribe. Take a leisurely scroll through social media and you will be hit with a barrage of posts on the subject, with some content creators even making funny videos calling board meetings and demanding explanations from Aliko Dangote about how "our refinery" is being run, after buying a few shares.

The posts may be light-hearted, but the interest is real. Dangote Petroleum Refinery is seeking to raise about N2.15 trillion from the public through the sale of 4.1 billion shares at N525 each. With a minimum subscription of just 10 shares, or N5,250, the offer has opened the door to retail investors on an unusually broad scale. Some digital investment platforms reportedly struggled with the volume of traffic from prospective subscribers.

Understandably, there have been debates about whether the shares represent good value, including comparisons with more established stocks with longer histories of paying dividends. There have also been commentaries about Dangote himself, his record as an industrialist and the ambition behind the refinery. These conversations have been interesting to watch, leading me to a broader question: what makes people willing to hand over their hard-earned money to a business today in the expectation that it will create value for them tomorrow?

Think about it: every organisation makes a promise. A bank promises that your money will be safe and accessible; a telecommunications company promises connectivity; a hospital promises competent care. Even outside business, governments, NGOs, religious organisations and other institutions make promises, explicit or implied.

The answer, at its simplest, is trust. Every time a customer buys, an investor invests, an employee accepts a job, a supplier extends credit or a partner signs an agreement, somebody is effectively saying: I trust you to keep your promise. Building that trust is difficult. Maintaining it is harder still, especially when things go wrong. This is where the differ-

ence between being successful and having staying power begins to matter.

And things do go wrong, often in ways nobody anticipated. Some crises arise internally, while others come from outside. A defective product can erode customer confidence; an industrial accident can put lives and reputation at risk; an allegation against a senior executive can engulf an entire organisation; a cyberattack can disrupt operations; and a regulatory decision can alter the economics of a business. Each, in its own way, can put an organisation's promise to the test. No leader can predict every eventuality. The more important concern is whether the organisation has developed the capacity to respond effectively when the unexpected happens.

Yet organisations tend to prepare far better for the future they want than for the one they do not. Think of the management time devoted to budgets, revenue targets, expansion plans, product launches, market-entry strategies and five-year growth plans. None of this is wrong; it is essential. The Dangote Refinery IPO itself is ultimately about the future. Investors are being asked to look beyond what the refinery is today and make a judgement about what it could become tomorrow. But if organisations devote so much attention to the future they want, how much attention do they devote to the events that could prevent them from reaching it?

Preparing for crisis is not pessimism, nor does it mean expecting disaster around every corner. It is an acknowledgement that building for the future must also include preparing for the disruptions that could threaten it. When everything is going well, communication is relatively easy. The real test comes when an organisation is under pressure and management itself may not yet have all the facts. It is then that organisations discover that many of the capabilities required in a crisis cannot be created after the crisis has begun.

This is also where those light-hearted references to "our refinery" take on a more serious meaning. People who put their money into a business acquire a stake in its future, however small, and with that stake come expectations. But the principle extends far beyond listed companies or investors. Customers expect organisations to deliver value; employees expect fair compensation and working condi-

tions; suppliers expect their obligations to be honoured; and communities expect responsible conduct. When something goes wrong, they want to know the facts, what is being done and the next steps. That is what happens when a promise is tested: people stop relying on what they were told and start watching what the organisation does.

This is why crisis communication begins before the crisis. Organisations do not discover their stakeholders for the first time when trouble comes; the relationships, credibility and capabilities they will draw upon under pressure are largely built in calmer times.

There are some basic questions worth asking before an organisation finds itself in the full glare of public scrutiny. Do we have a tested system in place for responding to a crisis? Do people know what they are expected to do? Can we establish the facts quickly? Can we make decisions and communicate in time? And, perhaps most importantly, will we be believed? The last question cannot be answered on the day something goes wrong. Credibility is built over time.

Trust ultimately rests on what an organisation does, reinforced by what it says. That is why crisis preparedness cannot belong to Communications alone. Other functions will have responsibilities depending on the circumstances, while major decisions rest with leadership. For boards and executives, therefore, preparedness should be seen as part of stewardship. Leadership is not only about creating value when circumstances are favourable; it is also about protecting the organisation's capacity to continue creating value when circumstances are not.

Every investor weighing the Dangote offer is making a judgement about the future, knowing there are no guarantees. Markets change, strategies succeed and fail, competitors emerge and unexpected events intervene. Investors therefore consider risk alongside potential return.

Perhaps organisational leaders should approach their own future in much the same way. As they invest in new markets, products, technology, people and expansion, they should also ask what they are investing in their organisation's ability to keep its promises when they are tested. You do not prepare for storms because you expect your organisation to fail. You prepare because you intend it to last.

Usidamen advises organisations on strategic communications and public affairs.

CRUDE OIL PRICE UPDATE Brent crude: \$104.6 | WTI crude: \$100.0

FOREX MARKET UPDATE I&E Window: N1,368.33

Gap between economic recovery, living conditions widens

By Abigail Ikhaghah

NIGERIA'S economic activity is expanding, but the latest Central Bank of Nigeria (CBN) surveys suggest that the improvement is yet to translate into stronger household confidence or easier operating conditions for businesses.

The composite Purchasing Managers' Index (PMI) rose to 53 points in September, its fourth consecutive month of expansion. Industry, services and agriculture recorded growth.

Yet, in the same month, household sentiment deteriorated sharply, inflation concerns intensified and businesses continued to rank taxation, insecurity and high

interest rates among their biggest constraints.

The PMI showed that economic activity was not merely being sustained but broadening. Output, new orders, employment and raw material inventories all expanded, while supplier delivery times improved. Twenty-three sub-sectors expanded, helping to keep the composite index above the 50-point threshold that separates expansion from contraction.

Industry also strengthened, with its PMI rising from 50.6 points in August to 52 points in September, while services remained in expansion at 53.2 points. Agriculture recorded 53.1 points, extending its expansion streak to 26

consecutive months.

But the stronger activity indicators are running alongside a much weaker picture of how Nigerians perceive their economic circumstances.

The CBN's Inflation Expectations Survey showed that the share of households perceiving inflation as high jumped from 67.2 per cent in August to 77.2 per cent in September. The increase was more pronounced among rural households, where 79.1 per cent reported perceiving

inflation as high, while households earning below N70,000 recorded the highest perception at 80 per cent. The pressure was also reflected in household behaviour.

Overall consumer sentiment fell to -18.7 points in September from -9.9 points in August, while sentiment on economic conditions, family finances and family income remained negative.

The survey found that households were prioritising essentials, with food, transport, education, electricity

and water among their main expenditure areas.

That pressure is changing not only what households buy but also what they are willing to commit money to. The CBN reported negative purchase intentions for houses, motor vehicles, investments, household appliances and rent.

Sentiment on house purchases stood at -68.2 points, while car and motor vehicle acquisition recorded -67.3 points and investments -50.7 points.

The bank said the buying conditions index for major purchases remained below the 50-point threshold across all three survey horizons.

The figures suggest that the expansion recorded in economic activity is taking place alongside a defensive shift in household spending. Nigerians may be participating in an economy that is recording stronger measured activity while remaining cautious about making commitments that require substantial income.

Insurer seeks wider coverage as protection gap threatens growth

By Bankole Oromisan

NIGERIA'S struggle to expand insurance coverage is increasingly becoming a concern, with the Chief Executive Officer of AXA Mansard Insurance Plc, Kunle Ahmed, warning that the country's huge protection gap is leaving households and businesses vulnerable to financial shocks that could undermine investment, job creation and long-term growth.

The insurer argued that insurance must move beyond being treated simply as a financial product purchased to compensate for losses and become part of the country's economic infrastructure, particularly as individuals, households and businesses contend with rising costs, economic uncertainty and growing risks.

Ahmed made the submission at the launch of the company's pan-African "Culture of Care" campaign.

He said a stronger insurance culture could improve the resilience of Nigerians and give businesses greater confidence to invest and expand.

According to him, millions of Nigerians remain exposed to risks capable of wiping out years of savings, disrupting

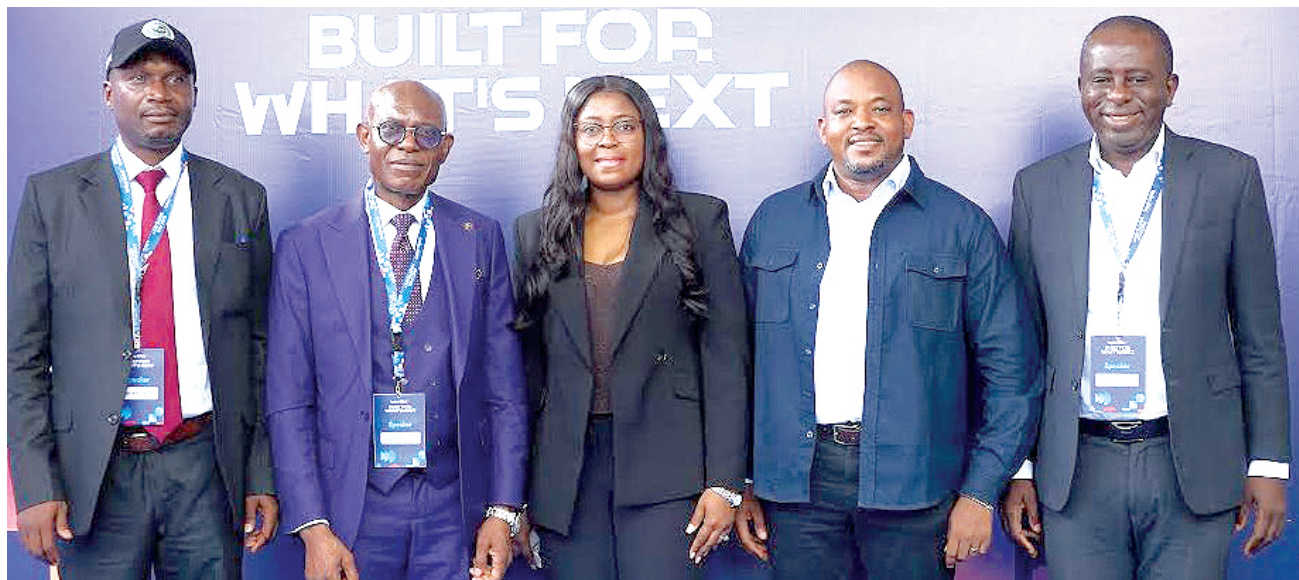
businesses and pushing vulnerable households into financial distress because of inadequate insurance protection.

His position comes against the backdrop of Nigeria's persistently low insurance penetration, which has left a large segment of the population and the informal business sector outside the formal risk-transfer system.

For industry stakeholders, the challenge is not merely getting more Nigerians to buy insurance but rebuilding confidence in the value of protection, particularly among households and small businesses that often regard insurance as an additional cost rather than a mechanism for preserving income and wealth.

The issue has also become more important as businesses face multiple risks arising from economic volatility, infrastructure deficits, cyber threats, climate-related events, fire, theft and business interruption.

Ahmed said the consequences of inadequate protection could extend beyond individual policyholders, as the inability of households and businesses to absorb shocks could weaken consumption, disrupt productive activities and discourage investment.



Executive Chairman, Imo State Internal Revenue Service, Justice Okoye (left); Chief Sales Officer, Interswitch, Robinta Aluyi; Commissioner for Commerce and Industry, Anambra State, Nomso Ebonwu, and Vice President, Business Innovation and Growth, Interswitch, Tyoyila Aga at Interswitch's TechConnect 6.0 industry engagement held in Owerri, Imo State.

'90% of Nigerians unable to save, can't raise N156,000 in a week'

By Isaac Chibuike

ONLY one in 10 Nigerians can comfortably raise N156,000 within a week, highlighting the financial strain facing households despite improving macro-economic indicators.

Co-founder and Chief Operating Officer of PiggyVest, Odunayo Eweniyi, disclosed this at the company's OpenHouse Lagos 2026, held at the Wole Soyinka Centre for Culture and the Creative Arts.

In a keynote presentation, Eweniyi cited findings from the company's savings reports between 2023 and 2025, alongside data from its nearly 10 million users, to illustrate what she described as a widening gap between economic recovery and household welfare.

She noted that inflation had declined to about 15 per cent

from nearly 35 per cent at the end of 2024, while the naira had strengthened and foreign reserves had risen.

She also cited the strong performance of the Nigerian stock market in dollar terms and the return of the country's bonds to a JPMorgan emerging-market index after 11 years as signs of improving economic conditions.

The Central Bank of Nigeria (CBN) also cut its monetary policy rate from 26.5 per cent to 23 per cent on September 22, 2026, in one of its largest reductions in recent years.

However, Eweniyi said the improvements had yet to translate into better living conditions for most Nigerians, citing World Bank data showing that about 63 per cent of the population, or roughly 140 million people, live below the national poverty line.

She said six in 10 adults had no emergency savings, while only six per cent considered themselves financially secure.

One in four Nigerians could not raise emergency funds from any source, while only one in 10 account holders could comfortably mobilise N156,000 within a week.

The amount, she said, represents 10 per cent of gross national income per capita.

The findings also showed a decline in savings habits. While eight in 10 respondents saved money in PiggyVest's 2023 report, fewer than five in 10 did so in its latest survey of nearly 30,000 Nigerians. More than half of those who stopped saving cited inadequate earnings.

The pressure is particularly severe among low-income earners, with 58 per cent of adults earning below N100,000 monthly or hav-

ing no income.

The proportion rises to 77 per cent among Gen Z respondents, according to the findings presented by Eweniyi.

She said the erosion of purchasing power had also reduced the value of the minimum wage, with the current N70,000 equivalent to about \$53, compared with \$65 for the former N30,000 wage in 2023.

She added that the cost of a family pot of jollof rice had risen by 624 per cent over the past decade, consuming about 42 per cent of the minimum wage.

Food costs remain a major source of pressure, accounting for N6 of every N10 spent by Nigerian households, according to the data cited by Eweniyi. Food inflation is also close to 20 per cent, adding to pressure on household budgets.

Seven stocks lose 42 per cent YTD despite market rally

By Helen Oji

SEVEN stocks have defied the strong rally on the Nigerian Exchange (NGX), losing an average of 41.8 per cent of their market value year-to-date (YTD), despite a N63.17 trillion increase in equities capitalisation.

The seven stocks are Guinea Insurance Plc, Sunu Assurances Nigeria Plc, Sovereign Trust Insurance Plc, Transcorp Power Plc, Ellah Lakes Plc,

International Breweries Plc and Cutix Plc.

The sharp divergence underscores the uneven nature of the 2026 market rally, as investors have continued to distinguish between companies based on earnings, balance-sheet strength, capital requirements, liquidity and prospects for future returns.

NGX market capitalisation, which stood at N99.937 trillion as of Friday, January 2, 2026, rose to N163.104 trillion on

Wednesday, September 30, representing an increase of N63.167 trillion.

Similarly, the all-share index closed September 30 at 251,211.67 points, representing a 61.43 per cent year-to-date increase.

Data from the exchange showed that Guinea Insurance recorded the highest decline among the seven stocks, falling from N1.30 per share at the beginning of the year to N0.70 on September 30, representing

a 46.15 per cent decline.

Sunu Assurances dropped 44 per cent, from N5.50 to N3.08, while Sovereign Trust Insurance declined 42.26 per cent, from N3.81 to N2.20.

Transcorp Power lost 42.02 per cent, moving from N307 to N178, while Ellah Lakes fell 39.86 per cent, from N13.80 to N8.30.

International Breweries declined 32.98 per cent, from N14.25 to N9.55, while Cutix recorded the smallest decline among the seven, falling 26.05

per cent, from N3.11 to N2.30.

For Guinea Insurance, the negative sentiment has persisted despite the company's recapitalisation exercise. The insurer's first-half 2026 results showed a loss after tax of N389.12 million, compared with a loss of N114.72 million in the corresponding period of 2025.

Investors have therefore continued to focus on the company's ability to convert additional capital into stronger underwriting performance and sustain-

able profitability.

Sunu Assurances has also been affected by concerns about earnings quality. Although its first-half insurance revenue increased by 18.37 per cent to N11.80 billion, profit before tax plunged 85.45 per cent to N234.15 million, while profit after tax fell 94.87 per cent to N60.11 million.

Higher insurance service expenses and claims were among the pressures on profitability.

Pension assets rebound by N480b in four months, hit N31.8 trillion

By Bankole Orimisan

NIGERIA'S pension industry staged a strong recovery from its June downturn, with total pension assets rising by about N480 billion between May and August 2026 to N31.8 trillion, signalling renewed growth in retirement savings. The increase, representing about 1.5 per cent growth over the four months, restored the industry's asset base after the June decline and reinforced the expanding role of pension funds as a major pool of long-term capital in the Nigerian economy. The latest monthly pension industry performance reports

released by the National Pension Commission (PenCom) showed that pension assets remained above N31 trillion for most of the period, despite the sharp contraction in June. In May 2026, pension fund assets stood at N31.32 trillion, up from N30.63 trillion in April, representing a monthly increase of about N690 billion. The assets, however, fell to N30.69 trillion in June, a decline of approximately N630 billion from the previous month. The downturn was reversed in July, when pension assets jumped to N31.51 trillion, translating into a monthly increase of about N820 billion.

The upward trajectory continued into August, with total pension assets climbing further to approximately N31.8 trillion, an increase of nearly N290 billion over July. The movement was also reflected in pension fund investments in Federal Government of Nigeria (FGN) securities. Holdings in FGN securities stood at approximately N17.47 trillion in May, slipped marginally to N17.44 trillion in June, before rising to N17.6 trillion in July and reaching about N17.8 trillion in August.

This represents an increase of approximately N330 billion between May and August. The figures underline the continued importance of government securities in the investment portfolio of Nigeria's pension industry, even as pension fund managers maintain exposure to other asset classes. The market-related component of pension assets also recorded significant movement during the period. Market assets stood at about N3.01 trillion in May, falling to N2.93 trillion in June before surging to approximately

N3.38 trillion in July. They subsequently moderated to around N3.27 trillion in August, leaving the August position about N260 billion higher than the May level. The July surge was therefore followed by a modest correction in August, although market assets remained above their May and June levels. While asset values fluctuated, the number of Retirement Savings Account (RSA) holders continued to rise steadily. The number of RSA members increased from approximately 11.27 million in May to 11.31 mil-

lion in June, 11.35 million in July and 11.39 million in August. That represents an increase of about 120,000 RSA members in four months. The steady expansion in RSA membership, alongside the recovery in pension assets, points to continued growth in the pool of long-term retirement savings available to the Nigerian economy. The August position also represents a substantial recovery from the N30.63 trillion recorded in April, putting pension assets about N1.17 trillion higher than their April level.

Academy Press boss seeks government action over imported books

By Helen Oji

MANAGING Director of Academy Press Plc, Oluwakemi Ogunnubi, has called on the Federal Government to take steps to moderate the importation of books that can be printed locally, saying overseas printing is reducing the volume of work available to Nigerian printers. Ogunnubi made the call after the company's 2026 Annual General Meeting, where she said the growing practice of printing books abroad was putting pressure on local printers already contending with high operating and production costs. According to her, some publishers now print part of their orders outside Nigeria because production costs can be lower in countries with more stable infrastructure and operating conditions. She explained that a publisher with an order for 1,000 books, for instance, could decide to print 600 copies abroad and only 400 locally, thereby reducing the volume of work available to Nigerian printers. "It reduces the volume. But you can't blame them. They are businessmen and women," she said.

Ogunnubi said the commercial decisions were understandable from the perspective of publishers but were affecting the volume of printing activities available to local operators. She therefore urged the government to create an environment that would make local printing more competitive while encouraging the use of Nigerian printers for books produced for schools in the country. "Government needs to moderate the importation of books that ordinarily can be printed in Nigeria and create an enabling environment for local printers to participate more in the production of books for Nigerian schools," she said. The managing director explained that Academy Press operates within a value chain involving publishers, schools and parents, noting that publishers ultimately depend on consumers' ability to pay for books. She said schools could not simply pass the full increase in costs on to parents, while publishers were also reluctant to raise prices sharply, leaving printers to absorb part of the pressure through reduced margins.



Managing Director, Poly Products Nigeria Limited, Nari Gwalani (left); Managing Director, Eco Bank Plc, Bolaji Lawal; Convener, the Convergence / Principal Partner , AD Consulting, Olajumoke Adenowo; President/Chairman, Board of Trustees, Issan Information Security Society of Africa-Nigeria, Dr David Isaiwwe and General Manager, Commercial Operations, Eko Electricity Distribution Plc, Gbenga Akinjogbin, at the Private Collector's Night, The Convergence, Iconic Architect and Icons of Art at the Ecobank Pan African Centre, VI, Lagos.

Fitch reaffirms Stanbic IBTC's 'AAA' rating

STANBIC IBTC has been reaffirmed at AAA (nga) by Fitch Ratings, maintaining its position at the top of Nigeria's national long-term rating scale for more than a decade. Fitch assigned the bank a stable outlook, citing its liquidity position in both local and foreign currencies, declining loan-to-deposit ratio and improved profitability. According to the rating agency, Stanbic IBTC's loan-to-deposit ratio fell to 63 per cent in the first quarter of 2026 from 100 per cent in 2023, as deposit

growth continued to outpace lending. Operating profit also reached a record 12.8 per cent of risk-weighted assets during the quarter, while the bank's Common Equity Tier 1 (CET1) ratio rose to 18.7 per cent following a N147 billion rights issue completed in 2025. Fitch also cited the strategic backing of parent company Standard Bank Group, Africa's largest bank by assets, which holds a 68.46 per cent stake in Stanbic IBTC. The latest affirmation means

Stanbic IBTC has retained the highest rating on Nigeria's national long-term rating scale despite a period marked by naira devaluation, higher interest rates and regulatory changes, including the Central Bank of Nigeria's recapitalisation exercise for banks. Chief Executive of Stanbic IBTC Holdings, Chuma Nwokocha, said the rating reflected the group's approach to risk management, governance and long-term financial stability. "A rating reflects whether an institution does what it says it

will do, year after year," Nwokocha said. He said maintaining Fitch's highest national rating for more than a decade demonstrated the institution's resilience through different economic cycles. Stanbic IBTC is a member of Standard Bank Group, giving it access to a pan-African network and shared governance standards. The group said it would continue to engage Fitch and other rating agencies as part of its investor disclosure process.

Elegbe urges entrepreneurs to think big, start small

FOUNDER and Group Chief Executive Officer of Interswitch, Mitchell Elegbe, has urged Nigerian entrepreneurs to combine ambition with disciplined execution, saying businesses should start by solving real problems, learn from experience and build the capacity to scale. Elegbe spoke while delivering a keynote presentation at the 2026 edition of The Platform Nigeria, hosted by The Covenant Nation at The Covenant Place, Iganmu, Lagos, under the theme, "Dream BIG. EXECUTE with knowledge." The event brought together business leaders, entrepreneurs and other stakeholders to discuss practical approaches to building businesses, driving innovation and creating sustainable growth. Reflecting on the challenges of building and scaling businesses

in Nigeria, Elegbe urged entrepreneurs to identify relevant problems, develop practical solutions and acquire the knowledge and capabilities needed to sustain growth. "Execution is more important than the size of the dream. But once you get it right, it's called knowledge. It's called experience. With experience, you can then scale," he said. Drawing from Interswitch's entrepreneurial journey, Elegbe said the company began by addressing a specific need in Nigeria's payments ecosystem before expanding its capabilities and identifying opportunities in other markets. He said the experience demonstrated the importance of understanding the problem being solved and the environment in which a business operates.

LFZ urges shift from trading to manufacturing

LAGOS Free Zone, Nigeria's first private special economic zone, has urged Indian businesses to shift from trading with Nigeria to manufacturing in the country, saying deeper investment in local production and export-oriented value chains could strengthen Nigeria-India economic ties. The Managing Director/Chief Executive Officer of Lagos Free Zone, Adesuwa Ladoja, made the call at the Nigeria-India Export Summit, themed "Driving Sustainable Export Growth through Trade, Investment and Market Access between Nigeria and India," held at the Lagos Chamber of Commerce and Industry (LCCI) hall, Victoria Island, Lagos.

Ladoja said the longstanding economic relationship between Nigeria and India provided a foundation for a new phase of cooperation driven by investment, manufacturing and value addition. She said while energy would remain an important component of bilateral trade, sustainable growth would require both countries to move beyond commodity exchange and develop businesses that create greater value locally. "For many businesses, the most important step is to move from selling in Nigeria to making in Nigeria. That shift is already underway, and this is where the next wave of value will come from," she said. Ladoja urged Indian compa-

nies to establish stronger local operations and develop supply chains capable of managing inputs and outputs within Nigeria. "Investing here, building a strong local presence, and developing a supply chain that manages inputs and outputs locally is critical to sustainable success," she said. According to her, Nigeria's large market, natural resources and access to the wider African market, combined with India's manufacturing and technological capabilities, could support the development of competitive production and export value chains. She said Lagos Free Zone offered infrastructure and connectivity designed to support manufacturing, trade

and exports, providing businesses with a platform to produce competitively while retaining more value within Nigeria. "Our message to Indian companies is simple: make in Nigeria, for Nigeria, for West Africa, and for the world, including the US and European markets," Ladoja said. She added that Lagos Free Zone was positioned to support investors seeking to establish manufacturing operations and develop export-oriented businesses in Nigeria. "We believe the future of Nigeria-India trade should be measured not only by how much we exchange, but by how much value we create together," she said.



MIDSTREAM & DOWNSTREAM
GAS INFRASTRUCTURE FUND

Established under Section 52(1), Petroleum Industry Act 2021

Resides in the NMDPRA

CATALYTIC CAPITAL FOR NIGERIA'S GAS ECONOMY

Nigeria's gas, turned into working assets.

We are the catalytic investor that takes technically sound gas projects from ambition to **financed, operating infrastructure**.

WE INVEST IN

Gas processing plants

Pipelines

CNG stations

LNG facilities

LPG storage



01 · WHO WE ARE

A perpetual, statutory fund with its own capital base

A body corporate created by the PIA that resides in the NMDPRA, with legal capacity to acquire, hold and dispose of property, and the mandate to intervene where sound gas projects cannot reach bankability.

02 · WHAT WE DO

Minority catalytic equity, not grants or loans

We share risk, strengthen capital structures and crowd in private and institutional finance while keeping commercial discipline, so returns recycle into the next generation of projects.

We build the infrastructure that creates access for **stranded gas** or becomes industrial feedstock, transport fuel, cooking gas and firmer power.

FUNDED BY

- The 0.5% levy on wholesale gas and petroleum prices, collected by NMDPRA
- Gas flare penalties via NUPRC, released through FAAC
- Grants and investment income recycled back into the portfolio

18 mths to 5 yrs

Incubation horizons we hold through, originating and appraising on DFI grade templates.

03 · IMPACT

Under two years since the first FIDs

Board inaugurated March 2024

₦671bn

Approved estimated FID across the portfolio

₦1.6trn

Total investments catalysed

25.2%

Of the national domestic supply baseline the portfolio is positioned to add

US\$500m

Afreximbank framework advanced, with NSIA and InfraCredit engaged



“These projects are a testament that Nigeria can achieve energy security, lower transport costs, create jobs and build a cleaner, stronger economy from our own resources.”

President Bola Ahmed Tinubu, GCFR

At the commissioning of four CNG projects supported by MDGIF, 29 May 2026

04 · PROJECTS

31 projects · 205 infrastructure assets

127 commenced · 10 commissioned · 9 stations in commercial operation

160

CNG daughter stations

20

CNG / LCNG mother stations

13

Depots and RLNG facilities

12

Gas processing plants

NINE STATIONS IN COMMERCIAL OPERATION

Operator	Stations	Location
Ibile Oil & Gas	4	Lagos
FEMADEC	3	Owerri, Abuja, Ile-Ife
Portland Gas	1	Lagos
Rolling Energy	1	Abuja (FCT)

Around 50 further projects reach pre-commissioning before year end.

FLAGSHIP · CO-ORIGINATED JV PROJECT

Equipment Leasing JV Project

A delivery vehicle to meet the presidential mandate of 500 infrastructure at first instance on the National CNG Corridor, with four mother stations and 75 integrated refuelling units currently being executed at this phase.

CASE STUDY · TOPLINE

Nigeria's first indigenous mini-LNG plant

Three years, eight plus lenders, zero institutional capital. Our 30% equity unlocked a previously declined InfraCredit guarantee. The project is to be commissioned before the end of Q4 2026.



Building the gas infrastructure Nigeria's economy runs on.

Governing Council chaired by the Hon. Minister of State for Petroleum Resources (Gas)

www.nmdpra.gov.ng
mdgif@nmdpra.gov.ng



STANBIC IBTC BANK LTD

SUMMARY FINANCIAL INFORMATION FOR THE SIX MONTHS PERIOD ENDED 30 JUNE 2026

The Directors present the summary interim financial information of Stanbic IBTC Bank LTD ("the Bank") and its subsidiary company (together "the Group") for the six months period ended 30 June 2026. These summary interim financial information were derived from the consolidated and separate financial statements for the six month period ended 30 June 2026 and are not the financial statements of the Bank and the Group. The Bank's auditors issued an unqualified audit opinion on the interim consolidated and separate financial statements for the six month period ended 30 June 2026 from which these summary financial information were derived.

Consolidated and separate statements of financial position for the six months period ended as at 30 June 2026				
	Group		Bank	
	30-Jun-26 N'million	31-Dec-25 N'million	30-Jun-26 N'million	31-Dec-25 N'million
ASSETS				
Cash and bank balances	1,351,692	1,663,845	1,351,692	1,663,845
Trading assets	2,891,891	862,164	2,891,891	862,164
Pledged assets	284,130	109,847	284,130	109,847
Derivative assets	70,351	78,110	70,351	78,110
Financial investments	1,441,322	1,294,515	1,441,322	1,294,515
Loans and advances	3,442,082	3,849,549	3,442,082	3,849,549
Loans and advances to banks	856,468	1,465,614	856,468	1,465,614
Loans and advances to customers	2,585,614	2,383,935	2,585,614	2,383,935
Other assets	1,004,862	376,121	1,004,295	375,876
Property and equipment	55,055	53,111	54,769	52,788
Intangible assets	2,317	2,872	2,317	2,872
Asset held for sale	255	255	255	255
Right of use assets	4,309	4,121	4,309	4,121
Deferred tax assets	9,646	4,782	9,608	4,754
TOTAL ASSETS	10,557,912	8,299,292	10,557,021	8,298,696
EQUITY AND LIABILITIES				
Equity	1,009,969	903,901	1,000,718	897,760
Equity attributable to ordinary shareholders	1,009,069	903,901	1,000,718	897,760
Share capital	24,667	24,667	24,667	24,667
Share premium	177,802	177,802	177,802	177,802
Reserves	807,500	701,432	798,249	695,291
LIABILITIES	9,547,943	7,395,391	9,556,303	7,400,936
Trading liabilities	1,862,727	588,704	1,862,727	588,704
Derivative liabilities	4,302	14,880	4,302	14,880
Current tax liabilities	80,232	137,206	78,650	135,176
Deposits and current accounts	5,773,246	4,821,527	5,779,030	4,822,920
Deposits from banks	1,103,471	409,672	1,103,471	409,672
Deposits from customers	4,669,775	4,411,855	4,675,559	4,413,248
Other borrowings	526,890	545,257	526,890	545,257
Debts securities issued	175,602	340,678	175,602	340,678
Provisions	62,162	14,981	62,093	14,925
Other liabilities	1,061,945	932,158	1,066,172	938,396
Deferred tax liabilities	837	-	837	-
Total equity and liabilities	10,557,912	8,299,292	10,557,021	8,298,696
Customer complaints and resolution analysis				
	Number		Amount Claimed N'000	
	Jun-26	Dec-25	Jun-26	Dec-25
Pending complaints at start of period	3,178	1,104	1,311,959	326,889
Complaints received	151,957	291,214	26,832,005	29,996,367
Complaints resolved	154,636	289,140	27,079,451	29,011,297
Unresolved complaints escalated to CBN for intervention	-	-	N/A	N/A
Unresolved complaints pending with the bank at end of the period	499	3,178	1,064,513	1,311,959
Other key financial information				
Dividends per share (final/proposed) - (kobo)	216.9	100	216.9	100
Total non-performing credit facilities N'millions	72,948	83,640	72,948	84,055
Total non-performing credit facilities to total credit facilities (%)	2.73%	3.40%	2.73%	3.41%
Fines and penalties (N'millions)	77	56	77	56

Consolidated and separate statements of profit or loss for the six months period ended as at 30 June 2026				
	Group		Bank	
	30-Jun-26 N'million	30-Jun-25 N'million	30-Jun-26 N'million	30-Jun-25 N'million
Net interest income				
Interest income	254,260	299,055	254,259	299,055
Interest expense	349,760	369,123	349,783	369,123
Non-interest revenue	(95,500)	(70,068)	(95,524)	(70,068)
Net fee and commission revenue	169,787	42,035	170,062	43,828
Fee and commission revenue	42,161	36,842	42,436	36,865
Fee and commission expense	52,679	45,893	52,954	45,916
Trading revenue /(expense)	(10,518)	(9,051)	(10,518)	(9,051)
Other Income	126,355	(856)	126,355	(856)
Income before credit impairment charges	1,271	6,049	1,271	7,819
Net impairment loss on financial instruments	424,047	341,090	424,321	342,883
Income after credit impairment charges	(7,191)	(10,871)	(7,183)	(10,863)
Operating expenses	416,856	330,219	417,138	332,020
Staff costs	(148,182)	(134,416)	(153,153)	(137,009)
Other operating expenses	(39,687)	(33,177)	(39,139)	(32,709)
Profit before tax	(108,495)	(101,239)	(114,014)	(104,300)
Income tax	268,674	195,803	263,985	195,011
Profit for the period	(75,729)	(50,384)	(74,150)	(49,523)
Profit attributable to: Equity holders of the parent	192,945	145,419	189,835	145,488
Profit for the period	192,945	145,419	189,835	145,488
Earnings per share				
Basic earnings per ordinary share (kobo)	391	295	385	295
Diluted earnings per ordinary share (kobo)	391	295	385	295
Consolidated and separate statements of other comprehensive income for the six months period ended as at 30 June 2026				
	Group		Bank	
	30-Jun-26 N'million	30-Jun-25 N'million	30-Jun-26 N'million	30-Jun-25 N'million
Profit for the period	192,945	145,419	189,835	145,488
Other comprehensive income:				
Movement in financial assets at FVOCI (equity instruments):	(837)	-	(837)	-
Net change in fair value	-	-	-	-
Income tax charge on net change in fair value equity instruments	(837)	-	(837)	-
Items that are or may be reclassified subsequently to profit or loss:				
Movement in debt instruments measured at fair value through other comprehensive income	(4,640)	986	(4,640)	986
Total expected credit loss	145	388	145	388
Net change in fair value	(4,638)	598	(4,638)	598
Realised fair value adjustments transferred to profit or loss	(147)	-	(147)	-
Income tax credit on net change in fair value on financial assets at FVTOCI	-	-	-	-
Other comprehensive income / (loss) for the period, net of tax	(4,640)	986	(4,640)	
Total comprehensive income for the period	188,305	146,405	185,195	146,474
Total comprehensive income attributable to:				
Equity holders of the parent	188,305	146,405	185,195	146,474

The full consolidated and separate financial statements which can be accessed via <https://reporting.stanbicibtc.com/results-reports/> were approved by the Board of Directors on 31 July 2026 and signed on its behalf by:

Yinka Sanni
Chairman
FRC/2013/PRO/DIR/003/00000001074

Wole Adeniyi
Chief Executive
FRC/2013/PRO/DIR/003/00000001072

Wunmi Ehis-Uzenabor
Chief Financial Officer
FRC/2021/PRO/ICAN/006/00000023363

Board of Directors: Yinka Sanni (Chairman) Wole Adeniyi (Chief Executive) Olubunmi Dayo-Olagunju (Deputy Chief Executive) Kola Lawal (Executive) Remy Osuagwu (Executive) Eric Fajemisin (Executive) Olu Delano (Executive) Funke Amobi (Executive) Abubakar Sadiq Bello (Non-Executive) Remilekun Soyannwo (Non-Executive) Rabi Isma (Non-Executive) Simon Ridley* (Non-Executive) Helmut Engelbrecht* (Non-Executive) Funeka Montjane* (Non-Executive)

* South African

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF STANBIC IBTC BANK LTD ON THE SUMMARY INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
To the members of Stanbic IBTC Bank LTD

Report on the summary interim consolidated and separate financial statements

Opinion

The summary interim consolidated and separate financial statements (the "summary financial statements"), which comprise the summary consolidated and separate statements of financial position as at 30 June 2026, the summary consolidated and separate statements of profit or loss and the summary consolidated and separate statements of other comprehensive income for the period then ended are derived from the audited interim consolidated and separate financial statements (the "audited financial statements") of Stanbic IBTC Bank LTD ("the Bank") and its subsidiary company (together the "Group") for the six months period ended 30 June 2026.

In our opinion, the accompanying summary interim consolidated and separate financial statements are consistent in all material respects, with the audited financial statements, in accordance with IFRS Accounting standards as issued by the International Accounting Standard Board (IASB) and the relevant provision of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act 2020, the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the Central Bank Bank of Nigeria circulars.

Summary financial statements

The summary consolidated and separate statements of financial position and summary consolidated and separate statement of profit or loss and summary statements of other comprehensive income do not contain all the disclosures required by the IFRS Accounting standards as issued by the International Accounting Standard Board (IASB) and the relevant provision of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act 2020, the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the Central Bank Bank of Nigeria circulars, applied in the preparation of the audited financial statements of the Group and Bank. Reading the summary interim consolidated and separate financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The audited financial statements and our report thereon

We expressed an unqualified opinion on the audited financial statements and our report thereon, dated 30 September 2026. That report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

Directors' responsibility for the summary financial statements

The directors are responsible for the preparation of the summary audited financial statements in accordance with the IFRS Accounting Standards as issued by International Accounting Standard Board (IASB) and the relevant provision of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act 2020, the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the Central Bank Bank of Nigeria circulars.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary interim consolidated and separate financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which are conducted in accordance with Interational Standard on Auditing (ISA) 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Report on other legal and regulatory requirements

In accordance with the requirement of Fifth Schedule of the Companies and Allied Matters Act 2020, we confirm that:

- i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the
- ii. In our opinion, proper books of account have been kept by the Group and Bank, in so far as it appears from our examination of those books;
- iii. The Group's and Bank's consolidated and separate statements of financial position and consolidated and separate statements of profit or loss and consolidated and separate statement of other comprehensive income are in agreement with the books of account.
- iv. In our opinion, the interim consolidated and separate financial statements have been prepared in accordance with the provisions of Companies and Allied Matters Act, 2020 so as to give a true and fair view of the state of affairs and financial performances of the Group and Bank. In compliance with the Banks and Other Financial Institutions Act 2020 and circulars issued by the Central Bank of Nigeria: Insider related credits are disclosed in the consolidated and separate financial statements in compliance with the Central Bank of Nigeria circular BSD/1/2004.

As disclosed in the audited financial statements, the Bank paid penalties in respect of contraventions of certain circulars issued by the Central Bank of Nigeria during the period ended 30 June 2026

For: Ernst & Young
Engagement Partner: Abiodun Akinnusi
Lagos, Nigeria

FRC/2021/PRO/ICAN/004/00000023386
30 September 2026





STANBIC IBTC HOLDINGS PLC
SUMMARY FINANCIAL INFORMATION FOR THE SIX MONTHS PERIOD ENDED 30 JUNE 2026

The Directors present the summary financial information of Stanbic IBTC Holdings PLC ("the Company") and its subsidiary companies (together "the Group") for the six months period ended 30 June 2026. These summary financial information are derived from the interim consolidated and separate financial statements for the six months period ended 30 June 2026 and are not the financial statements of the Company and the Group. The Company's auditors issued an unqualified audit opinion on the interim consolidated and separate financial statements for the six months period ended 30 June 2026 from which these summary financial information were derived.

Consolidated and separate statements of financial position for the six months period ended as at 30 June 2026					Consolidated and separate statements of profit or loss for the six months period ended 30 June 2026				
	Group		Company			Group		Company	
	30-Jun-26 N'million	31-Dec-25 N'million	30-Jun-26 N'million	31-Dec-25 N'million		30-Jun-26 N'million	30-Jun-25 N'million	30-Jun-26 N'million	30-Jun-25 N'million
ASSETS					Net interest income	266,278	310,834	31	2,980
Cash and bank balances	1,392,270	1,697,476	71,908	34,673	Interest income	359,104	379,607	80	3,034
Trading assets	2,891,891	862,164	-	-	Interest expense	(92,826)	(68,773)	(49)	(54)
Pledged assets	284,130	109,846	-	-	Non-interest revenue	278,019	123,084	131,997	65,944
Derivative assets	70,351	78,110	-	-	Net fee and commission revenue	145,260	114,307	3,608	2,246
Financial investments	1,633,642	1,485,571	1,304	1,225	Fee and commission revenue	158,110	123,656	3,608	2,246
Loans and advances	3,442,082	3,841,749	-	-	Fee and commission expense	(12,850)	(9,349)	-	-
Loans and advances to banks	856,468	1,465,614	-	-	Income from life insurance activities	4,231	3,017	-	-
Loans and advances to customers	2,585,614	2,376,135	-	-	Net insurance service result before reinsurance contracts held	4,569	2,431	-	-
Other assets	1,042,631	403,251	29,523	20,090	Net expense from reinsurance contracts held	(268)	(88)	-	-
Assets held for sale	255	261	-	-	Net insurance finance result	(4,688)	(5,111)	-	-
Investment in subsidiaries	-	-	241,351	238,851	Net investment income from insurance	4,618	5,785	-	-
Reinsurance assets	1,460	1,165	-	-	Trading revenue/(expense)	126,355	(856)	-	-
Property and equipment	132,905	123,569	14,457	7,268	Other Income	2,173	6,616	128,389	63,698
Intangible assets	2,376	2,937	-	-	Income before credit impairment charges	544,297	433,918	132,028	68,924
Right of use assets	7,459	6,956	714	436	Net impairment on financial instruments	(7,356)	(11,104)	-	-
Deferred tax assets	10,922	6,435	-	-	Income after credit impairment charges	536,941	422,814	132,028	68,924
TOTAL ASSETS	10,912,374	8,620,110	359,257	302,543	Operating expenses	(195,376)	(179,070)	(9,999)	(11,409)
EQUITY AND LIABILITIES					Staff costs	(60,041)	(53,629)	(2,984)	(4,308)
Equity	1,295,563	1,123,903	345,621	287,217	Other operating expenses	(135,335)	(125,441)	(7,015)	(7,101)
Equity attributable to ordinary shareholders	1,285,001	1,113,484	345,621	287,217	Profit before tax	341,565	243,744	122,029	57,515
Ordinary share capital	7,951	7,951	7,951	7,951	Income tax charge	(101,882)	(70,313)	(18)	(43)
Share premium	247,055	247,055	247,055	247,055	Profit for the period	239,683	173,431	122,011	57,472
Reserves	1,029,995	858,478	90,615	32,211	Profit attributable to:				
Non-controlling interest	10,562	10,419	-	-	Non-controlling interests	2,701	2,057	-	-
LIABILITIES	9,616,811	7,496,207	13,636	15,326	Equity holders of the parent	236,982	171,374	122,011	57,472
Trading liabilities	1,862,727	588,704	-	-	Profit for the period	239,683	173,431	122,011	57,472
Derivative liabilities	4,302	14,881	-	-	Key financial information				
Current tax liabilities	105,915	176,686	189	170	Earnings per share (Basic) - (kobo)	1,490	1,078	767	361
Deposits and current accounts	5,733,247	4,781,456	-	-	Earnings per share (Diluted) - (kobo)	1,490	1,078	767	361
Deposits from banks	1,103,471	409,672	-	-					
Deposits from customers	4,629,776	4,371,784	-	-					
Other borrowings	526,890	545,257	-	-					
Debts securities issued	175,602	340,678	-	-					
Provisions	61,893	15,150	-	-					
Other liabilities	1,058,694	957,951	13,447	15,516					
Insurance contract liabilities	83,388	72,429	-	-					
Deferred tax liabilities	4,153	3,015	-	-					
Total equity and liabilities	10,912,374	8,620,110	359,257	302,543					
Consolidated and separate statements of Cash flows for the six months period ended 30 June 2026					Consolidated and separate statements of other comprehensive income for the six months period ended 30 June 2026				
	Group		Company			Group		Company	
	30-Jun-26 N'million	30-Jun-25 N'million	30-Jun-26 N'million	30-Jun-25 N'million		30-Jun-26 N'million	30-Jun-25 N'million	30-Jun-26 N'million	30-Jun-25 N'million
Net cash flows from/(used in) operating activities	(295,175)	173,130	110,851	52,484	Profit for the period	239,683	173,431	122,011	57,472
Cash flows from/(used in) operations	(390,801)	(68,749)	(6,268)	(14,109)	Items that are or may be reclassified subsequently to profit or loss:				
Profit before tax	341,565	243,744	122,029	57,515	Other comprehensive income:				
Adjusted for:	(253,037)	(285,140)	(127,078)	(65,619)	Items that will not be reclassified to profit or loss	(635)	474	-	-
Net impairment write-back on financial instruments	7,356	11,104	-	-	Movement in equity instruments measured at fair value through other comprehensive income				
Depreciation of property and equipment	10,418	7,356	1,117	759	Net change in fair value	202	474	-	-
Amortisation of intangible asset	561	516	-	-	Related income tax	(837)	-	-	-
Depreciation of right of use assets	732	1,609	225	298	Items that are or may be reclassified subsequently to profit or loss:				
Dividend income	(811)	(679)	(128,387)	(63,695)	Movement in debt instruments measured at fair value through other comprehensive income	(1,223)	1,111	-	-
Mark to market loss/(gains) on investment securities measured at FVOCI	1,858	1,585	-	-	Total expected credit loss	159	387	-	-
Equity-settled share-based payments	(2,264)	357	-	-	Net change in fair value	(424)	821	-	-
Accrued interest and exchange rate movement in other borrowings	(368)	9,627	-	-	Realised fair value adjustments transferred to profit or loss	(950)	(97)	-	-
Accrued interest and exchange rate movement in debt issued	(4,191)	6,929	-	-	Related income tax	-	-	-	-
Interest expense	92,826	68,773	49	54	Other comprehensive loss for the period, net of tax	(1,858)	1,585	-	-
Interest income	(359,104)	(384,787)	(80)	(3,034)	Total comprehensive income for the period	237,825	175,016	122,011	57,472
Gain on sale of property and equipment	(50)	(7,530)	(2)	(1)	Total comprehensive income attributable to:				
(Increase)/decrease in assets	(2,882,174)	(1,035,205)	1,871	(2,362)	Non-controlling interests	2,701	2,057	-	-
Increase in deposits and other liabilities	2,402,844	1,007,852	(3,090)	(3,643)	Equity holders of the parent	235,124	172,959	122,011	57,472
Dividends received	730	611	117,087	63,695		237,825	175,016	122,011	57,472
Interest received	393,270	384,787	80	3,034					
Interest paid	(126,288)	(68,773)	(49)	(54)					
Direct taxation paid	(172,086)	(74,746)	1	(82)					
Net cash flows (used in) / from investing activities	(171,364)	4,377	(11,388)	(142,069)	Customer complaints and resolution analysis				
Capital expenditure on -- property and equipment	(20,549)	(24,744)	(8,442)	(1,651)					
- intangible assets	-	(2,373)	-	-	Financial Period	Jun-26	Dec-25	Jun-26	Dec-25
- right of use assets	(1,235)	(1,834)	(505)	(447)	Pending complaints at start of period	3,178	1,104	1,311,959	326,889
Proceeds from sale of property, equipment, furniture and vehicles	845	9,355	138	78	Complaints received	151,957	291,214	26,832,005	29,996,367
Additional investment in subsidiary	-	-	(2,500)	(140,000)	Complaints resolved	154,636	289,140	27,079,451	29,011,297
Purchase of financial investments	(1,197,998)	(301,517)	(79)	(49)	Unresolved complaints escalated to CBN for intervention	-	-	-	N/A
Sale of financial investments	1,047,573	325,490	-	-	Unresolved complaints pending with the bank at end of the six month period	499	3,178	1,064,513	1,311,959
Net cash flows used in financing activities	(245,833)	121,582	(63,607)	105,404					
Proceeds from addition to other borrowings	31,340	26,287	-	-	Other key financial information				
Repayment of other borrowings - Interest	(17,846)	347	-	-	Dividends per share (final/proposed) - (kobo)	450	250	450	250
Repayment of other borrowings - Principal	(31,493)	(72,447)	-	-	Total non-performing credit facilities N'millions	72,948	83,640	-	-
Proceed from debt securities issued	-	68,610	-	-	Total non-performing credit facilities to total credit facilities (%)	2.73%	3.40%	-	-
Repayment of debt securities issued - Principal	(142,699)	-	-	-	Fines and penalties (N'millions)	77	113	-	-
Repayment of debt securities issued - Interest	(18,186)	(5,317)	-	-					
Repayment of leases	(784)	-	-	-					
Increase in share capital and premium	-	144,275	-	144,275					
Cash dividends paid	(66,165)	(40,173)	(63,607)	(38,871)					
Net increase/ (decrease) in cash and cash equivalents	(712,372)	299,089	35,856	15,819					
Effect of exchange rate changes on cash and cash equivalents	(1,718)	(6,150)	1,379	1,545					
Cash and cash equivalents at beginning of the period	2,101,820	1,834,073	34,673	7,867					
Cash and cash equivalents at end of the period	1,387,730	2,127,012	71,908	25,231					

The Consolidated and separate financial statements which can be accessed via <https://reporting.stanbicibtc.com/results-reports/> were approved by the Board of Directors on 31 July 2026 and signed on its behalf by:

Sola David-Borha
Chairman
FRC/2013/PRO/DIR/003/00000001070

Chuma Nwokocha
Chief Executive
FRC/2025/PRO/DIR/003/591307

Kunle Adedeji
Chief Financial Officer
FRC/2013/PRO/DIR/003/00000001137

Board of Directors: Sola David-Borha(Chairman) Chukuma Nwokocha (Chief Executive) Kunle Adedeji (Executive) Ballama Manu MFR(Non-Executive) Ndidi Nweuneli MFR(Non-Executive) Fabian Ajogwu SAN OFR (Non-Executive) Nkemdirim Uwaje-Begho (Non-Executive) Babs Omotowa(Non-Executive) Maryam Aliko Mohammed (Non-Executive)

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF STANBIC IBTC HOLDINGS PLC ON THE SUMMARY INTERIM CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
To the members of Stanbic IBTC Holdings PLC

Report on the summary consolidated and separate financial statements

Opinion

The summary interim consolidated and separate financial statements (the "summary financial statements"), which comprise the summary consolidated and separate statements of financial position as at 30 June 2026, the summary consolidated and separate statements of profit or loss and the summary consolidated and separate statements of other comprehensive income for the period then ended are derived from the audited interim consolidated and separate financial statements (the "audited financial statements") of Stanbic IBTC Holdings PLC ("the Company") and its subsidiary companies (together the "Group") for the six month period ended 30 June 2026.

In our opinion, the accompanying summary interim consolidated and separate financial statements are consistent in all material respects, with the audited financial statements, in accordance with IFRS Accounting standards as issued by the International Accounting Standard Board (IASB) and the relevant provision of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act 2020, the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the Central Bank of Nigeria circulars.

Summary financial statements

The summary consolidated and separate statements of financial position and summary consolidated and separate statements of profit or loss and the consolidated and separate statements of other comprehensive income do not contain all the disclosures required by the IFRS Accounting standards as issued by the International Accounting Standard Board (IASB) and the relevant provision of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act 2020, the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the Central Bank of Nigeria circulars, applied in the preparation of the audited financial statements of the Group and Company. Reading the summary interim consolidated and separate financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The audited financial statements and our report thereon

We expressed an unqualified opinion on the audited financial statements and our report thereon, dated 30 September 2026. That report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

Directors' responsibility for the summary financial statements

The directors are responsible for the preparation of the summary audited financial statements in accordance with the IFRS Accounting Standards as issued by International Accounting Standard Board (IASB) and the relevant provision of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act 2020, the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the Central Bank of Nigeria circulars.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary interim consolidated and separate financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which are conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Interim Financial Statements.

Report on other legal requirements

In accordance with the requirement of Fifth Schedule of the Companies and Allied Matters Act 2020, we confirm that:

i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

ii. In our opinion, proper books of account have been kept by the Group and Company, in so far as it appears from our examination of those books;

iii. The Group's and Company's consolidated and separate statements of financial position and consolidated and separate statements of profit or loss and consolidated and separate statements of other comprehensive income are in agreement with the books of account.

iv. In our opinion, the interim consolidated and separate financial statements have been prepared in accordance with the provisions of Companies and Allied Matters Act, 2020 so as to give a true and fair view of the state of affairs and financial performances of the Group and Company.

In compliance with the Banks and Other Financial Institutions Act 2020 and circulars issued by the Central Bank of Nigeria: Insider related credits are disclosed in the consolidated and separate financial statements in compliance with the Central Bank of Nigeria circular BSD/ 1 2004.

As disclosed in the audited financial statements, the Group paid penalties in respect of contraventions of certain circulars issued by the Central Bank of Nigeria during the period ended 30 June 2026

For: Ernst & Young
Engagement Partner: Abiodun Akinnusi
Lagos, Nigeria

FRC/2021/PRO/ICAN/004/00000023386
30 September 2026





LAWMA REFORM: Lagos Rebuilds Its Waste Management System

From transfer loading stations to material recovery facilities and waste-to-energy projects, Lagos is restructuring its waste-management architecture to keep pace with the demands of a rapidly growing metropolis.

Mukaila Sanusi, PhD
Director, Public Affairs LAWMA

Every morning, long before most of Lagos fully wakes up, another city is already at work.

Waste trucks move through residential streets. Street sweepers clear roads and highways. Markets open for business, generating tonnes of organic and packaging waste. Households and businesses put out refuse for collection, while waste workers, operators and drivers begin the painstaking process of moving discarded materials from neighbourhoods to collection points,



transfer stations and disposal facilities. It is an enormous, largely invisible operation—yet one on which the daily functioning of Lagos depends.

With an estimated 13,000 to 14,000 tonnes of waste generated across the state every day, even a minor disruption at one point in the system can have consequences across the wider network.

A delayed truck can result in a missed collection. Congestion at a disposal facility can keep vehicles waiting for hours. Longer turnaround times reduce the number of trips a truck can make, while accumulated refuse places additional pressure on neighbourhoods, markets and roads.

It is against this backdrop that the Lagos State Government is restructuring the Lagos Waste Management Authority (LAWMA), with Governor Babajide Sanwo-Olu directing the agency to place greater emphasis on field operations, collection efficiency and the movement of waste.

During an inspection of the Olusosun dumpsite in Ojota, Sanwo-Olu said the agency needed to deploy more personnel “on the streets and on the road”, rather than concentrating manpower in offices.

“It’s Lagos State Waste Management. Waste is outside on the street; it is not in their offices,” he said.

The governor described the immediate operational challenge as requiring what he called a “small state of emergency”. But the changes now being pursued extend beyond an emergency clean-up exercise.

They point to an attempt to reorganise the entire waste-management chain—from the point at which waste is generated and collected to its transfer, sorting, recovery, treatment and final disposal.

Taking Pressure Off Olusosun

Few facilities illustrate the pressure on Lagos’ waste infrastructure more clearly than Olusosun.

The facility receives hundreds of waste trucks daily. When access roads become difficult, tipping points become congested or disposal operations slow down, the impact is quickly transmitted across the collection network.

A truck that spends too much time waiting at a disposal facility is a truck that is unavailable to collect waste elsewhere.

The state government’s response is therefore built around two parallel objectives: improving the capacity and accessibility of existing disposal facilities while developing alternative receiving and transfer points to distribute the load.

Sanwo-Olu said improvements at Olusosun would increase the facility’s tipping capacity, while additional waste-receiving facilities are being activated at Solous III in Alimosho, Ewu-Elepe in Ikorodu, Okeosho in Epe and Erikiti in Badagry.

The objective is to reduce the distances travelled by collection trucks and prevent any single facility from carrying a disproportionate share of the state’s waste burden.

At Solous III, road-stabilisation works are being undertaken to improve access and enable the facility to receive waste more efficiently.

At Olusosun, Road E has also become part of the rehabilitation effort. Preliminary stabilisation work has been undertaken by Zoomlion Nigeria Limited, a LAWMA waste-to-wealth partner, to improve access and facilitate smoother movement within the facility.

LAWMA Managing Director/Chief Executive Officer, Dr Muyiwa Gbadegesin, has linked the interventions to the broader objective of improving truck turnaround time and operational efficiency. That focus is significant because waste management is, at its core, a logistics



operation.

The faster a collection truck completes the cycle from a neighbourhood to a disposal or transfer point and returns, the greater the volume of waste it can move within a working day.

Why Transfer Stations Matter

A major component of the reform is the renewed emphasis on Transfer Loading Stations.

The principle is straightforward.

A small collection truck should not spend a substantial part of its working day travelling long distances or waiting at a landfill. It should collect waste within its assigned area, deliver it to a transfer facility and return to the community.

At the transfer station, the waste can be consolidated into larger vehicles for onward transportation to recovery, treatment or disposal facilities. This creates a more efficient division of labour.



LAWMA’s reform programme includes the construction and development of transfer facilities along key corridors, including Olusosun, Solous III, Agbowo and Erikiti. The proposed transfer-loading infrastructure is expected to handle thousands of tonnes of waste daily and connect local collection operations with larger recovery and disposal facilities.

For Lagos, the potential benefit is not simply shorter queues at disposal sites. It could mean shorter collection cycles, better utilisation of trucks, lower fuel and operating costs, and greater predictability for residents waiting for their waste to be collected.

The reform therefore treats transfer infrastructure as an integral part of the collection system rather than as an isolated disposal project.

More Trucks, But Better Use of Trucks

For residents, the most visible evidence of a functioning waste-management system remains the arrival of the collection truck.

The government has therefore placed considerable emphasis on expanding the fleet.

The reform programme includes the procurement of new compactor trucks, with 150 compactors ordered—36 for LAWMA and 114 for the 20 local government areas and 37 Local Council Development Areas.

Ten additional compactors donated by the Lagos State Lottery and Gaming Board have also been deployed.

More landfill compactors, excavators and bulldozers are also being considered as part of efforts to strengthen operations at disposal facilities.

But fleet expansion is not intended to operate in isolation.

More trucks do not automatically translate into better waste collection if vehicles spend excessive time waiting for access to disposal facilities, operate inefficient routes or serve areas without proper coordination.

The reform therefore combines fleet expansion with route reviews, facility development, operator monitoring and measures to improve turnaround times.

The underlying question is not simply how many trucks Lagos owns or deploys. It is how many effective collection cycles the system can complete each day.

Reassessing the PSP Network

Another major component of the reform is the review of the Private Sector Participation (PSP) system.

PSP operators remain an important link between households and the formal waste-management system. They collect domestic waste from assigned areas and move it into the wider disposal and recovery chain.

But the demands of a city as large and densely populated as Lagos mean that operator performance cannot be treated as static.

Sanwo-Olu has called for a review of the PSP structure to determine which operators have the capacity to provide reliable service.

“We just don’t want to have 800 PSPs when it is actually only 400 that is effective,” he said. The review is expected to examine operational capacity, including trucks, routes, coverage and service performance.

For residents, the significance of the exercise should ultimately be measured not by the number of operators on a register, but by whether waste is collected consistently.

A service area served by an operator without adequate equipment is likely to experience recurring collection gaps, regardless of the operator’s formal status.

The reform consequently envisages a more accountable relationship between LAWMA, PSP operators and residents.

Where an operator changes, the transition should not leave communities uncertain about who is responsible for their waste.

Residents need to know which operator serves their area, when collection is scheduled and where complaints should be directed.

Moving From Clean-Up to System Management

One of the most important changes in the reform programme is the attempt to move beyond periodic clean-up exercises.

Monthly sanitation exercises and emergency interventions can address visible waste accumulation, but they do not, by themselves, resolve the reasons refuse keeps returning to the same locations.

A sustainable system must address the collection route, frequency, operator performance, disposal access and behaviours that produced the problem.

That is why the reform programme places emphasis on enumeration, billing, customer service, digital accountability and complaint resolution.

The objective is to make waste collection more traceable.

If a resident reports a missed collection, the complaint should not disappear into the system. It should be possible to identify the location, the responsible operator, the date of the missed service and the action required.

The practical indicators of progress are therefore straightforward:

Are collections becoming more regular?

Are backlogs getting shorter?

Are trucks spending less time waiting?

Are complaints being resolved more quickly?

Are recurring illegal dumping points declining?

These are the measures by which residents are likely to judge the reform.

The Waste Beyond the Waste

But the emerging LAWMA strategy is also changing the question Lagos asks about waste.

For years, the dominant concern was where to take refuse after collection.

Increasingly, attention is turning to what can be recovered before waste reaches its final disposal point.

Plastic bottles, metals, paper, glass and organic materials are not necessarily without value simply because they have been discarded.

When separated and processed appropriately, some can become raw materials for new production, while organic waste can be converted into compost, biogas or other forms of energy.

This is the logic behind Lagos’ growing emphasis on the circular economy.

Material Recovery Facilities are being developed around the state, including the Agbowo and Erikiti corridors, with the objective of creating a system in which waste is sorted and recoverable materials are diverted from final disposal.

increasingly important.

The thousands of tonnes of waste generated every day contain materials that can support recycling, manufacturing, logistics, energy production and other businesses.

A stronger recovery industry could create employment while reducing the volume of material requiring final disposal.

But achieving that outcome will require more than building recycling facilities.

It will require investment, access to finance, stable policies, stronger producer-responsibility mechanisms, reliable markets for recycled materials and greater integration of informal waste pickers and collectors into the formal value chain.

For government, the challenge is to provide an enabling framework.

For private operators, it is to invest in equipment and efficient operations.

For manufacturers and businesses, it is to take greater responsibility for the waste associated with their products and activities.

For residents, it begins with something as basic as separating and properly storing waste.

The approach changes the economics of waste management.

Instead of paying only to move and dispose of waste, the system can potentially generate value from materials recovered from the waste stream.

But that transition will depend on infrastructure, investment, reliable markets for recovered materials and, critically, segregation at source.

Turning Organic Waste Into Energy

The organic fraction of Lagos’ waste presents another opportunity.

Markets generate large quantities of food and fruit waste every day. Left mixed with other refuse, such material becomes another burden for collection and disposal.

Separated at source, however, organic waste can become feedstock for biological treatment.

LAWMA’s anaerobic-digestion pilot at the Ikosi Fruit Market provides an example of the direction being explored.

The pilot, launched in February 2026, has a design capacity of 0.5 tonnes of organic waste per day. It processed 29.136 tonnes of organic material between October and December 2025, providing operational experience for possible expansion of organic-waste recovery.

The principle is simple: food and fruit waste should not automatically be treated as worthless refuse.

With appropriate separation and treatment, it can become a resource.

That is also the thinking behind wider waste-to-energy plans.

However, waste-to-energy cannot be treated as a substitute for an effective collection system. It requires reliable waste flows, appropriate feedstock, treatment infrastructure, responsible handling of residues and a dependable operating model.

In other words, energy recovery works best when it is integrated into the wider waste-management chain.

From Refuse to Economic Activity

The economic case for reform is becoming

to be dumped indiscriminately.

Sanwo-Olu has repeatedly appealed to residents to pay for authorised waste collection and stop disposing of refuse on roads, highways and drainage channels.

“The fact that the PSP has not turned up in your house within twenty-four hours doesn’t mean that you have the right to now go and dump the refuse on the highway, on the main road,” he said.

The argument reflects a reality that is sometimes lost in debates over waste management: government can provide trucks, transfer stations, disposal facilities and enforcement, but it cannot physically control every bag of refuse generated by millions of residents.

Residents therefore remain part of the system.

LAWMA’s operational responsibility includes ensuring that collection arrangements function, monitoring operators and responding to complaints.

Residents, in turn, need to use accredited operators, package waste appropriately and report missed collections rather than resorting to illegal dumping.

When reporting a problem, residents can provide the exact location, the PSP operator, where known, the last collection date and a description of the problem.

Requesting a case reference and follow-up date can also make complaints easier to track.

Enforcement and Accountability

Enforcement remains another component of the state’s approach.

The Lagos State Environmental Sanitation Corps (LAGESC) is responsible for environmental enforcement, while other government enforcement structures may also be involved in addressing environmental offences.

But enforcement alone cannot substitute for

service delivery.

A resident who cannot identify the responsible collection operator, does not know the collection schedule or repeatedly experiences missed collections may become frustrated with the system.

The reform therefore has to balance enforcement with information and customer service.

People need to know what is expected of them, what service they are entitled to receive and where to seek help when that service fails.

That is particularly important as the PSP review proceeds.

If an operator is changed, affected residents should receive information about who will take over, when the new collection schedule begins and how existing billing or service complaints will be handled.

A change of contractor should not become a gap in service.

Digital Accountability

Technology is increasingly being introduced into this equation.

LAWMA’s customer-facing systems provide channels for billing, payment and reporting waste-collection problems.

The wider reform programme also contemplates stronger digital monitoring of operations.

But technology needs to be deployed carefully.

A GPS location, for example, can establish that a vehicle was at a particular place, but it does not necessarily prove that a complete collection service was delivered.

A more reliable verification system would combine location data with time records, service events, facility records and, where

appropriate, customer confirmation.

The objective should be accountability rather than technology for its own sake.

Building a Connected System

Taken together, the reforms point towards a different conception of waste management in Lagos.

Collection cannot be separated from transfer. Transfer cannot be separated from recovery.

Recovery cannot be separated from disposal. And none of these can function sustainably without residents, businesses and operators playing their respective roles.

The reform therefore seeks to connect the entire chain.

In the short term, the priority is to stabilise collection and address operational bottlenecks.

In the medium term, infrastructure, fleet, operators and digital monitoring need to function as an integrated system.

In the longer term, the ambition is to create a waste economy in which a greater proportion of discarded materials are recovered, recycled, treated or converted into useful

resources.

The physical infrastructure is important, but so is institutional discipline.

LAWMA must know which areas are being served, which operators are performing and where the gaps are.

PSP operators must have adequate equipment and meet their service obligations.

Residents must know how and where to dispose of waste.

Businesses and markets must take greater responsibility for the waste they generate.

And government must continue to invest in the infrastructure required to support the entire chain.

What Success Should Look Like

Ultimately, Lagosians are unlikely to measure the restructuring by the number of meetings held, trucks ordered or facilities announced.

They will measure it by what they see outside their homes and businesses.

Is waste collected when it is supposed to be? Are overflowing collection points becoming less common?

Do trucks spend less time in queues? Are complaints answered?

Are illegal dumping points disappearing? Are recyclable materials being recovered?

Are markets separating organic waste? Are disposal facilities under less pressure? These are tangible indicators of whether the reform is translating into better service.

The restructuring of LAWMA is therefore both an administrative exercise and an operational challenge.

It seeks to place greater emphasis on the people and equipment required in the field while simultaneously building infrastructure capable of reducing pressure on the existing system.

It also attempts to reposition waste as more than a problem to be removed.

Plastic can become material. Organic waste can become energy.

Recovered materials can support businesses. And a better-organised collection system can reduce the environmental burden created by indiscriminate dumping.

For a city as large and fast-moving as Lagos, the stakes are considerable.

Waste generation will continue to rise as population, commerce and consumption increase. The answer cannot simply be to find more places to put the waste.

The longer-term task is to build a system that can collect waste reliably, move it efficiently, recover what has value and responsibly dispose of what remains.

That is the larger test facing LAWMA’s reform. The immediate measure may be a cleaner street. The bigger measure is whether Lagos can build a waste-management system capable of keeping pace with the city itself.

The governor’s instruction to put more LAWMA personnel where the waste is captures the immediate challenge. But the broader reform goes beyond moving people from offices to streets.

It is about connecting people, trucks, transfer stations, disposal facilities, recycling centres, technology, private operators and residents into a single, functioning system.

For Lagos, the real test will be whether that system becomes dependable enough that residents notice its success not because of extraordinary clean-up operations, but because waste collection simply works.

That is the point at which waste management ceases to be an emergency response and becomes an essential urban service.



LAWMA reforms improving waste collection, strengthening recycling, says Gbadegesin

By BERTRAM NWANNEKANMA

The Lagos Waste Management Authority (LAWMA) has commenced a comprehensive overhaul of its waste management system, including a major restructuring of the Private Sector Participation (PSP) scheme to improve collection, strengthen accountability and reduce the volume of waste sent to landfills. In this interview, LAWMA Managing Director, Dr Muiyiwa Gbadegesin, explains how the reforms are moving the agency beyond the traditional focus on waste evacuation to a more integrated system built around performance-based PSP operations, technology and data monitoring, improved customer service, transfer stations, recycling, resource recovery and stronger regulation.

EXCERPTS
What are the major changes introduced under LAWMA's latest waste management reforms, and how different are they from the previous approach to waste collection and disposal?

What we are reforming is principally the Private Sector Participation (PSP) waste collection system. We are repositioning the PSP system to make it more coordinated, performance-driven, accountable and responsive to the needs of Lagos residents.

To drive this process, we have established six working groups, each addressing a critical part of the waste management value chain.

The Operations, Routes and Fleet Working Group is looking at collection operations, route rationalisation, truck deployment and service coverage.

The Finance, Tariffs and Commercial Sustainability Working Group is examining the financial structure of the system, including costs, tariffs, payment compliance and the long-term viability of PSP operations.

The Technology, Data and Performance Management Working Group is focused on monitoring, performance tracking, data and evidence-based decision-making.

The Policy, Licensing and Regulation Working Group is reviewing the policy, licensing, contractual and regulatory framework to improve clarity, accountability and compliance.

The Customer Service, Advocacy and Enforcement Working Group is addressing resident communication, public awareness, customer response, compliance and enforcement.

The Circular Economy and Resource Recovery Working Group is focused on recycling, reuse, recovery and reducing the volume of waste that ultimately requires disposal.

So, the difference is that we are moving from looking at waste collection as an isolated evacuation activity to treating it as an integrated system involving operations, finance, technology, regulation, customer service, enforcement and resource recovery.

The participatory process also involves PSP operators that

emselves, so that the reforms are informed by operational realities while maintaining clear performance expectations.

Lagos generates thousands of tonnes of waste daily. What is LAWMA's current collection capacity, and what proportion of the waste generated across the state is actually collected each day?

Lagos currently generates between 13,000 and 16,000 tonnes of waste daily, and the scale of the operation is therefore enormous.

Our operational data recorded an average of about 13,200 tonnes evacuated daily across LAWMA and PSP operational corridors, with approximately 418,500 tonnes evacuated within a month.

However, I would not reduce the situation to a single percentage and suggest that this represents a fixed daily collection rate. Waste generation and evacuation fluctuate from day to day, and there are differences between collection, evacuation and final disposal.

Our focus is therefore on continuously increasing effective collection capacity, closing service gaps and ensuring that waste generated in communities reaches the appropriate collection and disposal channels in a timely manner.

How is LAWMA addressing persistent complaints about irregular waste collection, particularly in densely populated and low-income communities?

We are addressing this at both the system and community levels.

Where a PSP operator is not delivering the required service, we are reviewing the route, engaging the operator and, where necessary, restructuring or reallocating the route. We are also introducing additional capacity where population growth and waste generation have exceeded the capacity of existing operators.

We are strengthening direct interventions in communities where service gaps have become persistent. This involves deploying LAWMA trucks and smaller compactor tricycles to difficult-to-reach areas.

Our approach is also changing from simply clearing a waste heap after it appears to asking a more fundamental question: why is the waste accumulating there in the first place?

That is why our inner-street collection model is important. If we clear a road median but residents still have no reliable collection arrangement, the waste will return. Our objective is to connect the clearance operation to a sustainable collection solution.

We are also strengthening complaint channels and follow-up. In the second-quarter assessment, for instance, 1,726 of 1,961 recorded complaints had been resolved, with an average response time of 24 hours.

What specific reforms are being implemented to improve the efficiency of PSP operators, and how is LAWMA monitoring their performance?

We are moving towards a more performance-based PSP system.

We are reviewing routes, service coverage, fleet capacity, payment compliance, customer service and operational performance. Operators that consistently fail to meet required standards cannot simply continue indefinitely without intervention. Where necessary, LAWMA will withdraw, restructure or reallocate routes, while additional operators can be introduced where capacity is inadequate.

We are also strengthening technology and data-based monitoring so that decisions are increasingly based on verifiable operational information rather than assumptions.

As part of the current review, 27 routes were identified for restructuring or

reallocation, while the second-quarter operational assessment recorded 442 active PSP operators.

The objective is not to have a particular number of PSP operators, but to have operators with the capacity, equipment, financial sustainability and willingness to provide reliable service.

With Lagos still heavily dependent on landfills, what is LAWMA doing to reduce pressure on existing dumpsites and transition from open dumping to more sustainable disposal methods?

We are tackling the problem from the infrastructure side as well as the waste recovery side.

One of the immediate solutions is the development of Transfer Loading Stations, which will enable collection trucks to discharge waste closer to their collection areas and return to service more quickly, while larger vehicles transport consolidated waste to appropriate recovery or disposal facilities.

We have also commenced the development of Transfer Loading Stations at Olusosun and Solous III, with the longer-term system linked to Material Recovery Facilities and other recovery infrastructure. Operational planning targeted the diversion of up to 4,000 tonnes of waste per day through the TLS system once the facilities are commissioned.

At the same time, we are improving the operational efficiency of existing disposal sites and expanding platforms and access infrastructure.

But the long-term answer is clear: we cannot continue to depend on landfills for every kilogramme of waste generated in Lagos. We have to recover what has value, recycle what can be recycled, treat organic waste and develop appropriate waste-to-energy pathways, with only the residual fraction going to final disposal.

How much progress has LAWMA made with recycling, Material Recovery Facilities and waste-to-energy initiatives, and when should Lagosians expect these projects to significantly reduce the volume of waste going to landfills?

We have made progress, but this is a transition and it will not happen overnight.

We have registered and licensed over 500 recycling vendors and recyclers, engaged different communities on source separation and recycling, collected thousands of kilogrammes of recyclables through the Waste-to-Wealth programme, and engaged schools on recycling and environmental protection.

We have also commissioned the Ikosi biogas facility, while advancing broader organic-waste and resource-recovery initiatives.

On the infrastructure side, Material Recovery Facilities are being developed as part of the wider collection-to-recovery system, while legal and PPP frameworks are also being developed for larger-scale waste-to-energy projects.

What we are building is a progressive diversion system, and as the TLS, MRF, recycling, organic-waste and waste-to-energy infrastructure comes on stream, the volume of waste requiring final disposal will progressively reduce.

What are the biggest operational challenges currently confronting LAWMA, and which poses the greatest obstacle?

The challenges are interconnected, so I would not single out one and ignore the others.

We are dealing with rapid population growth, increasing waste generation, PSP service gaps, equipment requirements, traffic, access to disposal facilities, landfill pressure and public compliance.

There is also the challenge of illegal dumping and the activities of unauthorised waste collectors because these undermine an organised collection system.

The recent pressure on disposal infrastructure has demonstrated how one problem can affect the entire chain. When trucks spend too much time waiting at disposal facilities, their turnaround time increases. When trucks are delayed, collection schedules can be affected; and when collection is delayed, some residents resort to unauthorised disposal.

That is why our response has to be systemic. We are addressing collection, fleet, disposal infrastructure, transfer stations, recovery, PSP performance,

enforcement and public behaviour together.

How much investment is required to modernise Lagos' waste management system, and where will that funding come from?

Modernising waste management in a city of Lagos' size requires substantial and sustained investment, particularly in collection vehicles, transfer stations, disposal infrastructure, Material Recovery Facilities, recycling systems and waste-to-energy infrastructure.

What is clear is that government cannot and should not carry the entire burden alone. We are therefore pursuing a combination of Lagos State Government funding, private-sector investment, Public-Private Partnerships, development partnerships and commercially viable circular-economy projects.

The reform of the PSP system is also important because a sustainable waste management system requires operators that can invest in their fleets and operations and remain financially viable.

Our objective is to create a system in which public investment provides the necessary infrastructure and regulatory framework, while private capital and partnerships help expand operational and recovery capacity.

Beyond enforcement, what is LAWMA doing to change public behaviour around waste disposal, non-segregation and disposal in drains and waterways?

We recognise that enforcement alone cannot change behaviour.

We are combining enforcement with public education, community engagement, source-separation advocacy, recycling programmes, school programmes and direct engagement with markets, businesses and community organisations.

Our circular-economy programme has already taken source-separation education into communities and schools, while the Waste-to-Wealth programme is demonstrating that materials commonly regarded as waste can have economic value.

We are also strengthening communication around the simple responsibilities of residents: properly package waste, patronise accredited PSP operators, pay for collection services, do not dump waste in drains, waterways, roads or medians, and report service failures through the appropriate channels.

But behaviour change must go hand in hand with service improvement. We cannot ask residents to comply while ignoring genuine service gaps. That is why our reform combines service delivery, advocacy and enforcement.

What measurable targets has LAWMA set for the next one to three years, and how will Lagosians assess whether the reforms are succeeding?

For us, success will not be measured simply by the number of tonnes of waste we evacuate.

We will be looking at whether collection becomes more regular, service gaps become fewer, complaints are resolved faster, PSP performance improves, truck turnaround time reduces, more materials are recovered, and less waste is sent directly to landfill.

We will also measure the number of routes successfully restructured, the performance of PSP operators, the development and utilisation of Transfer Loading Stations and Material Recovery Facilities, the growth of recycling and resource recovery, and the reduction of recurring waste blackspots.

Our approach to blackspots is particularly important. We have made it clear that the success of an intervention should not be measured simply by how many dumps LAWMA clears, but by how many cleared locations remain clean.

The operational cycle has to move from "dump, clear, redump, clear" to "collect, control, comply, monitor and sustain."

Ultimately, Lagosians should judge us by what they experience: more reliable collection, cleaner communities, quicker response to complaints, better-performing PSP operators, improved infrastructure and a gradual reduction in the amount of waste that requires final disposal.

Quote: "Our circular-economy programme has already taken source-separation education into communities and schools, while the Waste-to-Wealth programme is demonstrating that materials commonly regarded as waste can have economic value"



Managing Director of LAWMA,
Dr. Muiyiwa Gbadegesin





Bauchi State Government

Happy
68th Birthday
Your Excellency!

On behalf of the entire civil servants of Bauchi State, we heartily congratulate our amiable Governor, His Excellency the Governor of Bauchi State, Senator Bala Abdulkadir Mohammed (CON), Kauran Daular Usmaniyya, on his 68th birthday.

Your Excellency, we join your family, friends and associates in celebrating this auspicious day. We pray for Allah's abundant blessings upon you. Once again, Your Excellency, we are proud of your commitment to the welfare of the civil servants and the people of Bauchi in general.

*Happy 68th birthday,
Our Caring Governor*

His Excellency
SEN. BALA ABDULKADIR MOHAMMED, (CON)
Kauran Daular Usmaniyya
EXECUTIVE GOVERNOR OF BAUCHI STATE

Signed:
BAR. MOHAMMED SANI UMARU
HEAD OF SERVICE, BAUCHI STATE



S/No.	Names	Reg. No.	21	WOKE BENJAMIN AMADI	723	182	FADASON RUYA TAMBAYA	1188	273	ADEYEMO ADEBAYO SEGUN	1484
1	ADEKUNLE LINUS TUNDE	034	92	MUSA SULE MUSAWA	731	183	ANETOR THOMAS AHAREHONTA	1190	274	AJAEPROH CHINASA OJINNAKA	1490
2	ONABOKUN ABDULJELILU BANDELE	049	93	KINGSLEY-OTARU OLAYINKA FOLASADE	736	184	AROWOSEGBE AUGUSTINE AJAYI	1197	275	AJAYI SEGUN STEPHEN	1492
3	ABUBAKAR YAHAYA NDAMAN	051	94	ABDULLAHI GIMBA MOHAMMED	741	185	LAWAL SHAMSUDEEN ALABI	1199	276	AJILA SIKIRU OLAWALE	1493
4	OGBUGO EMEKA KUDZO EMMANUEL	057	95	ABIOLA HAKEEM AJIBOLA	742	186	EKINE OTONYE BEKANGAMA	1205	277	AKPANEBU IME JEROME	1494
5	GARUBA OLA OLUMUYIWA	063	96	ELUFIOYE SUNDAY OLADUJI AKINWOLE	744	187	AJAYI OLUSEGUN	1207	278	ALUKO VERONICA MOJISOLA	1501
6	SHEKONI LATEEF SIYANBOLA	074	97	ENOBUN CLIFFORD OSARHIEMEN	745	188	MURANA DAUDA	1210	279	ALUKO-OLOKUN BUKOLA ADENIKE	1502
7	UMAR MOHAMMED RASHID	084	98	MAKINTA MOHAMMED	746	189	SANI LAWAL JAMO	1213	280	ALIYU AMINU MUHAMMED	1503
8	ALUFOHAI AGELE JOHN	085	99	SHONUBI MICHAEL OLAYEMI	750	190	DAWODU ANDREW SUNDAY	1217	281	ALIYU NDAGI ADAMU	1504
9	ASEKHAME TITUS OMOKHOWA	86	100	OKPALA AMBROSE EBELECHUKWU	764	191	HASSAN WASIU OLUSOLA	1218	282	AMANGALA MABEL MORRIS	1506
10	OBAFEMI JOHN	91	101	AHMED MALAMI	766	192	NNACHI MICHAEL AMA	1223	283	AREMU AFOLABI A. FAVOUR	1512
11	OPARA EMMANUEL NWAUWUIKE	93	102	SHEHU AHMAD	772	193	ANDAWI MEETING	1227	284	BANKOLE SUNDAY ADETAYO	1518
12	AHMED OSENI	100	103	TOR MOHAMMED ABBA	773	194	OYEFADEEN MUSILIU ADEBAYO	1232	285	BENSON KAUREEN	1522
13	ALAYANDE WASIU ABIODUN	101	104	KADIRI DELE SAMUEL	783	195	KIKIOWO JOSEPH ODUNAYO	1239	286	DARI ADAMU YUSUF	1524
14	EKOKO TORITSEJU DANIEL	104	105	IJOGUN ADENIYI AYODEJI	790	196	ADEFARASIN ADEBAYO AYODELE	1240	287	DAWAH ABEL GANKON	1525
15	OGUNBANJO RAFIU AYoola	111	106	OLORUNFEMI BABAJIDE-ADEMOLA	810	197	AWODELE OLUWASEYI ALABI	1246	288	EJIKO MOHAMMED	1527
16	AKINBORO ADEREMI RAIFU	120	107	AGOMOH RAY ANYALEWECHI	825	198	HALIDU ANJIKWI BALAMI	1247	289	FASUYI OLUFUNKE ADEKE	1534
17	NDANUSA ABDULLAHI AFA	127	108	AKINPELU MUFUTAU ADEWUMI	827	199	DUMKWU-OJEAH CORNELIA	1250	290	GANIYU BASHIR OLANREWAJU	1535
18	OKERE EMMANUEL CHUKWUDI	150	109	MURAINA ADEREMI KAMORUDEEN	832	200	OLANUBI ABIMBOLA OLADAPO	1253	291	IBRAHIM AHMED DOKO	1536
19	ADEOSUN TAOHEED BOLAJOKE	157	110	ADERETI DAUDA ADEGOKE	844	201	OTARU JOSEPH AFE OMOKHAGBO	1254	292	IBRAHIM SANI YAR' ADUA	1537
20	MOHAMMED TANIMU	166	111	OLADELE MOSES OLUSEGUN	852	202	EKENG-INYANG NJUM AMAKU EKANEM	1266	293	IBRAHIM YAHAYA MAKARFI	1538
21	BALOGUN JOSEPH OOLORUNFEMI	175	112	SEKIBO OSESIEYCHIMA PRECIOUS	854	203	LAWAL ABDULKADIR BABALE	1268	294	JOSEPH SILAS	1544
22	EL-RUFAI NASIR AHMAD	193	113	ABUBAKAR ALKALI	859	204	OLANIYI ADEBOYE KAYODE	1277	295	KAWU BUHARI ABDULKADIR	1545
23	OMOROGBE ALLAN OSawe	196	114	OLATUNDE YISA AKANBI	863	205	YUSUF LIADI OLUSANYA	1281	296	MOHAMMED AISHATU	1551
24	DIKKO HUSAINI ADAMU	204	115	DAWODU NURUDEEN OLUFUNBI	869	206	ERUOHI SAMUEL ETEYEBO	1283	297	NNADIKWE CHIBUZO	1558
25	EKHATOR OWENAZE JOSEPH	207	116	OKEREKE REUBEN AGODICHUKWU	872	207	AKINOLA JOSEPH ADEREMI	1284	298	OCHONOGOR CELESTINE	1564
26	ABDUL-AZIZ ABDULLAH	219	117	IKHARO ABDULLAHI DODO	878	208	GARBA ABDULHAKEM	1285	299	OGUNLADE IDOWU ALEX	1569
27	EMERUWA KENNETH OGECHE	222	118	ALOFE AJIBOLA OLUFEMI	893	209	ODENIYI BABAJIDE ADEYEMO	1288	300	OLALERE KASIMU OLAGOKE	1585
28	NWOSU CHUKWUEMEKA SAMUEL	226	119	ISHAYA MAMMAN DANIEL	898	210	OLALEYE YETUNDE OLANIKE	1290	301	OLJOOTUYI BAMIDELE SEGUN	1588
29	OKOLOMIKE CHUKWUEMEKA JERRY	229	120	EWA ISAAC EDIGHOMAN	920	211	SILAS FRANK YAKUNAT	1292	302	OLOKOSHE BABATUNDE OLADIRAN	1589
30	ADEOSUN KAYODE LUCAS	232	121	ADENIJI ADEREMI ADESOJI	922	212	ALAKPA FELIX OGHENECHUKO	1293	303	OLUMOH DAUD ADEBAYO	1590
31	ANIFOWOSE ILESANMI ABAYOMI	235	122	NWACHUKWU AMAECHI WILLIAMS	926	213	ANIKWE NNAEMEKA JAPHET	1296	304	OMODELE OLAYINKA OLUWAPAMILERIN	1592
32	ASAWO EMMANUEL AMABIBI	236	123	GAMBO BITRUS	932	214	BISSALLA FREDERICK TIVO PH				

364	WUDIL IBRAHIM ADO	1770	502	WAHAB MUHEEZ OLUGBENGA	2243	640	OPATUNJI OLADELE AYINDE	2792	778	GARBA MUHAMMAD BELLO	3218
365	AIYELESO ABDULMALIK KOLAWOLE	1771	503	BASSA GLORIA JUDE	2245	641	AMODU ALABA SERIKI	2794	779	ODUBELA KAYODE MUSAFU ORIYOMI	3221
366	BELLO WASIU ADENIRAN	1773	504	MUSA SAIDU GYADI-GYADI	2249	642	OGUNDARE ABIMBOLA FLORENCE	2796	780	ANAKHASO GODWIN OGBEGBEIANOH	3223
367	NWOGA BENEDETTE NDIIDAMAKA	1774	505	FATAI SEFIU	2254	643	ALHAJI LAWLAL KABIR	2803	781	MADEWA OLUKUNLE ANTHONY	3225
368	OLATONA FEMI MATTHEW	1776	506	YAYA MUSTAPHA BABA	2259	644	MABE LINDA AJAKAIYE AGABI	2804	782	HASSAN ISA HASSAN	3226
369	WAKILI ABUBAKAR	1777	507	BEN SOLOMON EBONG	2260	645	MODU IBRAHIM ALHAJI	2812	783	ABUBAKAR SANUSI	3227
370	OFOEGBU BRENDEN UCHE	1779	508	KOLOFO AMUDA	2263	646	WAIJU SURAJU KAZAURE	2813	784	SALEH IBRAHIM MALLAM	3236
371	ADEPOJU JELILAT FUNMILOLA	1783	509	ADEOSUN AZEEZ OLALEKAN	2269	647	ADEGOKE BOLANLE FELICIA	2817	785	ISMAIL ALIYU	3245
372	AKINTUNDE ADETOMIWA STEPHEN	1784	510	ADETORO MARUF YEMI	2270	648	OGAH JAMES IGIRI	2818	786	JOSEPH CHRISTOPHER CHIROMA	3246
373	DAHIRU ALHASSAN	1788	511	ADUZE ONOWONO CLEMENT	2271	649	ADEJO EMMANUEL UNEKU DAVID	2822	787	ADE ADEDEJI PETER	3249
374	EMEREDLE CYRIL CHINYERE	1789	512	AMINU ABDULLAHI SHEHU	2274	650	ANYIKE CHRISTIAN CHIMENUM	2826	788	BARDE BALA AZARE	3272
375	MANAGWU JOHNBAPTIST UZOMA	1799	513	IBRAHIM ALIYU JAMO	2280	651	ANIFOWOSE MAROOF OPEYEMI	2827	789	IBRAHIM LAWLAL YARADUA	3273
376	SALAMI SIKIRU MOBOLAJI	1806	514	MOHAMMED ABUBAKAR GARBA	2283	652	MOHAMMED ALIYU	2828	790	SA'IDU NAINI	3274
377	TIOKPAT MELVIN DUNJO	1809	515	NUMBERE JAMAIBI THANKS	2284	653	ETIOWO GOODMAN MFON	2838	791	HASSAN SHAMSUDDOEN	3276
378	ADAFIN JOHNSON KAYODE	1815	516	OKEYUGBO MATHEW ADEBOLA	2286	654	UMAR ABDULKADIR	2841	792	ISYAKU MUNTARI	3277
379	MUSA USMAN	1822	517	ONYENWE EUGENE ALAKWUO	2289	655	ALI HASSAN KUMO	2844	793	YAHAYA ABUBAKAR KUSADA	3278
380	NMADU DANIEL	1824	518	AKINLOYE AKEEM TUNDE	2302	656	NWOFOR NNENDA	2845	794	MAIKUDI NURADDEEN	3280
381	NWANKWO CHARLES KALU	1825	519	FAPOHUNDA JONATHAN OJO	2304	657	FAMILUGBA FEMI FELIX	2848	795	NDANUSA ZAINAB	3284
382	OLALEYE AYODELE OLAKANMI	1829	520	ONYIBE CHARLES CHUKWUYEM	2307	658	ABDUL-RAHMAN NDALAI YUNUSA	2851	796	SALEH MAIKUDI TILDE	3285
383	SANI ABDULLAHI SARKI	1838	521	ERHUANGA ODION JAPHETH	2311	659	SULAIMAN YUSUF USMAN	2856	797	ODOZI MARGARET MOPELOLA	3288
384	ATSUWE GEORGE AONDOVER	1845	522	ALIGAMWE VICTOR IMOHNIKHE	2316	660	YAKUBU ISMAILA BELLO	2865	798	IBRAHIM MAHMOUD	3290
385	FREGENE ADESUWA JANE	1846	523	MADUEKEH CHIEDU OKWUDILI	2323	661	BUKAR ABDULLAHI ZANNA	2867	799	OMONIYI FOLASADE OLUBUNMI	3294
386	EMOH FRANCIS CHINEDU	1850	524	SOTUNDE BOLAJI OLUWADAMILOLA	2328	662	AFOLABI OMONIYI RAPHEAL	2870	800	OLURIN ADEDAYO ALBERT	3299
387	MUSA MOHAMMED MUKHTAR	1853	525	OLUFISAYO BANJI PRAISE	2334	663	ALWASHI JONATHAN DANIEL	2873	801	OLADIMEJI JULIANA OLUFUNMILAYO	3306
388	UMAR BALA MOHAMMED	1858	526	NDUBA MAUREEN ONYINECHI	2336	664	ARIBI MAKAMA GADO	2874	802	KAREEM JIMOH	3307
389	ONWUEMENE DEBORAH ONYINYE	1866	527	OMOSEHIN OSEYEMI REBECCA	2338	665	IBRAHIM ABBA GAMAWA	2876	803	LASIS AYISAT MODUPE	3316
390	AKPOGUME ERUORE MORISON	1869	528	IBRAHIM ABUBAKAR EMIBEZHI	2339	666	GBATE SULEIMAN UMARU	2879	804	AFOLAYAN OLUSEGUN DELE	3326
391	ABINI MAHMOUD ADAMU	1871	529	ANOSIKE NWABUEZE MICHAEL	2346	667	HAMIDU MUHAMMAD LAPAI	2880	805	ABDULRAHAM AMINU SANDAMU	3329
392	ABUBAKAR UMAR	1872	530	ABUBAKAR ALIYU UMAR	2349	668	COLLEY HASSAN OLADIPUPO	2886	806	ABUBAKAR JAMILU	3330
393	AZEEZ ABASS YEMI	1876	531	TANKO MATHIAS BAKO	2351	669	OMOTOSO KAYODE	2887	807	OSADAYE SUNDAY EDOSA	3334
394	LAWAL ISMAILA ABIMBOLA	1883	532	JATAU SUNDAY	2353	670	IWEGBUE GOODLUCK AKPOFURE	2889	808	GUPAI PAMWA GRACE	3335
395	OLADIJA GABRIEL OMOTAYO	1887	533	LAWAL SANUSI UMMAT	2359	671	OGUNDEJI SEGUN EMMANUEL	2893	809	MUHAMMAD MAHMOUD FAROUQ	3337
396	OLAYIWOLA MOSHOOD OLATUNJI	1889	534	FARIUK AMINU	2360	672	OLALEKAN OLAOLU TITUS	2899	810	AMINU WADA HUSSEIN	3345
397	SHEHU AISHA ISA	1895	535	OLUFEMI JACOB ENIOLA	2365	673	ADEYERA ADEBOLA MATHEW	2901	811	WILSON INIOBONG GABRIEL	3348
398	OSOKOMAIYA OLUKAYODE	1898	536	TSOHO RABUI GARBA	2366	674	YUSUF NURUDEEN ADEWALE	2902	812	IBRAHIM ABUBAKAR MOHAMMED	3349
399	AKANDE ROBINSON UNIMDEBESHI	1899	537	MARGIMA YAKUBU ASKARJU	2368	675	SAMUEL TAYO	2910	813	AHMADU HASSAN ADAVIRIKU	3351
400	GEORGE ABARI DANIEL	1903	538	ARIYO KOLAWOLE OLUREMI	2375	676	TANKO BUHARI HARUNA	2915	814	GAMBO BENJAMIN YANI	3356
401	OMOLEKAN OLUWASEUN OLUFEMI	1905	539	SAIDU HABU SALEH	2380	677	MOHAMMED ABDULRAZAK	2917	815	UGHEOKE STEPHEN AMIEMENOMO	3357
402	SOGA TITULOPE OLAYEMI	1906	540	HABIBU BALA	2381	678	MUHAMMAD BALAI	2918	816	ISHOLA ADEYEMI ABIDEMI	3360
403	MORUF ODUSUNYA	1912	541	NASIRU GAMBO	2382	679	ABUBAKAR MUSTAPHA	2921	817	AMADI ALOLOTE IBIM	3361
404	OBIEJE IHEANYICHUKWU DAVISON	1918	542	IBRAHIM UMAR DODO	2383	680	LAWAL ADEYEMI OLUGBENGA	2922	818	YA'U GAMBO	3370
405	ADEWALE SOLOMON JACOB	1919	543	ABDULLAHI ABUBAKAR DADA	2383	681	MOFOLAKE KEHINDE OLUWAKORODE	2924	819	ALENI ODOH EZEKIEL	3373
406	AKINDELE OLAWALE OLAYINKA KASSIM	1920	544	APERE THEOPHILUS AYODELE	2396	682	SHITTU ANTHONY ABIODUN	2925	820	OPARAH SUNNY IBEAWUCHI	3374
407	MAIRAMI MARYAM BABA	1921	545	AUTA NCHIGYAL EMMANUEL	2397	683	AHMADU HASSAN GANDI	2927	821	SHALLANGWA HARUNA JOHNSON	3378
408	OWOH UCHE RALPH	1927	546	SANI YAHAYA MOHAMMED	2399	684	MCDERRY-MUSA MODUPE EFUWAPE	2930	822	ABDULLAHI MUHAMMAD	3386
409	ABAGA NICHOLAS	1929	547	BABA VICTOR MIKAILU	2403	685	ISIAKA SAHEED BABATUNDE	2934	823	ADEJORIN TEMITOPE ADEWALE	3388
410	ADEDOKUN OLUFISAYO ADEWUMI	1936	548	TUKUR KASSIM TANKO	2404	686	SHESHI KUDIRAT FATI	2935	824	MAI ABDULKADIR MUHAMMAD	3392
411	ADESANYA ADETOLA BABATUNDE	1939	549	AWODO DAVID SIMON	2406	687	OGWUCHE DAVID AGBO	2939	825	DEMIDE ENEYAMIRE JEMILATU	3395
412	AKABUDIKE PRISCILLA OLUCHI	1950	550	ABDULRASHEED DAHURU	2407	688	SANI UMAR DANABA	2940	826	EZE OKEY SUNDAY	3397
413	AKANO SHERIF TEMITOPE	1951	551	MAMUDA IBRAHIM MUHAMMAD	2409	689	AGHOGHOVWIA OGHENEKORE	2955	827	OLAIFA OLUSEGUN OLUOSHOLA	3398
414	ALINTA-ABEL UCHECHI	1953	552	AKAAS NATHAN ELISHA	2411	690	GAMBO NURU	2958	828	ABDULLHI NAFU ZADAWA	3404
415	ANTHONY SUNDAY KINGSLEY	1956	553	AKOH MICHAEL WADA	2425	691	OKEKE PRISCILLA OBIELUMANI	2961	829	IDOGUN SAMUEL EDWARD GARBA	3410
416	AROGHA FRIDAY	1959	554	MUSA AHMED BELLO	2428	692	MAHMUD IBRAHIM	2963	830	LEO-OLAGBAYE FEYISETAN	3411
417	ASIRU SAKIRAT	1960	555	DIKKO MUHAMMAD MAIWALIMA	2431	693	EKWERE UBONG FRIDAY	2966	831	ADEYEMI SUNDAY	3416
418	DADA SAMUEL OLUWATOBA	1971	556	TARKUMBUR JETHRO DANIELS	2433	694	IDRIS KABIRU BALA	2967	832	POPOOLA EMMANUEL OLALEKAN	3428
419	ESAN AUGUSTINE AYODEJI	1972	557	MUHAMMAD KAMALUDDOEN BALARABE	2435	695	CHOLLOM MARKUS HWORO	2969	833	ODENIYI KEHINDE TEMITOPE	3430
420	EYITEMI TUNKAYE	1973	558	CLEMENT ALEXANDER IYARE	2440	696	MAJEMITE VICTOR EMOAKPADJA	2970	834	ABDULLAHI YAKUBU SHUAIBU	3432
421	IBRAHIM-GIWA GBOLAHAN VICTOR	1980	559	MUHAMMAD MURTALA ABUBAKAR	2443	697	ONIFADE OLADAPU OLABAMIYO	2973	835	MAI AUDUGA MUSA ABDULLAHI	3433
422	IDODE SAMUEL JUNIOR	1981	560	MOHAMMED USMAN ALIYU	2445	698	OPAYINKA OLUWASEUN ABIMBOLA	2977	836	OBADINA OBAFEMI AYOKUNNU	3435
423	IVAMBE EDWIN	1983	561	OLAYODE JOSEPH OLANNI	2453	699	LAWAL MUJEEB KOLAWOLE	2978	837	OLABODE KEHINDE ADEWALE	3437
424	JEREMIAH JEROM	1985	562	EZE CHIDI MALACHY	2454	700	ITUEN UDUAK ELIJAH	2981	838	ASIFAT BOLAJI ADIJAT	3438
425	JOHN AYUBA	1986	563	MACHUNGA NUHU ZAWA	2456	701	MUSTAPHA RABUI MOHAMMED	2985	839	INUWA UMAR YADAGI	3441
426	MUHAMMAD SA'IDU BASHIR	1994	564	MOHAMMED HARUNA YABZAI	2458	702	HARUNA RAKIYA	2990	840	BAJEH CALEB DAVID	3456
427	MUSA UMAR DANTANI	1995	565	AKEREGUN BOLUWAIJI EMMANUEL	2462	703	OBOKIA-ADEGBITE ELOHOR	2995	841	AKINFENWA OLAOLUWA AKINKUNMI	3457
428	ODUJOLE OLUSEGUN	2001	566	OJO OLADAYO MATHEW	2463	704	OGUNMOLA PETER ANUOLUWAPO	3001	842	HAGHER NGUNAN NGUNAN	3460
429	OLAMILOKUN OLAJIDE	2009	567	ODODO PETER O	2464	705	AKINKUNMI OLUTAYO GABRIEL	3002	843	CHRISTOPHER BITRUS NAANGURUM	3461
430	OMOPE DAVID OLUFEMI	2012	568	FAMUYON ABDULFATTAH AJIBOLA	2467	706	ADEKUNLE OJO JOSEPH	3012	844	OMONIWA FUNMILOLA HELEN	3463
431	OYERINDE ABDULAZEEZ SHUAIBU	2014	569	OLUFEMI TOLULOPE ADEDAYO	2469	707	GIDE ABDULWAHAB	3018	845	ADETOLA ADEDOTUN JOHN	3468
432	POSUN ODUNAYO ANTHONY	2015	570	SALLA DANLAMI EBENEZER	2470	708	ALHASSAN MUSA BABA	3020	846	ABUBAKAR AHMADU	3472
433	SHEKONI KEHINDE OLUWASEUN	2022	571	OSOMO FAYOWOLE OMODEHINDE	2480	709	ABDULLAHI MUJAZU BASHIR	3022	847	EGWUTERAI MARO OTTHUKE	3473
434	SHUAIBU MUKTAR	2023	572	MUSTAPHA AMINU	2487	710	ABUBAKAR ABDULLAHI	3024	848	UMORU CLEMENT	3474
435	SOLESI OLUWAFOLAKEMI OLADELE	2024	573	FATUPE BENJAMIN OMOTOLA	2489	711	DANJUMA MUHAMMAD SANI	3027	849	OLOYEDE OMOSALEWA MOYOSORE	3475
436	YABA IDRIS ALFA	2029	574	NWAJAGU UCHEMA ANDERSON	2497	712	GARBA AMINU	3028	850	ITYOBEE AKOR MICHAEL	3487
437	YAKUBU MUHAMMAD NURADDEEN	2030	575	ARAB MARYAM	2500	713	NWORGU LEVI CHUKWUMA	3030	851	MUSA ABUBAKAR BABA	3489
438	ZEMO ALEXANDER MASHA	2031	576	BOLUJO REMILEKUN BABAJIDE	2505	714	ABUBAKAR UMAR	3035	852	AYEACE SAMUEL FRIDAY	3493
439	DONJUR NOEL KURYL	2033	577	OJYEYEMI OLUWATOSIN MARTIN	2506	715	ADENJI NATHANIEL TEMIDAYO	3036	853	OWOYE VICTOR OLADIMEJI	3494
440	OLADIPO AUGUSTINE AKINTOYE	2034	578	EL-SABO ADAMU	2509	716	NWOBU IFEANYICHUKWU CHUKWUNONSO	3037	854	BALOGUN RILWAN OLANREWaju	3495
441	AKHIGBE FREDRICK EROMOSELE	2036	579	IDEMUDIA OSAHON KENNY	2511	717	NWAEFIDIO PATRICK NNAMDI	3038	855	PEPPE DENNIS ISAAC	3500
442	ADEGOKE IYABO TINA	2037	580	UGO WHITNEY UFUOMA	2521	718	JOSEPH HOSEA	3048	856	OLUSUSI WINIFRED RABI	3504
443	AJALA JOEL OLADOSU	2038	581	MOHAMMED KASIMU ALHAJI	2523	719	AKPOMIEMIE ANDREW OGHENEMENE	3049	857	DENLOYE OLAYEMI OLUWADAMILOLA	3506
444	AKINSIKU OLUSEGUN EMMANUEL	2039	582	OGUNDARE OLUWATOMI	2527	720	OGUNRINDE MOFOLUWASO AYOKUNNU	3050	858	SHOYELE ADEOYE TEMILADE	3513
445	EHIOZEE JONES OSADEBANWEN	2041	583	FATUKASI OLADAYO OLUWASEYI	2528	721	PIUS OSARETIN CATHERINE	3051	859	JALO ABUBAKAR SADIQ	3514
446	MUSA BRIDGET OSAMA	2045	584	ANYIAM IKENNA HENRY	2531	722	ODUOBI GODSON CHIMAABI	3055	860	ODENIRAN BOLANLE ESTHER	3516
447	ODULANA AYODE ALEX	2046	585	JOSEPH JONATHAN	2532	723	IJIE VALENTINE OBHAFOSO	3057	861	GWANI GRACE ZITTYAK	3518
448	ABUBAKAR AMINU SULEIMAN	2052	586	ABDUL ALI ALI	2537	724	TAFIDA ADAMU IBRAHIM	3058	862	KAYODE GABRIEL ADEOLA	3525
449	ADEGOKE ADELAJA ADEWALE	2053	587	BABAWALE FOLAKE FOLASHADE	2541	725	OLAWOYIN KARAMOT MOTUNRAYO	3061	863	ISAH ABDULLAHI	3532
450	ADEYEMO IBRAHEEM OLALEKAN	2060	588	GURAMA AHMED IBRAHIM	2543	726	GREEN TIMOTHY TAMUNOJUARI	3063	864	RAMALAN FATIMA ZARAH	3535
451	TOLADUN OLAWALE TOSIN	2065	589	UMAR ISMAIL	2549	727	OMOPAROLA EMMANUEL DELE	3064	865	SAIDU HARUNA	3536
452	AKINSULIRE AKINTUNDE	2066	590	HANAFI AMINU	2551	728	MARCUS NSIKAKOBONG AMADAK	3066	866	ABOLARINDE ADEDAYO	3538
453	ALABI SUNDAY STEPHEN	2069	591	OJEWUMI EMMANUEL OLUWADAMILOLA	2563	729	THOMPSON KUBIAT-SIFON UDEME	3069	867	OSINEYE OLUWASEUN PHILIP	3539
454	ALADE SODIQ OLAITAN	2070	592	OLUWASANMI DASOLA TITI	2564	730	USMAN KIYAWA KABIRU	3076	868	IBRAHIM YUSUF	3540
455	ALIU ABDULAZIZ OLUUNWASE	2071	593	OJUOLA OLASIJIBOMI TAYE-ODUNAYO	2569	731	SHELERU FEMI IBRAHIM	3078	869	ZANNAH ALHAJI ALI	3544
456	DANKAURA SADA	2080	594	ETSU HASSAN BABA	2578	732	MUHAMMAD USMAN AL-AMIN	3079	870	EKPO NYAKNO ANIEFIOK	3545
457	ETUBI UKWUMONUN	2085	595	BINJIN TIMOTHY KORJI	2581	733	OLOJEDE BETTY OLUWAFUNSO	3083	871	OKSAKEI YADAK MAIBECE	3547
458	EZEUGOH OKWUKWE FAITH	2086	596	AMAMKPA UM OH BASSEY	2582	734	ABDULLAMID MOHAMMED	3089	872	OGWO SUNDAY	3548
459	FADIYIMU AKINLOLU OYEBOBOLA	2									

916	AJAYI OLUWASEUN DAVID	3716	1054	OYIBO AKWU SAMSON	4189	1192	NWODO CALLISTUS	4676	1330	EJINMAH EVANS IKECHI	5106
917	ADEYANJU AFEEZ OLAIDE	3723	1055	OBAILA AKPOTUNEMUGHA	4190	1193	AMOS JOSHUA OLUMIDE	4679	1331	SHAMSUDDIN AHMAD	5110
918	MUHAMMAD MUHAMMAD BABANKOFA	3725	1056	IDRIS ABDULKADIR	4191	1194	AHMAD ABDULHAMEED	4681	1332	NENTAW DANLADI GOBUR	5134
919	SIMON-EIGBE BRIDGET OGHOMWEN	3727	1057	JIBRIL USMAN SULAIMAN	4201	1195	ABDULKADIR ALIYU	4682	1333	UMAR BELLO	5135
920	ABDULLAHI MOHAMMED BALA	3730	1058	ERHERU ISAAC OGHENETEGA	4203	1196	BALA SHAMSUDEEN SAULAWA	4683	1334	AHMED ASHGAR SHETTIMA	5138
921	ABDULRAHEEM MONSUR ADAVIRUKU	3732	1059	ILESANMI HAKEEM OKANLAWON	4207	1197	OLORUNFEMI OLUMIDE MICHAEL	4692	1335	EBUBEQVU VIVIAN CHINAECHEREM CHERYL	5154
922	OBEEMBE ADEDYIN FATIMO	3733	1060	BELLO ABDULRASHEED OLALEKAN	4209	1198	IBRAHIM AUWALU	4701	1336	YAKOBU BIEM SESUGH	5157
923	FATUNWASE ADESINA MICHAEL	3735	1061	BATUNRE ISHAKU EMMANUEL	4211	1199	OLAOTAN SULAIMON OLADIMEJI	4702	1337	ABDULRAHEEM SALIHU OBEIDU	5159
924	OTUBU IGHOWEAL TH	3736	1062	ABDULLAHI ABDULRASHEED MADUGU	4212	1200	UMAR AHMAD MUHAMMAD	4704	1338	JACOB DOMINIC ODOH UDOH	5168
925	CHUKWUNYERE GABRIEL SOBECHI	3737	1063	IDRIS MUSA ADINYOI	4214	1201	BUKAR ABDULRAZAQ NGULDE	4707	1339	SUMAYIN ZANNA	5174
926	OGUNTAYE TEMITAYO KAYODE	3743	1064	OMOLAYO AYODELE PETER	4220	1202	ONWUKWE BLESSING NNENNA	4708	1340	SAMUEL ISHAYA DOGARA	5175
927	ABBA ISA MODIBBO	3744	1065	SANGOWAWA OLAKITAN OLUSOLA	4222	1203	OCHIEJE OJODOMO	4715	1341	ADEBANJO ESTHER OLUWATOMI	5176
928	HUSAINI FATIMA IBRAHIM	3747	1066	AKANDE FOLAKE OREKA	4226	1204	TANKO ABDULLAHI IBRAHIM	4716	1342	PROSPER IBATERE UZUAZOMARO NDUKA	5177
929	ALI HASSAN YERIMA	3749	1067	AKEREDOLU TOLANI BLESSING	4230	1205	SANI SADIYA YAR ADUA	4717	1343	ADEBAYO OLORUNTADE FUNSHO	5179
930	HABU OBADIAH DAVID	3750	1068	GANGESE AONDOAKAA HYACINTH	4234	1206	NAKPA SYLVESTER GIATA	4718	1344	OLUWASEYI ABIDOGUN OMOTAYO	5181
931	BASHIR JIBRIL MUHAMMAD	3753	1069	AYUBA EZEKIEL GYAYINBODO	4239	1207	AKHETUAMEN ERIC ORIAFOH	4720	1345	CHARLES NWOKEDI CHUKA	5182
932	ABDULMALIK MUHAMMAD NDAGI	3755	1070	AINA SUNDAY BOLUWAJI	4242	1208	YAKUBU SANUSI MALLAM	4722	1346	MOSES OLATUNDE OLATUNJI	5183
933	ALI ANAS SANI	3756	1071	AINA TOLUPOLE BERNARD	4251	1209	BUSARI SEGUN DAMILARE	4723	1347	IFEANYI OKOLOMIKE DAVID	5184
934	BAKO SANI RABU	3757	1072	ONUIGWE LVINUS NNAEMEKA	4252	1210	THOMPSON EMMANUEL DANJUMA	4728	1348	MOSHOD ALUKO OLUWASEYI	5189
935	IBRAHIM HYLAKUMI	3758	1073	JIBRIL AHMAD HASSAN	4254	1211	ADELUSI CALEB BABALOLA	4733	1349	ABUBAKAR ALIYU	5196
936	IBRAHIM AMINU	3767	1074	ZAKARI AHMED	4256	1212	COOKEY RENNY ENAWEREMI ALOMA	4739	1350	CECILIA GBADEYAN	5198
937	SULEIMAN HAKEEM OMEIZA	3768	1075	ADELAUN ADEBAYO NURUDEEN	4258	1213	ASHAFA SUHUNUNU ABDULLAHI	4740	1351	BAMISAYE OLORUNFEMI PAUL	5199
938	AJORUTU FEMI GABRIEL	3775	1076	KELA ABRAHAM DABLE	4259	1214	ALIYU UMAR GUSAU	4743	1352	EBISIKE JOHNBOSON NOMSO	5205
939	OSEBOD EMMANUEL OSEMOBO	3778	1077	MUHAMMAD SAKINATU YAJAJO	4262	1215	ABDU GWALABE AMINU	4744	1353	ALIYU BARDA MUKHTAR	5206
940	MUSA ABDULRAHMAN SULEIMAN	3780	1078	OREKUNRIN TEMITAYO JOSHUA	4264	1216	SANI AMINA BASHIR	4750	1354	OLUMIDE SORIAN TAIVO	5207
941	AKADIRI SADIAT JUMOKE	3787	1079	OLUKITAN EMMANUEL OLUWATOSIN	4267	1217	SURU ADEDOLAPO GRACE	4752	1355	MOHAMMED ABDULLAHI	5210
942	OLUSI FELIX ATINAWU	3788	1080	ROBERT NADIONI JOSEPH	4269	1218	ONWUZURUIKE ONYEWUCHI MCWASH	4753	1356	GEORGE NYAM AKOR	5213
943	OGUNSEEMI BAYO ISREAL	3789	1081	YA'U YAHAYA BELLO	4273	1219	EGAMANA KABO JEREMIAH	4757	1357	BELLO ALIYU	5214
944	OBI CHINEDU UGOCHUKWU	3791	1082	ANIEGBUNEM MICHAEL OKECHUKWU	4275	1220	TARIKA ALIYU AHMAD	4772	1358	TEMPLE AGOMUO KELECHI	5216
945	ANYELOYE EZEKIEL TAIVO	3793	1083	ADINYOI JAMU OZOVEHE	4276	1221	ADARIA EMMANUEL SOLOMON	4776	1359	SHEUN SHOLADEMI EZEKIEL	5218
946	SHUAIBU ADAMU	3802	1084	IBRAHIM MOHAMMED JAMIL	4277	1222	HUSSAINI UMAR	4778	1360	RIDWAN AYOMIDE KOLAWOLE	5225
947	YUSUF IDRIS ARIBO	3807	1085	BAKO SADIQ AGABI	4279	1223	OMOTOSHO VINCENT OPEYEMI	4782	1361	ALAAFIABAMI OLADIPUPO MOYINOLUWA	5233
948	ETU MATHEW OBAJE	3809	1086	BONIFACE EMMANUEL	4280	1224	YUSUF IBRAHIM	4788	1362	ZAHARADDEEN YUSUF	5234
949	ABDUL MOHAMMED KAMARUDEEN	3811	1087	IBRAHIM ABUBAKAR SULE	4286	1225	IHENACHO UGOCHUKWU ELVIS	4790	1363	EDORE EGBEGBEDIA	5238
950	OGWU OGWU JUDE	3814	1088	OLADIPU TAOFEEK OYEKUNLE	4293	1226	SULEIMAN DIKKO BUHARI	4795	1364	WAHEED ISHOLA AKINLOYE	5240
951	ABUBAKAR MUSTAPHA IDRIS	3815	1089	OKE IDOWU OJO	4315	1227	YAKUBU MAHMUD ALIYU	4798	1365	OLUFEMI BODE-BADAKI OLUWASEGUN	5241
952	MOHAMMED KALTUME ALIKO	3821	1090	MUHAMMAD LAMIS	4320	1228	ASUQUO CLETUS BASSEY	4799	1366	IBUKUNOLUWA AJAYI MAGARET	5244
953	MOHAMMED IBRAHIM	3822	1091	SANI MUNTARI	4321	1229	TUNJU-OLAYEMI PATIENCE FIKIEMO	4804	1367	MUSTAPHA HASSAN	5245
954	ALI MUHAMMED ABDULLAHI	3824	1092	USMAN MUHAMMAD SAGIR	4322	1230	BOSEDE OLU MAYOWA	4807	1368	LAWAL ZAHARADDEEN	5246
955	ALABRABA LANCE DATONYE	3826	1093	AJAYI AYODEJI OLUWAGBENGA	4325	1231	DAMAGO MURNA	4814	1369	OPEYEMI OGUNTADE JOSHUA	5251
956	AJAYI TAIVO TOLUPOLE	3827	1094	OGUNYEMI OLUSEGUN EMMANUEL	4327	1232	GAMBO JOEL	4818	1370	SOLOMON NYEDUDU EFE	5253
957	ONUEGBU HAPPINESS ONYINYE	3829	1095	IBIYEMI MOSES SUNDAY	4329	1233	JOHN OKENWA EKENE	4827	1371	ADEPOJU VICTOR FEMI	5259
958	ADEOTI ABASS ALABI	3835	1096	YA'U HAYATU GWALLAMEJI	4337	1234	ILESANMI AYODELE ABRAHAM	4832	1372	IBRAHIM UMAR KABIRU	5261
959	KAWULE ABUBAKAR	3836	1097	USMAN GARBA ABUBAKAR	4358	1235	OBADINA OLUWATOBI EMMANUEL	4833	1373	MUSTAPHA NUHU BUKAR	5262
960	ONYA NNAEMEKA PASCHAL	3839	1098	AJANI ABDULAZEEZ ADIO	4369	1236	RIDWAN SAMBO	4837	1374	JAMU WAHAB TAIVO	5264
961	BALA MAIAUDUGA MOHAMMED JAMILU	3840	1099	MUHAMMED ZAKARI	4373	1237	OLABANJI ADULOJU VICTOR	4839	1375	MARYAMU AUGUSTINE	5266
962	AGWARI JA'AFARU MUSA	3841	1100	ALHASSAN SADIQ AHMAD	4374	1238	AGBODOLA OLUSEGUN SAMSON	4840	1376	JELILAT MINIKO FOLUKE	5270
963	AJIBADE FAUSTAT OLARONKE	3842	1101	OKORAFOR CHINEDUM	4376	1239	MUTIU IBIYEMI TOLANI	4841	1377	JOSEPH ADU OLAREWAJU	5271
964	OGUNFIDITIMI OLASEBIKAN	3854	1102	DIKE ONYEKACHI EZEKIEL	4378	1240	JOSEPH IYEH IFEANYI	4844	1378	OLAMIDE ODUSOTE ADEOLA	5272
965	OYEWUMI AMINAT DAMOLA	3860	1103	SHIACA EMMANUEL YABA	4381	1241	ISAAC ADEWUMI OLAWANDE	4846	1379	HAKHEEM BADMUS OLAWALE	5273
966	NDANUSA MOHAMMED AWWAL	3870	1104	TAIVO ADEBAYO PAUL	4388	1242	SADIQ ABUBAKAR ALKALI	4851	1380	IDRIS TIJJANI	5276
967	OLADOYE SAHEED ABIOLA	3876	1105	SANI ASHIRU	4391	1243	ABDULAZIZ AHMAD ABDUL	4852	1381	OLUWASEYI OLUWAFEMI MATTHEW	5277
968	SARKIN-PAWA YAHAYA	3880	1106	SHUAIBU AMINU	4392	1244	JAMES AMAKOROMO EBIJUE	4855	1382	LUCKY OJO GODWIN	5285
969	EKWEANI CHIOMA PRECIOUS	3886	1107	OGINNI PATRICK CHUKWUDI	4393	1245	YAHAYA ALIYU ZUBAIRU	4857	1383	ALIYU ABUBAKAR	5288
970	KADO AMINU	3888	1108	AUWAL MUHAMMAD MUHAMMAD	4394	1246	YINKA ADEBIYI THOMAS	4869	1384	VIVIAN OLUCHI UGORJI	5289
971	ADEWUMI ADEMOLA OLUSEGUN	3891	1109	AKINYOTU SANMI CHARLES	4395	1247	OLABANJI OLAJIDE AMOS	4870	1385	TAIVO BABATUNDE JOSEPH	5291
972	BALOGUN AYODELE OLASUNKANMI	3892	1110	OWOLABI TAIVO ANDREW	4397	1248	PAUL ANAGO HILLARY	4872	1386	YINKA AFOLABI JOSEPH	5292
973	YETONYON ADERONKE HELEN	3893	1111	ANUNDU IORUNDU GODWIN	4402	1249	AHMED YAKUB	4873	1387	TOLUPOLE FAWALE SAMUEL	5293
974	ADA'U UMAR SANI	3894	1112	FALOYO OLUWAFEMI OMOTOLA	4408	1250	HANNAH PETER OMA-OJO	4875	1388	MOHAMMED ABDULLAHI SANUSI	5295
975	UMAR ABBAS ABUBAKAR	3899	1113	EKE IKECHUKWU	4410	1251	AGNES EJIGA	4877	1389	MULERO ESTHER OMOADE	5298
976	ABDULLAHI ISAH	3900	1114	ADEDOKUN SOLA TIMOTHY	4413	1252	AHMAD AHMAD SANI	4883	1390	MUHAMMAD ZAHARDEEN ADIH	5301
977	SHAFI MUHAMMED YAMAN	3902	1115	MUHAMMAD ANAS	4415	1253	ABEGUNDE OLUWASEUN OLAMIDE	4889	1391	EUNICE OYELADE OLBUNMI	5303
978	ISTIFANUS WESLEY AFRICA	3905	1116	ADAMU AMINA NNA	4416	1254	MADAKI SULE	4890	1392	EDEGO ALHASSAN ABRAHAM	5306
979	OBIRY YUSUF DANJUMA	3906	1117	LAWAL ABUBAKAR BINDAWA	4417	1255	YAKUBU IBRAHIM LAME	4894	1393	GODSWILL UGWU OBINNA	5307
980	BILYAMINU MOHAMMED OZEGYA	3907	1118	OLYOYE OLUWASEGUN SEYI	4429	1256	BABAGANA MUSTAPHA	4895	1394	GAMAWA MANSUR USMAN	5309
981	ABAH EMMANUEL	3909	1119	ASONBUGU EMMANUEL PETER	4438	1257	JACOB FOLORUNSHO OYEDOTUN	4900	1395	DAHIRU ABDULLAHI	5316
982	ZHASNA MARKUS	3911	1120	ABDULSALAM YUSUF	4459	1258	AGIDE TORAKERE BLESSING	4908	1396	AUWAL SALIHU	5317
983	KADI OLABANJI MICHAEL	3913	1121	AMINU MUQADDAS AMINU	4463	1259	JOSIAH MAGAJI CLETUS	4911	1397	NURUDEEN TIJJANI SULEIMAN	5319
984	RUFAT ZAYD AHMAD	3918	1122	ONI AYOBAMI JOSEPH	4465	1260	LOUIS AKUT	4912	1398	NKECHINYERI NNOLUN PERPETUA	5320
985	MUKADDAS MARIA MUSA	3921	1123	IBRAHIM AMINU	4477	1261	NAMUDI CHIBUEZE MICHAEL-OGBA	4916	1399	MAMUDU AMUZAT ABIDUN	5325
986	OWONIFUJA FATI OLADIPUPO	3923	1124	TUSSE SULEIMAN AONDONA	4478	1262	OBIECHEFU GEORGE CHINONYE	4919	1400	OLAKUNLE OSENI ELIAS	5326
987	OMONAIYE TUNDE	3924	1125	KEFAS LERUMNYIKESO WARIYAKI	4479	1263	ADEWUNMI ADEJOBI OPEYEMI	4920	1401	AFEZ OWOLABI OLAGOKE	5327
988	EGWOBA JACOB	3926	1126	DANSU DANIEL	4483	1264	CLINTON EZE OGBONNIA	4922	1402	ISOMODE IZEDOMI BLESSING	5331
989	MICHAEL FEMI TAYO	3927	1127	AMANYI VICTOR	4493	1265	OBINNA CHUKWU JONATHAN	4924	1403	YOHANNA KEFAS	5332
990	ABDULRASAD ABDULJELILI SHOLA	3931	1128	OLADELE AHMED USMAN	4497	1266	IOSE CIRZENDU JOSEPH	4928	1404	OLUKAYODE ADEOSUN OLAWALE	5335
991	IKUMUYITE MUKAILA OLBUNMI	3935	1129	ALKALU UMAR ALI	4503	1267	MARVELLOUS CHRISTIAN NGBEDE	4929	1405	OBINNA OKWOR VICTOR	5336
992	ABDULLAHI ABBA YUNUSA	3937	1130	SHUAIB ANAS MUHAMMAD	4505	1268	IBRAHIM SABIU	4932	1406	AHMAD ALIYU TANKO	5337
993	TIJJANI MUHAMMAD	3940	1131	DALHATU UMMA-KALTUME RAYYANU	4507	1269	ZULADAINI SANI MUHAMMAD	4937	1407	MURTALA ABUBAKAR MUHAMMAD	5341
994	ISHAQ ALIYU	3942	1132	BELLO FATIMA MUHAMMAD	4508	1270	HAFFEEZ ADEDOKUN ADENIYI	4938	1408	AHMED IBRAHIM	5343
995	IBODE OSAKUE	3943	1133	ANYIM OBIOMA	4509	1271	OLUWADARE AMUSAN OMOTAYO	4941	1409	AUGUSTINA IKPEFAN	5348
996	ABDULLAHI NASIR SHINKAFI	3944	1134	NWOSU KELECHUKWU ESHCOL	4510	1272	ZAINAB SABA HASSAN	4953	1410	MUSADDIQ IBRAHIM	5349
997	NWAKANMA CHILEGIDE	3948	1135	IBRAHIM MUHAMMAD LAMINU	4514	1273	OKECHUKWU JUSTICE OBINNA	4956	1411	CHINWENDU OLUIGBO CYNTHIA	5350
998	NTEGWUNG MBIKOL NTENTE	3957	1136	NWOGU IFEANYI	4515	1274	OGUNREMI EMMANUEL OLUWAPELUMI	4961	1412	SURAJ OHIAE	5352
999	ATOYEBI LUKMAN MUDASIR	3958	1137	OLUNYI KAZEEM OLURANTI	4522	1275	DAMILARE ADEYEYE SAMUEL	4962	1413	ABDULAZIZ SANI GORA	5355
1000	ABDULLAHI MUSTAPHA MOHAMMED	3970	1138	MCIVER MADINAT FOLAKE	4524	1276	JOSHUA ALABI OLAJIDE	4965	1414	OLAYEMI OLORUNGBON OLAMIDE	5356
1001	ELELU SULEIMAN AYINDE	3971	1139	OKPARA EMMANUEL CHUKWUEMEKA	4526	1277	HENRY AJALEU CHIDIEBERE	4967	1415	MICHAEL OMOGHA ORONAH	5359
1002	OLADIPU AYOLA OLATUNJI	3975	1140	ANDREW AKPA EMMANUEL	4527	1278	IBRAHIM OLATUNJI ADEBAYO	4976	1416	YUSUF BILESANMI OLAIDE	5360
1003	ABDULLAHI MUHAMMAD	3976	1141	OMOTAYO MERCY ADESAYO	4528	1279	ADEBOWALE ALI ADEWUNMI	4979	1417	AKINNABGE ABIDUN MOTUNRAYO	5363
1004	USMAN JULIET TALATU	3986	1142	NWORGU KINGSLEY OBINNA	4530	1280	ABDULMUMINI KHADIJAT KHADIJAT ABDULMUMINI	4980	1418	MAGAJI AMINU	5365
1005	HASSAN BALA	3990	1143	ABRAHAM GILBERT	4531	1281	ABDULLAHI GIDADO MUHAMMAD	4984	1419	LATEEF YAGBOYAJU OLALEKAN	5368
1006	OYELEKE ABDULRAFIU LAYIWOLA	3992	1144	LARRY SAMUEL AGOROSOR	4532	1282	NURUDEEN ADEOMI OLAMIDE	4985	1420	ADAKOLE AGABI JOSEPH	5374
1007	ADEGOKE JOHNSON OLUFEMI	3993	1145	ADEWUMI SAMUEL BABAYEMI	4535	1283	MAHMUD ALIYU BABANGIDA	4986	1421	RIDWAN SALIHU	5377
1008	UNUM JOSEPH IORWUESE	4000	1146	AKINOLA OLADOTUN JOHN	4539	1284	TOLU AGBODOLA SAMUEL	4987	1422	ABUBAKAR MUSA USMAN	5384
1009	KAREEM AZEEZ BOLANLE	4001	1147	INYANG EKEREBOBONG SAMUEL	4541	1285	OBIAGERI ASOGU JULIET	4988	142		

468	TOHEEB EKEMODE BABATUNDE	5525	1552	GABRIEL EDIO ABIODUN	5620	1636	ABIOLA ALABI MOSHOOD	5707	1720	ABUBAKAR AHMED MAIGATARI	5791
469	NASIRU MAINASARA	5526	1553	ITORO NTUENIBOK BERNARD	5621	1637	OLUWATUNMISE ADENIJI OPEYEMI	5708	1721	FIDELIS RUFUS OJUOLUWA	5792
470	TEMITAYO ALABI TEMITOPE	5527	1554	DORIS ALAKA JOAN	5622	1638	AYODEJI ABORISADE OLAIDE	5709	1722	IDONGESIT OKIM EFFIONG	5793
471	SIKIRU BELLO OLAWOLE	5530	1555	AISHAT USMAN DOKO	5623	1639	MARSHAL ISHAYA	5710	1723	OLANREWAJU AMOO MUHEEZ	5794
472	PRINCE NWOGU CHINEMEREM	5531	1556	JANET OHAGWASI HAPPINESS	5624	1640	MARTHA ARUA NNEOMA	5711	1724	IMUETINYAN-OSA OMOREGBEE SONIA	5795
473	RAPULUCHUKWU OBINABO CHIMEMEKALUM	5532	1557	AKANINYENE MARCUS BASSEY	5625	1641	OLORE MAOLANAT ARINOLA	5712	1725	TIMOTHY MONEJO BAMIDELE	5796
474	OLUWAFEMI GBADEYAN	5533	1558	IBRAHIM ADAMU MUHAMMAD	5627	1642	JERRY ANGO	5713	1726	BLESSING IBONG UDOFIA	5797
475	ROTTIMI AJETOMOBI EMMANUEL	5534	1559	ANDREW ACHA ENYOKWE IGOH	5629	1643	YAHAYA YAHAYA UBALÉ	5714	1727	FEMI ODUNLAMI SAMUEL	5798
476	OLAJIRE TEMITOPE OJO	5535	1560	ABRAHAM EKEFRE PETER	5630	1644	GABRIEL BABALOLA OLABAMIDELE	5715	1728	NARREL UDOMBANG UBONG	5799
477	ABUBAKAR MANNIR	5536	1561	SEKINAT ABDULRAHEEM	5631	1645	AKIN AROKOYO BARNABAS	5716	1729	OLATUNJI KAZEEM OLUSHOLA	5800
478	SUNDAY OLADEJO OLAINIPEKUN	5537	1562	AINA ASIYANBI ABEBI	5632	1646	ABUBAKAR DAHIRU BABANGARKE	5717	1730	BAKATU ETSU MOHAMMED	5801
479	BADIRAT ABAYOMI-SULEIMAN OLAYINKA	5538	1563	RICHARD AKINDELE TAIWO	5633	1647	KEHINDE OYELAMI OLUFEMI	5718	1731	OMAMAKPOR OHWOTUEMUHOR OMAMAKPOR	5802
480	MOSES OYELEKE GBENGA	5539	1564	ABBAS HAMZA ISA	5635	1648	AYODEJI ADEFOYE OLUSOLA	5719	1732	ELIZABETH OGAR IYAJI	5804
481	IBUKUN BABALOLA SARAH	5541	1565	NASIRU BELLO	5636	1649	IBRAHIM ABUBAKAR YAHAYA	5720	1733	ADEWALE DAVID OPEYEMI	5805
482	BABALOLA EMMANUEL AYODELE	5542	1566	BOLANLE ADEBAYO FASILAT	5637	1650	MICHAEL ARAIYEGBEMI ADEBAYO	5721	1734	CHINEME NGOKA LYNDA	5806
483	ADEOYE OLUSEYI OLUSOLA	5543	1567	IMAOBONG UMOREN MONDAY	5638	1651	NURENI KOLAWOLE TEMITOPE	5722	1735	WASIU ALIMI OLALEKAN	5807
484	BELLO ISAH WUDIL	5544	1568	FATIMA ADAMS BINTA	5639	1652	UMAR BALA BELLO	5723	1736	HABIB BELLO OLAOLUWA	5808
485	ABUBAKAR SAIDU MOHAMMED	5545	1569	UBONG SUNDAY ASUQUO	5640	1653	ABDULRAZZAQ MUHAMMAD	5724	1737	SUNDAY ODOLE OLUWASEUN	5809
486	LADIGBOLU ADEBAYO ADEYANJU	5546	1570	THANKGOD TIMOTHY SUNDAY	5641	1654	JESSICA EZEILO IFESINACHI	5725	1738	ADERAYO KAJEBORA OLUWABUNMI	5810
487	ABUBAKAR SANI	5547	1571	RIDWAN JUBREEL OLALEKAN	5642	1655	OLANIYI APATA CLEMENT	5726	1739	ROTTIMI AWOPEJU	5811
488	AYODEJI ADEBAYO OLUMIDE	5548	1572	OTO-OBONG AKPAN JEREMIAH	5643	1656	OLATUNDE ORETAN OMOWUNMI	5727	1740	ABDULLAH IDRIS MIJINDADI	5812
489	TAIWO SARUMU AKINROTTIMI	5549	1573	HENRY EPAPALA	5644	1657	EGWUONWU OBINNA GOODNEWS	5728	1741	ADEYEMI OMOLADE ZACHEAUS	5813
490	ABBAS SARDAUNA AHMED	5550	1574	KABIR NASIRU BAWALE	5645	1658	BASHIR ADEOTI OLANREWAJU	5729	1742	ANNIE ITA EFFIONG	5814
491	CECILIA EKELE OMAIDA	5551	1575	OYALYNKA AINA JIMOH	5646	1659	NURA ABDULLAHI KWARA	5730	1743	ASIYA IBRAHIM	5815
492	SIMON TARESE SOOMYOL	5552	1576	ADEDIRAN OLALEKAN ADENIYI	5647	1660	EMMANUEL OKUMORO JOHN	5731	1744	ABIMIKU OGBUHU ENGIN	5816
493	OLADIPUPO ADEBAYO ISAAC	5553	1577	PRECIOUS OKWUKWU OMA	5648	1661	GABRIEL IDRIS UMAR	5732	1745	IFEOLUWA OGUNDELE SOLOMON	5817
494	TITILOPE TEJIDINI TAOFIKAT	5555	1578	INYANG ABASIONO ERNEST	5649	1662	AMINA SHUAIBU YAHAYA	5733	1746	CHIBUZOR OJIDE EMMANUEL	5818
495	ANAS YAHAYA KWANGA	5556	1579	ZAHARADDEEN AL-MUSTAPHA	5650	1663	SHERIFF OGUNTADE SUNBO	5734	1747	NURA UBALÉ	5819
496	ABIOLA GANIYU OLUWAFEMI	5557	1580	CHINAKA MICHAEL UGOCHUKWU	5651	1664	ADEYINKA ADESANYA DAMILOLA	5735	1748	ALIYU ABBA AMINU	5820
497	NSISONG JACKSON EMMANUEL	5558	1581	EMMANUEL OYELAMI DAMILARE	5652	1665	KAZEEM ALABI OLAWALE	5736	1749	EWUOLA KOLAWOLE OLANIYI	5821
498	FASANMOYE JOY OLUWASEYI	5559	1582	OLUWASEGUN AKINRINADE PHILIP	5653	1666	BABANGIDA USMAN USMAN	5737	1750	ISHAAQ KABIRU	5822
499	YAKUBU MAHMOUD MOHD	5560	1583	ADEYELE AKINMADE PRECIOUS	5654	1667	CHIZI TOM GOODNESS	5738	1751	EMMANUEL UGWU OSONDU	5823
500	JONAH ISAAC UDOH	5561	1584	SOLA MAKANJUOLA SAMUEL	5655	1668	AISHA HASSAN NDAISA	5739	1752	OLUYEMI DAHUNSI SUNDAY	5824
501	EMEKA EJIMOLE	5562	1585	ELIZABETH OLUWABUNMI OWOLABI	5656	1669	BIOLA ADEYI AGNES	5740	1753	DAMILOLA OLUWASOGA DAMILARE	5825
502	APPOLONIA NWALEGU NWAMAKA	5563	1586	KAMALUDDOEN ALIYU	5657	1670	ASMAU AHMAD UMAR	5741	1754	OGRABE GEORGE UCHE	5826
503	ADELANI OYEKOLA KILANI	5564	1587	ADEGOKE YEMISI STELLA	5658	1671	ABUBAKAR MUSA ABBAS	5742	1755	MAJEEED OGUNKOYA ABIODUN	5827
504	SABO AHMAD	5565	1588	OSIM PRECIOUS UZOMA	5659	1672	NAJEEB KAREEM OLAMILEKAN	5743	1756	AWOYEMI AKINDELE ALUMUYIWA	5828
505	EDWIN ONYEWUEWU	5566	1589	HARUNA JIBRIN ISAH	5660	1673	INNOCENT ELIJU OGBONNIA	5744	1757	VICTOR ONYELE CHINEDU	5829
506	SOLIHU ABDULSALAM AJAGBA	5567	1590	EZE CHUKWUDI SAMUEL	5661	1674	MAMMAN ADAMU	5745	1758	FATIMA UMAR	5830
507	OLUWASEGUN OREPITAN SOLOMON	5568	1591	BENJAMIN ONYA CHINEDU	5662	1675	ISMAIL AWOTUNDE OBASESAN	5746	1759	THEOPHILUS PHILEMON	5831
508	JIBRIL USMAN BOKANI	5569	1592	SIKIRU MUSA ADEMOLA	5663	1676	ALIYU MUHAMMED MARIAM	5747	1760	OLAMIDE RICKETTS FRANKLIN	5832
509	ABDULMALIK OLORIEGBE ALIYU	5571	1593	MENDWAS YAKUBU	5664	1677	ADURAGBEMI ADEOLA STEPHEN	5748	1761	AMINA BELLO SANI	5833
510	SEGUN ELUYEMI ELUPOSI	5572	1594	EBENEZER ADEKUNLE OLUDARE	5665	1678	SIMON UZONDU EVANS CHINEDU	5749	1762	EMMANUEL AMAH TERFA	5834
511	CHIMA ANOSIKE CHRISTIANA C.	5573	1595	MARTINS AGOSU AKOLAWOLE	5666	1679	NASIRUDEEN HARUNA ABDULLAHI	5750	1763	ENEBE ASUKU EMMANUEL	5835
512	OMOWUMI AKINNAGBE COMFORT	5574	1596	OLAITAN ADIGUN PAUL	5667	1680	ALIYU AHMAD SAEED	5751	1764	MUSTAPHA OLAJIDE AYOTUNDE	5836
513	HOSEA AKOSHI LOLO	5575	1597	ERIC NWAFOR EZEKE	5668	1681	ADAM UMAR LIMAN	5752	1765	VICTOR ORJI OLUWASEGUN	5837
514	NASIRU ABUBAKAR	5576	1598	JUSTICE ONYERIONWU AMAOBI	5669	1682	OLUWASEUN DADA SAMUEL	5753	1766	FANA RAPHAEL OLUGBENGA	5838
515	UKEME STEPHEN PATRICK	5578	1599	ILESANMI ARANMUNISE LAWRENCE	5670	1683	WILLIAMS MAMMAN	5754	1767	OLUDOTUN ONIFADE	5839
516	ALLISON ABAYOMI JOSEPH	5579	1600	HENRY JOKE ONWUDINJO	5671	1684	AKMOLEHIN VICTOR BAMIDELE	5755	1768	OFFIONG EDET FRANCIS	5840
517	ROMEO AIGBE OSAYANDE	5580	1601	REBECCA ADEDAPO OKE	5672	1685	HARUNA ABUBAKAR	5756	1769	ADAMIKOLO TUKURA PIUS	5841
518	MUSTAPHA UMAR	5581	1602	AMATULLAH ABDULLAH	5673	1686	ABISOLA PROOYE ABIODUN	5757	1770	MUSTAPHA USMAN	5842
519	HAMMED OMUYADUN DIMEJI	5582	1603	TOKUNBO AROGUNDADE TRACY	5674	1687	OLAITAN DADUO SAMUEL	5758	1771	PAUL GOD'SFAVOUR CHINAZA	5843
520	NASIRU ABDULLAHI NASIRU ABDULLAHI	5583	1604	UWEM SMART AKPAN	5675	1688	AMAUCHECHUKWU ORJI JOHN	5759	1772	OLATUNJI OSINOWO OLUSEGUN	5844
521	ILEGBUSI ADEFEMI ILEGBUSI	5584	1605	ABDULHAKEEM ANAKOBE ADEIZA	5676	1689	SANI ABDULLAHI ABASHE	5760	1773	ADEWALE EFUNYADE EBENEZER	5845
522	NENGAK JATAU REUEL	5585	1606	FAITH KALAT ENADAI	5677	1690	OLALEKAN AKINTAN EMMANUEL	5761	1774	YUNUSA HALIRU	5846
523	ZEKERI MOMOH NIL	5586	1607	MOSES OJEWALE TOLLUPE	5678	1691	BOSEDE ORIAKHI ESTHER	5762	1775	OTOBONG ASUQUO EKONG	5847
524	UKALAMI EKPOKO COLLINS	5587	1608	IBRAHIM IBRAHIM ADAMU	5679	1692	ALO OMOTAYO ELIZABETH	5763	1776	IBORO INYANG MOSES	5848
525	KELECHI WAMAH PRINCE	5588	1609	COMFORT YANKYAR MNYAMCHIE	5680	1693	GIFT ADOLÉ ELEOJO	5764	1777	MUHAMMAD SULEIMAN	5849
526	DOMINIC NWANNA CHIKEZIE	5589	1610	CHUKWUEBUKA ONYIA IBEBUKE	5681	1694	NNAJI UJOMA VIVIENNE	5765	1778	GLORIA AGBOOLA EBUBECHUKWU	5850
527	MISBAHU SANUSI	5590	1611	OLAYIDE OLANBIWONNU JOSEPH	5682	1695	OLUFEMI OLUSOLA BENJAMIN	5766	1779	USUNOBUN EBHOHIMEN KEVIN	5851
528	MOSES OJO TOLLUPE	5591	1612	OLUWATAYO AJIBOLA JOSEPH	5683	1696	OMOWAIE OLUWASEGUN ISAAC	5767	1780	YUSUF SA'AD AHMAD	5852
529	ROTTIMI AKINROLADE AYOWOLE	5592	1613	YUSHAU FADA SARKIN	5684	1697	AWARD IDAEFOR OMOMOH	5768	1781	OZAVIZE OJORO	5853
530	AKINTOMIWA AKINTAYO OLUWATAMIORE	5595	1614	SARAH OLOTU JUMOKÉ	5685	1698	KEDONOJO EMMANUEL JAMES	5769	1782	AYODELE OSUPORU OLUWASEGUN	5854
531	UTHMAN BAGBANSORO OLAMILEKAN	5596	1615	ALFRED EMBERGA AONDOAVER	5686	1699	SANUSI SHUAIBU	5770	1783	DOLAPO ALEEM YUSUF	5855
532	TEMITAYO OYUNRANTI TAIWO	5597	1616	FELIX AJONGBOLO OLAWALE	5687	1700	UMAR SABO NALADO	5771	1784	SUNDAY KUMOLU-JOHNSON OLADIPO	5856
533	TAIWO AKEEM OLAYIWOLA	5598	1617	ISIAQ AHMED OMOWUMI	5688	1701	MOHAMMAD SANI ABUBAKAR	5772	1785	JAMES JAMES EMMANUEL	5857
534	UDE IFEANYI STEPHEN	5599	1618	MOMOLOMO EMMANUEL ADENIYI	5689	1702	OLUWATOBI OLUWALEYE JACOB	5773	1786	OBASI CHUKWUEBUKA CONFIDENCE	5858
535	SAIDI SENU ABAYOMI	5600	1619	SILVIA SEKIBO DUMO	5690	1703	PASCHAL NWAMGBOWO	5774	1787	DALHATU ADAMI	5859
536	EDU EDIM IIME	5601	1620	AHMAD ABDULAZEEZ OLASUNKANMI	5691	1704	ALIYU MOHAMMED ALHAJI	5775	1788	SAMBO OGBEMOKA DAMARIS	5860
537	WASIU AKANJU AKOLAWOLE	5602	1621	MSHEL BWALA SURHEY	5692	1705	ABDULKARIM ABUBAKAR YERO	5776	1789	HASSANA MAILABARI KUMO	5861
538	IFIOK EKANEM OKOSI	5603	1622	OLUKAYODE ALABI OLAJIDE	5693	1706	BULYAMIN AKINTAYO AKINWUMI	5777	1790	HAMIDU BENDU SAMAILA	5862
539	DAVID OLAMILEKAN EJIMOKUN	5605	1623	SIRAJO YAKUBU	5694	1707	MARYAM ABDULRAHMAN MU'AZU	5778	1791	SUNDAY OGUNDEJI AMOS	5863
540	ABDULAZEEZ ABDULRAHMAN DANLADI	5606	1624	HALIMA SULAYMAN	5695	1708	ANDREW-MARK EJIMI IYO	5779	1792	ISMAIL HANAT BOLANLE	5864
541	JAYEGBA OLUYEMISI COMFORT	5607	1625	ADESEYE ALEBIOSU BABATOPE	5696	1709	SULEIMAN FAHAD	5780	1793	KACHI ODINAMKPA CORNEL	5865
542	IBRAHIM IBRAHIM ABDULLAHI	5608	1626	KOLAWOLE SAMUEL OLUWATOBI	5697	1710	YOMI OGUNTUYO EMMANUEL	5781	1794	ADEBAYO GRACE ADEBISI	5866
543	ITORO-OBONG USANGA OKON	5610	1627	ADENIKE OLUWASEYE VICTORIA	5698	1711	ABDULJABBAR MUHAMMAD NUR	5782	1795	ABDULRAHMAN NAZIFI ABDULLAHI	5867
544	NSISONG IKPE OKON	5611	1628	SHUAIB SHUAIB OPEYEMI	5699	1712	IBRAHIM LOGUN OLALEKAN	5783	1796	ABD-RASHEED SALAUDEEN ADEKUNLE	5868
545	YAHAYA AHMED ABDULRAHMAN	5612	1629	MUIDEEN ADEJUMOBI KOLADE	5700	1713	AGATHA CHUKWUENYE TOCHUKWU	5784	1797	ABDULLAH WAZIRI ABBA	5869
546	OLUWADAMILOLA BALOGUN EFOIZA	5613	1630	BIDEMI OLUKOYA FUNMILOLA	5701	1714	OLUWAJUWON AJAYI RUTH	5785	1798	DANIEL AGU GARAM	5870
547	SHALANGWA YAKUBU NOAH	5614	1631	SOLOMON ONAJITE ANDREW	5702	1715	OLUSHOLA FOLARANMI	5786	1799	MORUFU RAIMI ABIDEMI	5871
548	MAHMOOD MUHAMMADUSANI IMAM	5616	1632	CHRISTIAN EKECHI NNADOZIE	5703	1716	ADEBOLA OLUGBEMI ALEX	5787	1800	DAMILOLA ROBERTS EMILY	5872
549	ABIOYE-SHEHU RUKAIYAT	5617	1633	BASHIR BADMUS	5704	1717	KAYODE FALADE GABRIEL	5788	1801	SANI MUHAMMAD MUHAMMAD	5874
550	JIMA OFFIONG BASSEY	5618	1634	OLUSOLA BAKARE TAOFIK	5705	1718	AWYETU BAKO HILARY	5789	1802	KWOT KOBIN FAITH	5875
551	ABUBAKAR MUHAMMAD SADIK	5619	1635	MOJISOLA ADEBUSUYI REGINA	5706	1719	AHMED SABE BINDAWA	5790	1803	OTOBONG CHARLES SUNDAY	5876

LIST OF CORPORATE BODIES OR FIRMS RECOGNIZED AND LICENSED TO CARRY ON BUSINESS AND OFFER QUANTITY SURVEYING DUTIES TO ANY GOVERNMENT OR THE PUBLIC WITHIN NIGERIA BETWEEN 1ST OCTOBER 2026-30TH SEPTEMBER 2027 AS RECORDED IN THE QSRBN REGISTER

S/N	FIRMS	REG. NO.	49	PRESEK ASSOCIATES	CRI33	98	IVAMBE IVAMBE AND ASSOCIATES LIMITED	CR245	448	COSTIMATE CONSULTING	CR368
1	MICHAEL DANIEL ASSOCIATES	CR002	50	JIREHOSA COST ASSOCIATES	CRI34	99	SIY CONSULT	CR246	449	UTAS ASSOCIATES LTD	CR369
2	CYNERGY ASSOCIATES LTD	CR004	51	REHOBOTH BAMA ASSOCIATES	CRI37	100	INTEGRATED COST ENGINEERING	CR247	450	BILMAX ASSOCIATES	CR370
3	NEW PRO QUANTS CONSULTANTS	CR005	52	IFEANYI ANAGO & PARTNERS	CRI43	101	DIMAN QUANTITY SURVEYORS	CR248	451	FAM-BILLS ASSOCIATES	CR371
4	MOBAT QUANTS CONSULTANT	CR007	53	AMAQUANTS ASSOCIATES	CRI56	102	DAMLI CONSULT	CR252	452	EXACT COST LIMITED	CR373
5	AUSTIN ONARO AND ASSOCIATES	CR011	54	PROJECT-COST ASSOCIATES	CRI58	103	A3C ASSOCIATES	CR253	453	PRO ECCE SERVICES LIMITED	CR380
6	CONSTRUCTION COST SERVICES	CR015	55	AIM CONSULTANTS LTD.	CRI59	104	KHALIFAD CONSULT	CR254	454	NATELAK COST CONSULTANTS LIMITED	CR382
7	CONSTRUCTION ECONOMIST PARTNERSHIP LTD.	CR017	56	PACKAGE CONSULTANTS	CRI61	105	CWP CONSULTANTS	CR266	455	SILASJOE & PARTNERS LIMITED	CR383
8	PROMAN ASSOCIATES LIMITED	CR023	57	QASSOCIATES	CRI62	106	NAOL ASSOCIATES	CR268	456	BANNERS ASSOCIATES	CR384
9	COSTEC CONSULTANTS	CR026	58	COSTCARE PARTNERSHIP	CRI63	107	CHATT-COST KONSULTANTS	CR270	457	UNIVERSAL COST-SERVS ASSOCIATES	CR385
10	CONSULT BEST PARTNERSHIP	CR028	59	FOLMAK PARTNERSHIP	CRI64	108	INTEGRATED COST CONSULTANTS	CR272	458	ISAAC OLOBAYO CONSULTING	CR386
11	JOE LIMEN ASSOCIATES	CR031	60	CONSOL ASSOCIATES LTD	CRI65	109	HABITATION PARTNERSHIP LTD	CR275	459	ZIDYEB AND ASSOCIATES LTD	CR387
12	M-GROUP ASSOCIATES	CR032	61	A.L. OLUPTAN & PARTNERS LTD.	CRI67	110	BUKHAR & ASSOCIATES	CR278	460	POSTEN CONSULTING SERVICES	CR391
13	INTEGRATED PRACTICE CONSULTANTS	CR033	62	CONCISE COST CONSULTANTS	CRI70	111	COMPLETE COST SURVEYORS	CR279	461	YASAU COST CONSULTANTS	CR392
14	MTI PARTNERSHIP	CR034	63	SUNDAY ELUFIJOYE & ASSOCIATES	CRI72	112	THREE-EM CONSULTING	CR280	462	SQL CONSULTING	CR393
15	KABOLA ASSOCIATES CONSULTING LIMITED	CR043	64	PRIME & BELL PARTNERSHIP	CRI73	113	BILLSTEC ASSOCIATES	CR288	463	AFRI-QUANTS CONSULTANTS	CR394
16	FOAB PARTNERSHIP	CR045	65	URBAN PROJECTS-SERVICES ASSOCIATES	CRI74	114	COST CONCEPT MANAGEMENT AND ASSOCIATES	CR289	464	AGEKPA CONSULT LIMITED	CR395
17	FOLUSO FADARE ASSOCIATES	CR051	66	KAPITAL PROJECTS& RESOURCES ASSOCIATES	CRI75	115	BELLA TERRA CONSULT	CR291	465	ALBATECH CONSULTANCY & GENERAL SERVICES	CR396
18	MAN ASSOCIATES PROJECT SERVICES LTD	CR053	67	SAMUEL ERUOHI & ASSOCIATES	CRI76	116	SMS APEX PROJECTS CONSULT LTD	CR300	466	ALBA PRO LIMITED	CR397
19	AXIS CONSULTING	CR055	68	BROSPAL PARTNERSHIP	CRI80	117	GLOBAL HERITAGE CONSULTANTS	CR302	467	AMPLE PROCUREMENT OPTIMIZES CONSULTS	CR398
20	ABRAHAM COST ASSOCIATES	CR062	69	CDP PARTNERSHIP LTD	CRI81	118	VIVID RBD PARTNERSHIP LTD	CR303	468	AGI AND PARTNERS LIMITED	CR401
21	KROWN KONSULT	CR069	70	TAYLAQS CONSULT	CRI88	119	EL-IDRIS & PARTNERS LTD	CR305	469	QUANTITY COST CONSULT LIMITED	CR404
22	ADESANYA & PARTNERS	CR071	71	COST MATRIX CONSULT	CRI89	120	CHUJOB CONSULTANT LTD.	CR307	470	COSTGATE CONSULTS	CR405
23	BILLCOST DEVELOPMENT PARTNERSHIP LTD.	CR074	72	ZEEGA ASSOCIATES	CRI91	121	DESTINYPLUS CONSULTANTS LIMITED	CR309	471	PROJECT PROCUREMENT DELIVERY SERVICES LTD	CR408
24	JAMO AND ASSOCIATES	CR078	73	ALANS ASSOCIATES LTD	CRI92	122	BIOJACOB ASSOCIATES	CR311	472	TRUWORTH CONSULTING	CR410
25	MRU COST CONSULTANTS	CR081	74	EXCELQUANTS COST CONSULTANTS	CRI94	123	YASMAT COST CONSULT	CR312	473	XPLUT PROJECTS LIMITED	CR411
26	RUTFA QUANTZ CONSULTANTS	CR086	75	INAOLAJI ASSOCIATES	CR200	124	TOTAL COST MANAGEMENT LIMITED	CR315	474	KLM GRAND CONSULT LTD	CR412
27	ADEYEMI ASSOCIATES	CR093	76	DWAB COST PRUDENCE COMPANY	CR201	125	BLEND ASSOCIATES	CR318	475	ELEVATED QUANTITY SURVEYING FIRM	CR413
28	AG-PARTNERSHIP	CR095	77	KEDEX COST CONSULTANTS	CR204	126	CRESCENT ASSOCIATES LIMITED	CR319	476	MAGICTOUCH PROJECTS AND SERVICES LIMITED	CR414
29	AMAN ASSOCIATES PROJECTS AND CONSULTANCY LTD	CR097	78	YUSAB COST CONSULTANTS	CR209	127	PROFORMAT	CR323	477	COST-INVEST ASSOCIATES LIMITED	CR417
30	APD ASSOCIATES LIMITED	CR099	79	LOY-COST ASSOCIATES	CR212	128	JOHNSON AGBOOLA PROJECTS LIMITED	CR327	478	EMILA REHOBOTH CONSULT	CR418
31	ASSOCIATED COST CONSULTANTS	CRI00	80	BILLING COST ASSOCIATES	CR213	129	SITE MANAGEMENT CONSULTING LIMITED	CR329	479	TARELA GREEN COST CONSULTANTS	CR421
32	DESIGN COST ASSOCIATES	CRI04	81	PRO-PLUS CONSULTANCY & PARTNERS	CR214	130	BEQUANT-Q CONSULTS	CR335	480	FASTRACK PROJECTS COST CONSULTANTS	CR422
33	EL-RUFAI & PARTNERS	CRI06	82	COST MASTERS ASSOCIATES	CR215	131	CELOCS COST ASSOCIATES	CR336	481	AVALON AND PARTNERS LIMITED	CR426
34	EREDAPPA & ASSOCIATES	CRI07	83	GODARET ASSOCIATES	CR216	132	OLUMIDE OLUWOLE ASSOCIATES	CR338	482	QSM INTEGRATED SERVICES LIMITED	CR427
35	KALABAL ASSOCIATES	CRI11	84	COST DEVELOPMENT CONSULTANTS	CR218	133	OPTI-COST GLOBAL RESOURCES	CR339	483	ABUSHATT ASSOCIATES	CR428
36	PROQUEST CONSULTANTS	CRI15	85	QUANTEC COST CONSULTANTS	CR220	134	E320 ASSOCIATES	CR340	484	KORETONIC PARTNERS	CR430
37	RB CONSULTANTS	CRI17	86	BEC CONSULTANTS NIGERIA	CR222	135	HERALD ASSOCIATES	CR343	485	UTMOST COST CONSULTANTS	CR431
38	THINKING FELLOWS CONSULTANTS	CRI18	87	G. TWO ASSOCIATES	CR229	136	FRINAS ASSOCIATES	CR344	486	SPC GLOBAL SERVICES LTD	CR433
39	M.M. AHMADU & PARTNERS	CRI21	88	FUNCTIONAL COST CONSULTANTS	CR230	137	RAY-OB1 & ASSOCIATES NIG. LTD	CR345	487	MARVEL INTEGRATED CONSULTS LTD	CR434
40	SEA SURVEYORS LTD	CRI22	89	AGIOMA ASSOCIATES LIMITED	CR231	138	SUMZ CONSULTING LIMITED	CR346	488	MABAK & DES ASSOCIATES LTD	CR432
41	A.A.KALI & ASSOCIATES	CRI23	90	MOHAMZ CONSULTING	CR232	139	ND GABA & PARTNERS	CR347	489	MUSFOG COST CONSULTANTS LIMITED	CR436
42	B.M CONSULT	CRI24	91	NAZAT CONSULTANTS	CR233	140	HABITAT-TWO QUANTS CONSULT	CR348	490	DIGITAL COST CONSULTANTS LIMITED	CR450
43	QUANTI-TEQUE ASSOCIATES	CRI26	92	PRIME COST ENGINEERING CONSULTANTS LTD	CR234	141	BAM ASSOCIATES	CR350	491	PERVIDI RATIO	CR437
44	UNITS ENVIRONMENTAL SCIENCES	CRI28	93	ROSANA COST CONSULTANTS	CR236	142	SAAB CONSULT	CR354	492	MEDWANG COST CONSULT	CR439
45	YS ASSOCIATES	CRI29	94	JIMS PARTNERSHIP	CR237	143	YOMOLT CONSULT	CR355	493	PROACTIVE CONSTRUCTION SERVICES LIMITED	CR440
46	COST DIMENSION ASSOCIATES	CRI30	95	CITYROYAL & ASSOCIATES	CR241	144	EPCM CONSULTANTS LIMITED	CR356	494	AB AKH CONSULT	CR441
47	JOSEPH AFE AND PARTNERS LIMITED	CRI31	96	OBASSY-RAY & ASSOCIATES LIMITED	CR242	145	KAM & PARTNERS LIMITED	CR359	495	UNIQUE COSTECHNIQUES AND MGT. CONSULTANTS LTD	CR442
48	LUWAB ASSOCIATES	CRI32	97	DANNOK COST CONSULTANTS	CR244	146	SAMSON ALLE AND ASSOCIATES	CR364	496	LUGA CONSULTS	CR446
						147	PRIME HALLMARK PARTNERSHIP	CR367	497	SERICON ASSOCIATES LTD	CR447

198 MDT CONSULTS LIMITED
199 SODOK CONSULTS LTD
200 GEECA & ASSOCIATES
201 CCM ASSOCIATES
202 ANSWERCOST ASSOCIATES
203 EL - SIDDIQUE AND ASSOCIATES LTD
204 HASWAS20 PROJECTS & SERVICES LIMITED
205 ACECOST PARTNERSHIP LIMITED

CR449
CR451
CR453
CR452
CR456
CR454
CR455
CR461

206 JOZSA PRECISION CONSULTANTS
207 JJ & Q ASSOCIATES LTD
208 VICANTO PROJECT SERVICES LTD
209 SAMPREC CONSULTANTS LTD
210 CONSTRUCTION PROJECT VORTEX LTD
211 DESIGN MEASURE CONSULTANTS LIMITED
212 AZFAF & PARTNERS LTD

CR462
CR466
CR468
CR467
CR481
CR473
CR472

213 TOLU MARTINZ NIGERIA LIMITED
214 SULHAM CONSULTS LIMITED
215 TRABAJAR CONSULTS & PARTNERS
216 STEVE-TIME ASSOCIATES
217 ETUS KONSULT LTD
218 DESIGN, COST AND BUILT LIMITED
219 INTETVI CONSULTING SERVICES LIMITED

CR494
CR478
CR485
CR497
CR475
CR477
CR479

220 VALENTI MASH & CO LTD
221 AGF PARTNERSHIP
222 JAYAN CONSULT LTD
223 SAMSAAD PROJECT CONSULTANTS LIMITED
224 QUANTSWELL ASSOCIATES LIMITED
225 NOBILITY ASSOCIATES LTD

CR491
CR488
CR492
CR487
CR486
CR496

LIST OF EDUCATIONAL INSTITUTIONS OFFERING QUANTITY SURVEYING TUITION COURSES IN NIGERIA THAT HAVE BEEN ASSESSED, APPROVED AND ACCREDITED IN THE STATUTORY REGISTER FOR THE PERIOD 1ST OCTOBER 2026-30TH SEPTEMBER 2027 AS RECORDED IN THE OSRBN REGISTER

UNIVERSITIES

1. FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA, NIGER STATE
2. NNAMDI UNIVERSITY, AWKA, ANAMBRA STATE
3. AHMADU BELLO UNIVERSITY, ZARIA, KADUNA STATE
4. BINGHAM UNIVERSITY, KARU, NASARAWA STATE
5. FEDERAL UNIVERSITY OF TECHNOLOGY, AKURE ONDO STATE
6. UNIVERSITY OF ILORIN, KWARA STATE
7. FEDERAL UNIVERSITY, BIRNIN KEBBI, KEBBI STATE
8. RIVERS STATE UNIVERSITY, PORT -HARCOURT, RIVERS STATE
9. BELLS UNIVERSITY OF TECHNOLOGY, OTA, OGUN STATE

10. FEDERAL UNIVERSITY OF TECHNOLOGY, OWERRI. IMO STATE
11. IMO STATE UNIVERSITY, OWERRI, IMOS STATE
12. UNIVERSITY OF JOS, PLATEAU STATE
13. UNIVERSITY OF IBADAN
14. ABIOLA AJIMOB I UNIVERSITY IBADAN
15. ABUBAKAR TAFAWA BALEWA UNIVERSITY BAUCHI
16. REDEEMERS UNIVERSITY, EDE, OSUN STATE
17. BAYERO UNIVERSITY, KANO STATE
18. NIGER DELTA UNIVERSITY WILBERFORCE ISLAND, BAYELSA STATE
19. JOSEPH AYO BABALOLA UNIVERSITY IKEJI-ARAKEJI

UNIVERSITIES READY FOR RE-ACCREDITATION

1. OBAFEMI AWOLOWO UNIVERSITY, ILE-IFE, OSUN STATE
2. UNIVERSITY OF BENIN, EDO STATE
3. BAZE UNIVERSITY
4. GREGORY UNIVERSITY ABIA STATE
5. KADUNA STATE UNIVERSITY
6. ENUGU STATE UNIVERSITY OF SCIENCE AND TECHNOLOGY, ENUGU
7. UNIVERSITY OF UYO
8. UNIVERSITY OF LAGOS

POLYTECHNICS

1. KADUNA STATE POLYTECHNIC, KADUNA STATE.
2. FEDERAL POLYTECHNIC, NEKEDE, IMO STATE
3. FEDERAL POLYTECHNIC, IDAH, KOGI STATE
4. AKANU IBIAM FEDERAL POLYTECHNIC, UNWANA-AFIKPO, EBONYI STATE
5. FEDERAL POLYTECHNIC, BAUCHI, BAUCHI STATE
6. LAGOS STATE POLYTECHNIC, IKORODU, LAGOS STATE
7. NUHU BAMALLI POLYTECHNIC, ZARIA, KADUNA STATE
8. FEDERAL POLYTECHNIC, NASARAWA, NASARAWA STATE
9. FEDERAL POLYTECHNIC, BIDA, NIGER STATE
10. FEDERAL POLYTECHNIC, OFA, KWARA STATE.
11. FEDERAL POLYTECHNIC, ADO-EKITI, EKITI STATE

12. THE POLYTECHNIC, OKE-OGUN, SAKI, OYO STATE
13. FEDERAL POLYTECHNIC, EDE, OSUN STATE

POLYTECHNICS READY FOR RE-ACCREDITATION

1. FEDERAL POLYTECHNIC, ILARO
2. FEDERAL POLYTECHNIC MUBI, ADAMAWA
3. WAZIRI UMARU FEDERAL POLYTECHNIC, BIRININ-KEBBI
4. HASSAN USMAN POLYTECHNIC, KASTINA
5. AUCHI POLYTECHNIC, AUCHI EDO STATE
6. FEDERAL POLYTECHNIC KAURA-NAMODA
7. OSUN STATE COLLEGE OF TECHNOLOGY ESA OKE

8. KANO STATE POLYTECHNIC

RE-ACCREDITATION PROCESS ONGOING

1. INSTITUTE OF MANAGEMENT AND TECHNOLOGY, ENUGU
2. RUFUS GIWA POLYTECHNIC AKURE, ONDO STATE
3. YABA POLYTECHNIC, YABA, LAGOS STATE
4. ABIA STATE POLYTECHNIC, ABA, ABIA STATE

ACCREDITATION PROCESS ONGOING

1. KWARA STATE POLYTECHNIC, ILORIN, KWARA STATE

Any enquiries for clarification should be directed to:

THE REGISTRAR,
Quantity Surveyors Registration Board of Nigeria,
3rd Floor, NIQS House, No. 24, NIQS Crescent, Mabushi, Abuja, FCT.

Dated this day 30th September 2026
BY ORDER OF THE BOARD



QS PROF KULOMRI J ADOGBO, FNIQS, PMP
Registrar



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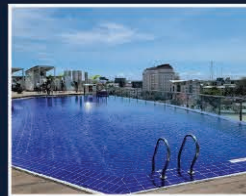
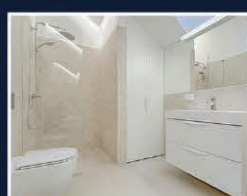
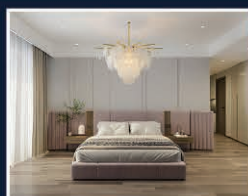
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Buy and hold: How wealthy Nigerians in diaspora leverage luxury homes

While millions of Nigerians struggle to find affordable accommodation, some of the country's most expensive homes are being acquired as investment assets, with some remaining unoccupied or underutilised. Experts say diaspora Nigerians are significant investors in Lagos' luxury property market. However, most such properties are occupied, rented or used occasionally, making extended vacancy better described as under-utilisation than outright abandonment, CHINEDUM UWAEGBULAM reports.

FOR many Nigerians living abroad, buying a home in major cities such as Lagos has long been associated with returning home, securing a retirement residence or providing accommodation for family members.

But a different pattern is emerging in the country's luxury property market. Some wealthy Nigerians in the diaspora are buying expensive homes in prime locations, leaving them largely unoccupied and holding them as investment assets while waiting for their value to rise.

The practice, variously described by industry operators as investment holding, property hoarding or speculative investment, is difficult to quantify because Nigeria has no comprehensive database tracking the occupancy status of luxury properties or the residence of their owners.

Evidence from Lagos' high-end property market, however, suggests that diaspora investment is an important component of demand for luxury housing, particularly in Ikoyi, Banana Island, Victoria Island, Lekki and Eko Atlantic.

The Guardian reported that demand from diaspora investors is helping to drive Nigeria's luxury estate market, with developers targeting high-net-worth Nigerians living abroad with premium apartments and gated residential developments.

Northcourt findings last year showed that developers in leading markets, including Lagos, Abuja and Port Harcourt, reportedly attributed 70-80 per cent of sales to diaspora clients. Knight Frank's H2 2025 report on Abuja also highlighted high vacancies associated with expensive properties.

Estate Intel, however, has described diaspora buyers as a major source of residential demand, with greater activity in \$40,000-\$400,000 middle-income and deluxe properties than in million-dollar homes.

Estate Intel data cited by The Guardian showed that about 753 apartments priced at \$1 million or more were under construction in Lagos, with much of the supply concentrated in the city's most exclusive neighbourhoods. The figures point to substantial capital flowing into properties beyond most Lagos residents' purchasing capacity.

A Nigerian living in London, New York, Toronto, Houston or Dubai may see buying property in Lagos as a way of maintaining a financial connection with home. The investment may be intended for retirement, children, family members or eventual relocation. Others see property as a tangible way of protecting wealth against inflation and naira depreciation.

For some buyers, immediate rental income may not be the primary objective. A luxury apartment purchased for hundreds of mil-



Apartments in Lekki Phase I, Lagos.

lions of naira may simply be held until its value increases sufficiently to justify a sale.

Nigerians earning dollars, pounds or other foreign currencies also have an opportunity to deploy their earnings into a physical asset in Nigeria. The naira's depreciation has further altered the relationship between foreign-currency income and local property prices.

From a developer's perspective, Nigerians abroad represent an attractive market because they often have access to foreign-currency earnings and may be less dependent on local mortgage financing. The products marketed to them range from luxury apartments, waterfront residences, serviced developments, gated estates, to smart homes and properties with extensive facility-management services.

That creates what can be described as the "buy and leave" phenomenon: the acquisition of a property without immediate occupation or, in some cases, without putting it into the conventional rental market.

According to last year's State of Lagos Housing Market report by the Roland Igbinoba Real Foundation for Housing and Urban Development, the phenomenon is a notable characteristic of Lagos' luxury housing market.

The report stated that it contributes to a growing number of unoccupied luxury buildings in major Nigerian cities, even as a significant housing deficit persists among the general population. It attributed the trend partly to naira devaluation, which gives Nigerians in the diaspora greater purchasing power when acquiring properties in Nigeria, even when they do not intend to occupy them.

The report also noted that some investors were hesitant to return and occupy the properties because of security and liveability concerns, while real estate serves as a means of asset storage and transgenerational wealth transfer in Nigeria's volatile economic environment.

It said the resulting paradox of unoccupied luxury units alongside a severe housing deficit points to a market driven partly by investment and asset storage rather than immediate owner-occupancy needs.

The phenomenon becomes more significant when viewed against Lagos' housing shortage. The State of Lagos Housing Market report put the city's housing deficit at approximately 3.4 million units, while more than 70 per cent of residents are renters.

For developers, however, diaspora demand represents a significant commercial opportunity. The Guardian has reported that luxury development in Lagos remains concentrated in areas such as Ikoyi, Victoria Island and Lekki, while developers are increasingly exploring other locations where affluent buyers are emerging.

Developers argue that there is genuine demand for high-quality housing from Nigerians abroad who want modern properties with reliable power, security, parking, recreational facilities and professional management.

For diaspora investors, the decision is ultimately financial. A property that appreciates significantly may deliver a strong return even if it remains empty. But the calculation should also include maintenance costs, service charges, security, taxes, insurance, depreciation and income that could have been earned through responsible letting.

The Guardian's reporting on Lagos' housing market has repeatedly highlighted the mismatch between where property investment is flowing and where housing need is greatest.

For wealthy Nigerians abroad, buying a luxury home in Lagos may represent a long-term investment, a future family home or simply a way of maintaining a connection

with the country. But when a property remains locked up for years, neither occupied nor rented, it becomes more than a home; it becomes an idle asset.

Industry experts, however, caution that not every vacant luxury property should be classified as speculative. A newly completed apartment may be awaiting a buyer. A diaspora owner may occupy the property during visits to Nigeria. Another may leave it vacant because of security, maintenance or concerns about tenants.

Estate surveyors say one way of making diaspora property investment more productive is to encourage absentee owners to place their properties under professional management.

The immediate past Managing Director/Chief Executive Officer of WEMA-BOD Estate Limited, Yemi Ejidiran, told The Guardian that available evidence supports significant diaspora participation in Nigeria's premium residential market.

However, he said it does not establish a reliable Lagos- or Abuja-wide percentage of diaspora purchases, owner-occupation or prolonged vacancy attributable to diaspora owners.

He explained that diaspora participation is commercially significant and may account for a substantial proportion of sales in some developers' portfolios, but its market-wide share and the proportion of properties physically occupied by their owners remain unverified.

"A property whose owner lives abroad is not necessarily vacant. Conversely, a property described as 'owner-occupied' may function principally as an occasionally used second home," he said.

According to Ejidiran, "Diaspora Nigerians constitute a significant source of demand in selected premium residential developments in Lagos and Abuja. Published industry reporting suggests particularly high participation in some developer portfolios, but available public data do not establish their citywide purchase share or owner-occupation rate.

"Some properties are retained for occasional use or wealth preservation; however, prolonged vacancy is also associated with pricing, tenant selection, building quality and affordability constraints. Diaspora purchasing power supports premium-market prices, alongside land scarcity, construction costs, infrastructure and domestic high-net-worth demand."

The President of the International Real Estate Federation (FIABCI), Nigeria Chapter, Ayodeji Odeleye, also acknowledged that Nigerians in the diaspora are a significant force in Lagos' luxury residential market and account for a substantial share of his company's premium-market buyers.

He said the demand is driven by a desire to own an asset in Nigeria, preserve wealth and eventually return home. "However, ownership does not necessarily mean occupation. Many properties are bought as investments or future-retirement assets and often stay empty or are let out for much of the year.

"This is why professional property management matters. Diaspora owners need trusted managers to handle maintenance, security, tenancy and rent collection while they are away," he said.

Odeleye, who is also the Vice Chairman of the Nigerian Institution of Estate Surveyors and Valuers (NIESV), Lagos Branch, said most diaspora-owned luxury homes are let out, either to long-term tenants or through short-let arrangements, making extended vacancy the exception rather than the norm.

“

However, ownership does not necessarily mean occupation. Many properties are bought as investments or future-retirement assets and often stay empty or are let out for much of the year. This is why professional property management matters. Diaspora owners need trusted managers to handle maintenance, security, tenancy and rent collection while they are away.

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

Substandard materials, poor foundations blamed for building collapse

By Favour Udezue

RESEARCH by a non-profit organisation, Thrivescape Initiative (TSI), has identified substandard building materials, unsuitable foundations and swampy grounds as predominant causes of building collapse in Lagos State.

The findings were presented at a validation meeting for its research project, "Mapping Community-led Innovation for Resilient Construction in Lagos State," supported by the Lloyd's Register Foundation.

The study identified ageing and lack of maintenance, building modifications and overloading as secondary causes, while quackery and regulatory compromise also contribute to the problem.

The meeting provided an opportunity for stakeholders to review the findings, identify gaps and contribute to refining the recommendations, which focus on community-led innovations and practices that can strengthen building safety.

The research called for greater collaboration among government, statutory bodies and communities to curb building collapse, which has claimed lives, destroyed property and left many people homeless.

The research, aligned with Sustainable Development Goal 11 on sustainable cities and communities, examined community-driven innovations and participatory mechanisms for promoting resilient construction and reducing building

collapse in Lagos.

Using a multi-stage sampling technique, the study focused on six areas with high incidences of building collapse: Lagos Island, Lagos Mainland, Kosofe, Alimosho, Amuwo-Odofin and Shomolu.

It also found that members of the public were willing to collaborate with government in preventing building collapse and commended initiatives such as the Certified Structural Integrity Programme (CSIP).

The researchers recommended community surveillance, upskilling of artisans, protected whistleblowing platforms, greater access to professional expertise and responsive regulatory action.

Stakeholders at the meeting also stressed the need for thorough building

inspections, effective whistleblowing mechanisms, adherence to professional standards and prompt responses from relevant authorities.

A lecturer and town planner, Prof. Gbemiga Faniran, who led the research, said the findings showed strong public support for improved regulatory frameworks and grassroots participation in disaster-risk reduction.

Faniran advocated stronger government partnership with communities, saying the role of individuals in preventing building collapse had been undermined in the past. "The government alone cannot do it; the people must be involved," he said.

He commended government efforts to address the problem but said more

could be achieved through community participation. "The community, individuals, professionals, developers, community leaders and religious leaders all have roles to play. This is the pathway to resilient construction."

Faniran also called for public safety education, grassroots surveillance and a multilingual brochure explaining the signs of distressed buildings. He advocated an app or toll-free line through which residents could anonymously report tilted, distressed or cracked buildings.

He urged authorities to shift from a top-down approach to a bottom-up system in which decisions are informed by feedback from communities.

Team Lead of FSI, Tosin Aniramu-Joseph, said building collapse was avoidable

and urged stakeholders to align their activities with SDG 11 to prevent deaths and property losses arising from negligence.

"It is important for practitioners, town planners, architects, builders, engineers, community advocates and representatives to align with the SDGs to ensure our communities are safe and no one loses their life due to negligence or corruption," she said.

Aniramu-Joseph also opposed demolition, displacement and forced evictions, stressing that prevention was preferable. She appealed to statutory bodies, including the Lagos State Physical Planning Permit Authority (LASPPPA), to reduce building approval costs and improve public trust.

Firm launches platform to tackle property transaction fraud

By Victor Gbonegun

A PROPERTY technology company, Propzora, has

launched a digital platform designed to curb fraud and improve transparency in

Nigeria's real estate transactions.

The platform combines property listings, property and document verification, Know Your Customer (KYC) checks and escrow-based transaction protection, which holds funds until agreed conditions for release are met.

Founder and Chief Executive Officer, James Moti, said the platform was designed to make property transactions more structured and accountable, giving buyers, sellers and agents a clearer process to follow.

He said buyers often struggle to verify property documents and ownership claims or determine when it is safe to release funds, exposing them to fraud and financial losses.

"By combining several important transaction functions in one digital environment, Propzora aims to reduce the uncertainty that can make people hesitant to engage in property transactions," he said.

Moti said the platform could improve accountability by providing clearer records of agreements and payments while reducing misunderstandings among buyers, sellers and agents.

He, however, noted that its impact would depend on adoption, the quality of verification, collaboration with professionals and institutions, and its performance in real transactions.

According to him, Nigeria's real estate transactions have traditionally relied on personal relationships, physical documentation and intermediaries, with processes varying from one transaction to another. Online fraud, limited trust in digital platforms, inconsistent access to reliable records

and digital literacy also pose challenges.

"Our approach is to address a practical problem rather than introduce technology for its own sake. We also recognise that trust cannot be created by technology alone. The platform must be understandable, accessible and transparent about what it can and cannot verify," he said.

Moti said wider adoption over the next five years

could make digital transaction management more familiar within Nigeria's real estate ecosystem, providing buyers with greater visibility into property purchases and sellers and agents with clearer records of agreements, payments and responsibilities.

He said the major challenge in proptech was translating complex property transactions involving multiple parties, identity checks,

documents, payment arrangements and commissions into a simple, secure digital workflow.

Moti added that the platform had addressed the challenge by focusing on the core transaction process and integrating features around the needs of buyers, sellers and agents, while making trust and accountability key product requirements.

COREN, NIBRRI partner institute to curb engineering failure

By Favour Udezue

THE Council for the Regulation of Engineering in Nigeria (COREN) and the Nigeria Building and Road Research Institute (NBRRI) have partnered with the Chartered Institute of Forensics and Certified Fraud Investigators of Nigeria (CIFCFIN) to tackle engineering failures in the country.

Speaking at the induction of the inaugural cohort of Certified Forensic Engineering Failure Investigators (CEFFI) in Abuja, President and Chairman, Governing Council of CIFCFIN, Dr Iliyasu Gashinbaki, said engineering failures could result in loss of lives, public resources, safety and institutional trust.

He attributed such failures to defective designs, substandard materials, negligent workmanship, inadequate supervision and compromised safety standards, noting that some technical failures could also be rooted in fraud, procurement abuse, falsification, conflict of interest and deliberate circumvention of engineer-

ing controls.

Gashinbaki cited a 2026 study that identified 111 validated building collapses in Nigeria between 2015 and 2025, resulting in 321 deaths and 344 injuries. He also cited an analysis estimating at least N4.6 trillion in losses from fire incidents between 2022 and 2025.

He said the figures underscored the need for Nigeria to move from reactive responses to evidence-based investigation of engineering and infrastructure failures.

Gashinbaki described the partnership with COREN and NBRRI as timely, saying the initiative brings together engineering, forensic science, law, regulation and investigation.

He urged regulators, project owners, contractors, professional bodies and law-enforcement agencies to replace a culture of repairs, abandonment and silence with evidence-based accountability.

Gashinbaki said forensic engineering could preserve technical evidence needed for regulatory and legal action where negligence, fraud, malpractice or delib-

erate compromise of safety was suspected.

In his remarks, COREN President, Prof. Sadiq Abubakar, said the collaboration with CIFCFIN would equip engineers with dual competencies in engineering and forensic investigation.

He described the initiative as a significant step towards addressing gaps in the investigation of engineering failures, particularly in the construction and built environment sectors, and called for a critical mass of trained forensic engineering investigators.

Abubakar said the application of forensic engineering should extend beyond construction to mining, oil and gas, telecommunications, transportation, aviation and aerospace.

He said the goal was to develop internationally recognised forensic engineering professionals capable of working in Nigeria and globally.

He added that the partnership could strengthen engineering regulation and professional capacity.

LOSS OF DOCUMENTS

THIS IS TO INFORM THE GENERAL PUBLIC OF THE LOSS OF THE ORIGINAL ACKNOWLEDGEMENT OF APPLICATION AND OFFER OF STATUTORY RIGHT OF OCCUPANCY WITH OLD FILE NO. ZA 362 AND NEW FILE NO. ZA 20173 FOR PLOT 859, CADASTRAL ZONE E02, KARSHI DISTRICT- ABUJA BELONGING TO DANLADI SHEIKH KABIR UMAR GUSAU. THE SAID DOCUMENT WAS MISPLACED SOMETIME IN 2025 AND ALL EFFORTS TO TRACE PROVED ABORTIVE.

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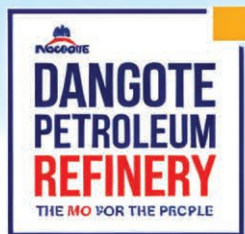
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PROPERTIES FOR SALE

- 1) WATERFRONT PROPERTY FOR LONG-TERM LEASE(CAN BE USE AS GUEST HOUSE), OUTRIGHT SALE. OR JOINT VENTURE PARTNERSHIP**
Description: Two blocks of 5-storey buildings , Private Waterfront Jetty, 2 Dedicated Clubhouses, Large Swimming Pool & Lounge Deck, etc
Location: Banana Island Road, Ikoyi, Lagos
Land Size: 6,000 sqm. Title : C of O
Transaction Value/Consideration: Open to negotiation based on preferred engagement model (Lease, Sale, or JV)
- 2) FOR SALE WATERFRONT LAND**
Size: 9290 sqm (half can be sold)
Location: Ozumba Mbadiwe, Victoria Island Lagos
Prices: 3.8m per sqm. Title C of O
- 3) PROPERTIES FOR SALE**
22 Floor building with 3 floors of parking space
Location: Marina Road, Lagos Island
Total lettable space: 8000 SQM, Condition: Vacant
Title: Lagos Free Hold Right of occupancy
Price: 25b(complete sale). Rental option: 80,000 per sqm for 5years.
Partial Sale: 70% to buyer, 30% to owner
- 4) WATERFRONT PROPERTY FOR SALE AT IKOYI**
Description: Old Waterfront Detached Mansion
Location: Queens Drive Off Bourdillon Road Ikoyi
Size: 5093 sqm. Price: N5.5m per sqm
Title: Lagos state Land Certificate
- 5) PROPERTY FOR SALE**
Location: Probyn Road, off Bourdillon Road Ikoyi
Size: 3768sqm, Price: 4.3m per sqm
Title: Lagos state C of O
- 6) FOR SALE:**
Prime Development Property
Location: Danmole Street off Idejo, Victoria Island
Title: Governor's consent,
Size: 585sqm Price: 1.8b



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OPEN AND DISTANCE LEARNING AND RESEARCH INSTITUTE

ADVERTISEMENT FOR ADMISSION INTO BUSINESS ADMINISTRATION (B.Sc.) DEGREE PROGRAMME FOR THE 2025/2026 ACADEMIC SESSION

1.0 Preamble

Applications are invited from suitably qualified candidates for admission into the **Bachelor of Science (B.Sc.) Degree Programme in Business Administration** under the Open and Distance Learning and Research Institute (ODLRI) of Lagos State University for the **2025/2026 Academic Session**.

The Institute was established by the Senate and Council of Lagos State University and approved by the National Universities Commission (NUC) to provide access to higher education for individuals who may be unable to pursue conventional university education due to time constraints or limited admission opportunities arising from the high demand for available spaces in regular university programmes.

The Institute offers a distinctive approach to higher education, with particular emphasis on research and flexible learning. It aims to produce world-class graduates equipped with 21st-century skills who can contribute meaningfully to the socio-economic development of society.

2.0 Available Programme/Programme Options:

B.Sc. in Business Administration

- Undergraduate Programme – Four (4) Years
- Direct Entry Programme – Three (3) Years

3.0 Entry Qualifications/Admission Requirements

Four (4)-Year Undergraduate Programme

Candidates must possess five (5) credit passes in WAEC, SSCE, GCE, NECO (O'Level) or its equivalent, obtained at not more than two (2) sittings to include **English Language, Mathematics, Economics or Commerce**, and any two (2) of the following relevant subjects: **Accounting, Government, Geography, Business Studies and other Science or Arts subjects**.

Three (3)-Year Direct Entry Programme

- Candidates with a Lagos State University Diploma Certificate with a **minimum CGPA of 3.0**; OR
- Diploma Certificate from any University recognised by the Senate of Lagos State University, Ojo, with a **minimum CGPA of 3.0** or its equivalent; OR
- Ordinary National Diploma (OND) Certificate from any recognised polytechnic approved by the government, with a **minimum of Upper Credit**.

Candidates awaiting results are **NOT** eligible to apply.

4.0 Category of Applicants

The flexible, high-quality programme is designed for adults who could not gain admission through the conventional tertiary education system, as well as working professionals, entrepreneurs, and individuals seeking to build successful careers in business management, entrepreneurship, marketing, finance, and human resource management through Open and Distance Learning.

5.0 Age

Applicants below 16 years of age at the point of entry are not eligible.

6.0 Duration

The programme is designed to run for four (4) years for admission into 100 level and three (3) years for admission into 200 level with normal academic and research work.

7.0 Mode of Teaching and Learning

All academic activities will be delivered through blended learning with a prompt and accurate delivery system.

8.0 ICT Knowledge

Proficiency in ICT is necessary.

9.0 General Information

- Admission into the programme is subject to the availability of spaces for qualified applicants.
- Candidates with awaiting results are not eligible to apply.
- For WAEC, SSCE, GCE or NECO results obtained **before 2011**, only original certificates are acceptable; statements of results will not be accepted.
- All application forms must be completed and submitted online. Printed copies must reach the Office of the Deputy Registrar/Administrative Secretary, ODLRI, **not later than two (2) weeks** after the application closing date.
- For further enquiries, applicants may contact any of the following telephone numbers: **08023025810, 08188171278**

OR

Send an email to: director.odlri@lasu.edu.ng, secretary.odlri@lasu.edu.ng, mailsupport@lasu.edu.ng or support.odlri@lasu.edu.ng.

10.0 Method of Application

- Prospective candidates should visit www.lasu.edu.ng/odlri.
- Click on the **"Apply Now"** tab on the homepage.
- Click on the **"View Requirements"** tab to review the admission requirements for the programme.
- Proceed to make the required payment of **N25,000.00 (Twenty-Five Thousand Naira only)** as the ODLRI application fee. **All LASU payments are made online.**
- Upon successful payment, return to the application page and complete the application form by providing the following information:

A. Personal Details

- | | |
|-------------------------|-----------------------------------|
| ■ Surname | ■ Personal Email Address |
| ■ First Name | ■ Personal Phone Number |
| ■ Middle Name | ■ Contact Address |
| ■ Date of Birth | ■ Name of Parent/Guardian |
| ■ Gender | ■ Phone Number of Parent/Guardian |
| ■ Country | ■ Address of Parent/Guardian |
| ■ State of Origin | ■ Physical Disability |
| ■ Local Government Area | |

B. Upload the following documents:

- Lagos State University Diploma Certificate, Diploma Certificate from another recognised university, or Ordinary National Diploma (OND) Certificate from a government-approved polytechnic.
 - O'Level result(s) and grades (WAEC, GCE or NECO).
 - JAMB Registration Number.
- Prospective candidates should carefully review the completed application form before submission. Thereafter, print a copy of the duly completed form.
 - Candidates offered provisional admission into the programme should print their admission letters.
 - Candidates offered provisional admission are required to pay a **non-refundable acceptance fee of N25,000.00 (Twenty-Five Thousand Naira only)**, in addition to the applicable medical and tuition fees.
 - Candidates are required to participate in the online admission clearance exercise through the **LASU Central Admissions Clearance Application (LACACA)**. Candidates must have paid the acceptance, medical and clearance fees before commencing the LACACA process.
 - Successful candidates at the end of the LACACA process will be assigned matriculation numbers.

11.0 Screening

Candidates offered admission and who have paid the acceptance fee will be required to participate in a screening exercise.

12.0 Closing Date

The closing date for application is **six (6) weeks** from the date of this publication.

13.0 Disclaimer

Any applicant who pays money into any individual or other account, or through other means than the one stated above, does so at his/her own risk.

Emmanuel A. FANU, MANUPA, MNIM, MCIPM, FcaI
Registrar and Secretary to Council



INVESTMENTS & SECURITIES TRIBUNAL

Plot 1072 Cadastral Zone, B10, Along Jabi/Airport Road, Opposite
Major Oil Filling Station, Daki-Biyu, Jabi, Abuja. www.ist.gov.ng

INVITATION TO TENDER

1.0 INTRODUCTION

The Federal Government of Nigeria has allocated funds for the year 2026 to Investments and Securities Tribunal (IST) for the execution of Projects (Goods, Works and Services). The Tribunal therefore invites interested, competent and reputable Companies to Tender in respect of the following project:

2.0 DESCRIPTION

LOT NO.	PROJECT TITLE	LOCATION
LOT 001/2026	Supply of ICT Equipment	Abuja

3.0 ELIGIBILITY REQUIREMENTS

Prospective bidders should submit the following documents:

- Evidence of Certificate of Incorporation with the Corporate Affairs Commission (CAC) including Form CAC1.1 or CAC2 and CAC7. Business Name is also acceptable;
- Evidence of Company Income's Tax Clearance Certificate (or Personal Income Tax Clearance Certificate of all the Partners in case of Business Name) for the last three (3) years (2023, 2024, 2025) valid till 31st December, 2026 (with an average annual turnover One Hundred and Forty Million Naira (140,000,000.00));
- Evidence of Pension Clearance Certificate (PENCOM) valid till 31st December, 2026 (This requirement is only applicable to bidders whose number of staff is 15 and above and in line with the PENCOM ACT. However, bidders with less than (15) staff are to provide a sworn affidavit to that effect);
- Evidence of Industrial Training Fund (ITF) Certificate valid till 31st December, 2026 (This requirement is only applicable to bidders whose number of staff is five (5) and above or the bidder's annual turnover is N50 million and above. However, bidders with less than five (5) staff or the bidder's Annual Turnover of less than N50M are to provide a sworn affidavit to that effect);
- Evidence of Nigeria Social Insurance Trust Fund (NSITF) Compliance Certificate valid till 31st December, 2026;
- 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;
- Detailed Company's profile with Curriculum Vitae of Key Staff deployed for the project, including copies of their relevant academic/professional qualifications such as National Information Technology Development Agency (NITDA) and Computer Professionals (Registration Council) of Nigeria (CPN);
- Verifiable evidence of the firm's registration with relevant professional bodies such as National Information Technology Development Agency (NITDA) and Computer Professionals (Registration Council) of Nigeria (CPN);
- Evidence of firm's compliance with Environmental, Social and Governance (ESG);
- Company's Audited Accounts for the three (3) years – 2023, 2024, 2025 Stamped/Sealed by a Chartered Accounting firm and duly acknowledged by the Nigeria Revenue Services (NRS);
- A recently Sworn Affidavit disclosing (date **not earlier than the date of this advertisement and addressed to the Investments and Securities Tribunal (IST)**):
 - Whether or not any officer of the relevant committees of the Investments and Securities Tribunal or 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 the company is not in receivership, insolvency or bankruptcy; and
 - That the company does not have any Director who has been convicted by any court of law in Nigeria and any other country for criminal offences in relation to fraud or financial impropriety.
- Evidence of financial capability to execute the project by submission of Reference Letter from a reputable commercial bank in Nigeria, addressed to the IST **indicating willingness to provide credit facility** for the execution of the project when needed;
- Verifiable documentary evidence of at least three (3) years similar jobs executed in the last five (5) years, including Letters of Awards, Valuation Certificates, Job Completion Certificates and photographs of the supply;
- For Joint Venture/Partnership, Memorandum of Understanding (MoU) should be provided (CAC, Tax Clearance Certificate, Pension Clearance Certificate, ITF Compliance Certificate, NSITF Clearance Certificate, NSITF Compliance Certificate, IRR & Sworn Affidavit are compulsory for each JV partner;

- All documents for submission must be transmitted with 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 Numbers (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.

4.0 COLLECTION OF TENDER DOCUMENTS

Interested companies are to collect the Standard Bidding Documents (SBDs) from the office of the Director, Procurement 2nd floor, right wing, Procurement Department, Plot 1072 Cadastral Zone B10, Along Jabi- Airport Road, Opposite Major Oil Filling Station, Daki-biyu, Jabi, Abuja with evidence of payment of a non-refundable tender fee of **N10,000.00 (Ten thousand naira)** only per lot, paid into the **Investments and Securities Tribunal's Remita account (3000045568)** via generation of RRR on the Remita Platform in any reputable commercial bank in Nigeria.

5.0 SUBMISSION OF TENDER DOCUMENTS

Prospective bidders are to submit two (2) bound copies each of the Technical and Financial bids with softcopy of financial bids only in MS Excel format, packaged separately in sealed envelopes and clearly marked as **"Technical Bid"** or **"Financial Bid"** as the case may be. Thereafter, put the two sealed envelopes together in a bigger sealed envelope addressed to the Honourable Chairman, Investments & Securities Tribunal, Plot 1072 Cadastral Zone B10, Opposite Major Oil Filling Station, Daki-biyu, Jabi, Abuja and clearly marked with (the name of the project and the Lot number). Furthermore, the reverse and of each sealed envelope should bear the name and address of the bidder and drop in the designated **Tender Box at ground floor, Reception, Investments & Securities Tribunal, Plot 1072 Cadastral Zone B10, Along Jabi-Airport Road, Opposite Major Oil Filling Station, Daki-biyu, Jabi, Abuja** not later than **Thursday 22nd October, 2026**.

Note that it is mandatory to fill in the relevant Tendering Forms attached to the Standard Bidding Document, as non-filling for these documents will attract outright disqualification.

6.0 OPENING OF BIDS

Only the Technical bids shall be opened immediately after the deadline for submission on **Thursday 22nd October, 2026 by 12.00 noon** in the Tribunal's Court Room, Ground Floor right wing, Plot 1072 Cadastral Zone B10, Along Jabi- Airport Road, Opposite Major Oil Filling Station, Daki-biyu, Jabi, Abuja, while the Financial bids will be kept un-opened.

Please ensure that you sign the Bid Submission Register in the office of the Director, Procurement 2nd floor, right wing, Procurement Department, Plot 1072 Cadastral Zone B10, Along Jabi- Airport Road, Opposite Major Oil Filling Station, Daki-biyu, Jabi, Abuja, as the Investments & Securities Tribunal will not be held liable for misplaced or wrongly submitted bids. For further enquiries, please contact the "Director (Procurement)" on e-mail: jaboloma@ist.gov.ng

7.0 GENERAL INFORMATION

- Bids must be in English Language and signed by an official authorized by the bidder;
- Bids submitted after the deadline for submission would be returned un-opened;
- All costs will be borne by the bidders;
- All prices shall be quoted in Naira;
- All CAC, PENCOM, ITF, NSITF and Tax Clearance Certificates may be referred to Security Agencies, Corporate Affairs Commission (CAC), Nigeria Revenue Services (NRS), Industrial Training Fund (ITF), National Pension Commission (PENCOM), Nigeria Social Insurance Trust Fund (NSITF) and any other relevant bodies for verification.
- This advertisement shall not be construed to be a commitment on the part of the Investments & Securities Tribunal to award any form of contract to any respondent or entitle any firm submitting documents to claim any indemnity from the Tribunal;
- Only pre-qualified bidders/ shortlisted firms at technical evaluation will be invited at a later date for financial bids opening and for collection of Request for Proposals, while the financial bids of un-successful bidders will be returned un-opened;
- The Investments & Securities Tribunal 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:
HONOURABLE CHAIRMAN
INVESTMENTS AND SECURITIES TRIBUNAL



COMMUNIQUE OF THE 2026 ANNUAL NATIONAL MANAGEMENT CONFERENCE NIGERIAN INSTITUTE OF MANAGEMENT (CHARTERED)

Held from Sunday, 13 September to Tuesday, 15 September 2026
Tafawa Balewa Square, Lagos, Nigeria

INTRODUCTION

THE year 2026 marks the 65th anniversary of the Nigerian Institute of Management (Chartered), established in 1961 by a group of management professionals to help bridge the management gap in Nigeria's public and private sectors. In commemoration of this landmark Sapphire Jubilee, the Institute adopted the theme, "Sixty-Five Years of Management Excellence: Strengthening Institutional Governance in Nigeria," for its 2026 Annual National Management Conference (ANMC).

For 65 years, the Institute has advanced management practice and contributed to higher standards of corporate governance, administrative efficiency and institutional integrity across Nigeria's public and private sectors. Through professional training and certification, the promotion of ethical leadership, and the enforcement of its Code of Conduct and shared professional values, NIM has played a significant role in strengthening managerial capacity. The Conference acknowledged, however, that Nigeria's considerable human and material potential has not translated consistently into broad-based prosperity. Weak institutions, gaps in management capacity, poor policy implementation and inconsistent accountability remain major constraints to sustainable national development.

Against this background, distinguished participants converged at the Tafawa Balewa Square, Lagos, from Sunday, 13 September to Tuesday, 15 September 2026, to reflect on the country's governance and management challenges and identify practical pathways towards stronger institutions and sustainable development.

In his opening address, the President and Chairman of Council, Commodore Abimbola Ayuba rtd FNIM fdc, described the Conference as a platform for robust deliberation on governance and leadership issues of national importance and for proposing practical recommendations to government and other key decision-makers. He noted that the 2026 ANMC was also an opportunity to reflect on the Institute's 65-year journey and chart a stronger course for both NIM and Nigeria.

Delivering the keynote address, His Royal Majesty, Oba (Dr.) Olufolarin Olukayode Ogunsanwo (Telade IV), CFR, FNIM, the Alara of Ilara Kingdom, Epe Division, and Pro-Chancellor of Lagos State University, emphasised the urgent need to strengthen institutional governance. He identified competence, accountability and integrity as essential foundations of strong institutions and stressed the importance of inclusive leadership and deliberate human-capital development. He further observed that a nation's progress depends not merely on the resources it possesses, but on the quality of its institutions and the effectiveness with which they are governed.

The main theme speaker, Dr. Dakuku Peterside, FNIM, former Director-General/Chief Executive Officer of the Nigerian Maritime Administration and Safety Agency (NIMASA), underscored the importance of planning, discipline and sacrifice in building institutional stability and strengthening governance.

CONFERENCE RECOMMENDATIONS

Following extensive deliberations on the main theme and sub-themes, the Conference made the following recommendations:

1. Nigeria must move beyond policy formulation to disciplined implementation. Public policy management should therefore place greater emphasis on practical, measurable and implementable strategies, supported by the institutional capacity and commitment required to deliver results.
2. National prosperity depends not only on financial resources but also on predictable rules, stable institutions and a governance environment in which citizens and businesses can plan with confidence.
3. Nigeria should build strong institutions rather than systems that depend excessively on strong individuals. Public resources must be managed transparently, responsibly and in the public interest.
4. Institutions should be anchored on ethical conduct and shared values, with collaboration across sectors to reinforce integrity, trust and responsible management.
5. Merit and competence should guide appointments, responsibilities and rewards. Managers and policy implementers must strengthen systems that recognise performance and discourage mediocrity.
6. Strong institutions reduce uncertainty. Predictable rules, transparent procurement, capable management, reliable data and effective accountability are essential to investment, public confidence and sustainable national progress.
7. NIM should deepen its role in advancing management excellence, professional ethics and institutional effectiveness, consistent with the vision that inspired its establishment 65 years ago.
8. Family businesses should adopt formal governance charters that define roles, rights and responsibilities, while ensuring that participation and advancement are based on merit, competence and productivity.
9. Family enterprises should establish clear structures, processes and governance systems that enable the business to thrive beyond the founder and minimise undue personal intervention in day-to-day operations.
10. Succession planning in family businesses should begin while the enterprise is healthy and should be based on competence, emotional maturity, intellectual capacity and genuine interest in the business. Succession should not be determined solely by birth order or family status; where necessary, a competent non-family professional may be appointed to preserve continuity and sustainability.
11. Artificial intelligence and automation should be embraced as tools for innovation and

- productivity, while preserving human values, professional ethics and accountability.
12. AI systems should create measurable value without displacing human responsibility for decisions, oversight and outcomes.
13. Digital transformation should improve infrastructure, work processes and organisational capability, while promoting lifelong learning, protecting privacy and ensuring responsible use of technology.
14. E-governance systems should be designed for effectiveness, efficiency, transparency and ease of use.
15. Government and institutions should strengthen digital platforms for process tracking, accreditation and service delivery, supported by robust and reliable technology.
16. E-management systems for approvals, licences and taxes should be encouraged, with traceable workflows and the appropriate use of data analytics and AI to strengthen oversight and detect fraud.
17. Data platforms should be deployed for budget tracking, performance monitoring and evidence-based decision-making in order to improve service delivery.
18. Digital inclusion, public awareness and citizen engagement should form an integral part of e-governance and technological advancement, supported by adequate capacity-building.
19. Cybersecurity and data protection must be embedded in digital and AI systems to protect users, institutions and public infrastructure from breaches, fraud and other criminal activity.

CONCLUSION: A NEW CHAPTER OF NATIONAL RESPONSIBILITY

The central message of the 2026 ANMC is that, at 65, the Nigerian Institute of Management (Chartered) must enter a new chapter of national responsibility. Nigeria's challenge is not a shortage of intelligent, energetic or entrepreneurial people; it is the need for stronger management, effective leadership, resilient institutions, accountability and systems that consistently deliver results. NIM therefore has a responsibility to provide objective professional counsel, advocate for sound management practice and contribute actively to building a better-managed Nigeria.

The Conference identified the following priorities for this next chapter:

1. **Restore the culture of merit.** Competence, character, track record and capacity should determine who occupies positions of responsibility.
2. **Professionalise public management.** Public service should be strengthened as a respected career capable of attracting and retaining highly competent people. Public institutions require managers with the knowledge, skills and integrity necessary to discharge their responsibilities.
3. **Build institutions around data and performance.** Major public institutions should have clear objectives, measurable performance standards, transparent dashboards and credible evaluation mechanisms. NIM should contribute to objective assessments of institutional performance against mandates and public expectations.
4. **Protect institutional memory.** Nigeria should end the recurring loss of knowledge that accompanies leadership transitions. Government records, policies, reports, master plans, lessons and institutional knowledge should be systematically preserved and digitised so that institutions can learn, improve and avoid repeating past mistakes.
5. **Make human capital a strategic national asset.** Sustained investment in education, skills, managerial capacity and competent leadership is essential. International experience, including that of Singapore and South Korea, demonstrates the value of investing in people while building institutions that work.
6. **Demand accountability without compromise.** Accountability should remain central to NIM's advocacy. Citizens should be able to understand what was budgeted, what was spent, what was delivered and what outcomes were achieved. Professional managers should help build systems through which public resources and institutional performance can be transparently evaluated.
7. **Redefine leadership around results and legacy.** Leadership should be measured by the ability to solve problems, deliver results, strengthen institutions and leave systems better than they were found—not merely by title, status or the privilege of office.

THE BIGGER MANDATE FOR NIM

At 65, NIM must look beyond training, certification and professional titles. Its broader responsibility is to help make management excellence a national culture. The Institute should be an increasingly strong professional voice for competence, integrity, accountability, merit and institutional effectiveness—not only advising managers on how to manage organisations, but also contributing to the development of systems and institutions that work.

The task before professional managers is therefore larger than managing existing structures. It is to strengthen the architecture of management, leadership and institutions so that Nigeria can convert its enormous human and material potential into sustainable national prosperity.

THE ULTIMATE CHARGE

Nigeria's future will not ultimately be determined by the abundance of resources beneath its soil, but by the quality of the institutions it builds above it. That work begins with management, competence, integrity, accountability and the courage to build systems that will outlive individuals.

Mrs. Taiwo Ganiyat Olusesi, Ph.D, MNIM

Registrar/Chief Executive

**"Making Management Excellence a National Culture."
We must not merely manage Nigeria. We must help build a Nigeria that is excellently managed.**



OBAFEMI AWOLOWO UNIVERSITY ILE-IFE, NIGERIA

TETFUND CENTRE OF EXCELLENCE
Digital Literacy and Emerging Technology (TCoEx-DILET)

INVITATION TO TENDER

1. INTRODUCTION

Upon the approval of the TETFUND in May, 2023, on the establishment of the Centre of Excellence in Digital Literacy and Emerging Technology at the Obafemi Awolowo University, Ile-Ife, and the commencement of the Programmes, using an existing Structure which is no longer adequate for the expanding scope of operations, the University is therefore desirous of undertaking the under listed project.

2. SCOPE OF WORK

Construction of an office Complex for the Director of the Centre, Centre Staff offices, a Board room, and two (2) Seminar rooms.

3. ELIGIBILITY REQUIREMENTS

Prospective bidders should submit the following documents:

- Evidence of Certificate of Incorporation issued by the Corporate Affairs Commission (CAC) including CAC2 and CAC7.
- Evidence of Company's Income Tax Clearance Certificate for the last three (3) years (2023, 2024 & 2025) valid till 31st December, 2026.
- Evidence of Pension Clearance Certificate valid till 31st December, 2026.
- Evidence of Industrial Training Fund (ITF) Compliance Certificate valid till 31st December, 2026.
- Evidence of Nigeria Social Insurance Trust Fund (NSITF) Clearance Certificate valid till 31st December, 2026.
- 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.
- Sworn Affidavit:
 - disclosing whether or not any officer of the relevant committees of the Obafemi Awolowo University, Ile-Ife 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;
- Company's Audited Accounts for the last three (3) years - 2023, 2024 & 2025;
- Company profile and evidence of Technical Qualification of Key personnel including Registration with relevant Professional Bodies
- Reference Letter from a reputable Commercial Bank indicating willingness to provide credit facility for the execution of the project when needed.
- 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.
- Lists of plants/ equipment with evidence of Ownership/Lease where applicable.
- For Joint Ventures/Partnership, Memorandum of Understanding (MoU) should be provided while indicating the Lead Partner (CAC, Tax Clearance Certificate, Pension Compliance Certificate, ITF Compliance Certificate NSITF Compliance Certificate, IRR & Sworn Affidavit are compulsory for each JV Partner)
- Equipment Leasing Registration Certificate.

Note: 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 (RN) as issued by the Corporate Affairs Commission (CAC), Contact Address, Telephone Number (preferable WhatsApp 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.

4. COLLECTION OF DOCUMENTS

Interested companies are to collect the Standard Bidding Document (SBD) from the office of the Director, Directorate of Procurement of the University between the hours of 8.30 a.m. and 4:00pm daily upon the presentation of the evidence of payment of a non-refundable tender fee of N10,000.00 paid into the Obafemi Awolowo University's Remita account in any reputable Commercial Bank in Nigeria.

5. SUBMISSION OF DOCUMENTS

Prospective bidders are to submit bid for 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 Project Coordinator, TETFund Centre of Excellence in Digital Literacy and Emerging Technologies, 121 Obafemi Awolowo University, Ile-Ife indicating clearly: Project Title and Project Description. Furthermore, the reverse of each sealed envelope should bear the name and address of the bidder and drop in the designated Tender Box in sealed envelope in the office of the Director of Procurement, Floor 5, Room 509, University Hall, Obafemi Awolowo University, Ile-Ife, not later than Monday, 2nd November, 2026..

6. OPENING OF PREQUALIFICATION DOCUMENTS

Only the technical bids will be opened immediately after the deadline of submission at 10:00am on Monday, 2nd November, 2026, in the Committee Room 05 of the University Hall in the presence of bidders or their representatives, while the financial bids will be kept un-opened. Please, ensure that you sign the Bid Submission Register in the office of the Director of Procurement, floor 5, Room 509, University Hall, Obafemi Awolowo University, Ile-Ife, as the University will not be held liable for misplaced or wrongly submitted bids. For further enquiries, please contact; The Director, Directorate of Procurement, e-mail: directorofprocurement@oauife.edu.ng

7. GENERAL INFORMATION

- Bids must be in English Language and signed by an official authorised by the bidders.
- Bids submitted after the deadline for submission would be returned un-opened.
- The University will deal only with authorised officers of the tendering companies and not through individuals or agents acting on their behalf.
- All cost will be borne by the bidders.
- This advertisement of "Tender Opportunity" shall not be construed as a commitment on the part of the University, nor shall it entitle applicants to make any claims whatsoever and/ or seek any indemnity from the University by virtue of such applicants having responded to this advertisement.
- The Technical Bids will be opened in the presence of Bidders or their representatives, CSOs in the areas of Anti-Corruption and Transparency and Private Professional bodies; and will be covered by video recording.
- 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;
- The University is not bound to pre-qualify any bidder and reserves the right to annul the procurement process at any time without incurring any liability in accordance with Section 28 of the Public Procurement Act, 2007.

Signed
Balogun.O.A.(Mrs)

Director of Procurement
For: Project Co-ordinator (TCoEx-DILET),
OAU, Ile-Ife.



PUBLIC AUCTION OF ASSETS



AUCTION DATE:

3RD NOVEMBER 2026, 10:00 AM



REGISTRATION & INSPECTION:

**5TH OCTOBER - 1ST NOVEMBER 2026
10:00 AM - 4:00 PM DAILY**

HYBRID PUBLIC AUCTION OF ASSETS



Note:
Guideline on the
Registration and
Submission of Bidding
can be accessed via
the link web address

LIST OF ITEMS TO BE AUCTIONED

- Vehicles (SUV's, Hilux, Cars)
- Heavy Equipment
- IT Equipment (Computer, Printers, Monitors, etc)
- Fridges and Air Conditioners
- Office Equipment
- Household Items and more



TERMS AND CONDITIONS

- 1 Items are sold on "AS IS" & "WHERE IS" basis.
- 2 Refundable deposit of ₦1,000,000 for vehicles and generators, and ₦200,000 for small items is required.
- 3 Each bid card is valid for one lot only. A small item card (₦200,000) cannot be used for vehicles or generators, but a major item card (₦1,000,000) may be used for small items.
- 4 Buyers are responsible for paying any applicable customs duty on vehicles.
- 5 The participation fee is refundable if the bidder is not successful.
- 6 Only registered bidders with a bid card number will be allowed to participate.
- 7 The participation fee should be paid directly to Raji Adewale & Associates and is refundable after 72 hours post-auction upon returning the bid card to the auctioneer.
- 8 A buyer's premium of 0.5% is applicable.

REGISTRATION & INSPECTION OF ITEMS



Registration:

**5th October – 1st November 2026
10:00 AM – 4:00 PM daily (Online only)**



www.rajiadewaleauction.com.ng



Item Inspection:

**5th October – 1st November 2026
10:00 AM – 4:00 PM daily**

ITEM INSPECTION:

- National Stadium (MKO Abiola National Stadium), Constitution Avenue, Abuja
- UNFPA Offices: Lagos, Calabar
- NRC Offices: Maiduguri, Yola



MAIN AUCTION VENUE

**National Stadium (MKO Abiola National Stadium),
Constitution Avenue, Abuja.**

Date: 3rd November 2026



FOR ENQUIRY, CALL:

**07034708688
08166655668
09094431815
08064989887**

AUCTION WEBSITE LINK:



www.rajiadewaleauction.com.ng



**Raji
Adewale & Associates**

RC: 2191192



Estate Surveyors & Valuers, Facility Managers, Auctioneers and Real Estate Consultants

PUBLIC NOTICE LOSS OF DOCUMENT

THIS IS TO INFORM THE GENERAL PUBLIC OF THE LOSS OF ORIGINAL TITLE DOCUMENT BEING DEED OF ASSIGNMENT, BELONGING TO MR. SOTUNDE OLUFEMI JULIUS, IN RESPECT OF ALL THAT PIECE OR PORTION OF LAND MEASURING APPROXIMATELY 299.436 SQUARE METRES, SITUATE, LYING AND BEING PLOT 24, BLOCK 79 MAGODO RESIDENTIAL SCHEME, ALSO KNOWN AS NO. 14, AYINDE SANNI STREET, MAGODO RESIDENTIAL SCHEME IN IKEJA LOCAL GOVERNMENT AREA, LAGOS STATE, DATED 19TH APRIL 2012, REGISTERED AS NO. 68 ON PAGE 68 IN VOLUME 2410 AT THE LAGOS STATE LAND REGISTRY, ALAUSA, IKEJA, LAGOS, NIGERIA.

THAT THE DEED OF ASSIGNMENT GOT LOST IN TRANSIT AND ALL EFFORTS TO TRACE THE MISSING TITLE DOCUMENT HAVE PROVED ABORTIVE.

THAT THE PROPERTY IS NOT SOLD, MORTGAGED OR DEPOSITED IN ANY BANK FOR FINANCIAL TRANSACTIONS.

THE GENERAL PUBLIC, ALL AUTHORITIES CONCERNED AND THE LAGOS STATE LAND REGISTRY, LAND BUREAU OFFICE, ALAUSA IKEJA, LAGOS SHOULD TAKE NOTE.

SIGNED:
MR. SOTUNDE OLUFEMI JULIUS



INSTITUTE OF PUBLIC ANALYSTS OF NIGERIA
(Established by IPAN ACT CAP. 116 LFN 2004 formerly Decree No. 100 of 1992)



ADVERT FOR THE POSITION OF REGISTRAR/CHIEF EXECUTIVE OFFICER OF THE INSTITUTE OF PUBLIC ANALYSTS OF NIGERIA (IPAN)

The Management of Institute of Public Analysts of Nigeria (IPAN), hereby invites applications from interested and suitably qualified candidates to fill the vacant position of the Registrar/Chief Executive Officer of the Institute.

IPAN is an agency of the Federal Ministry of Health and Social Welfare, Nigeria, established by IPAN Act CAP. 116 LFN 2004 (formerly Decree No. 100 of 1992) and the Statutory Regulatory Agency for the IPAN.

1. JOB TITLE

Registrar/Chief Executive Officer

2. RESPONSIBILITIES

The Registrar shall be the Chief Executive and the Secretary to the Council saddled with the day to day running of the Institute, and perform the duties as enshrined in the IPAN Act CAP. 116 LFN 2004, as well as any duty deemed necessary and consistent with extant provisions by the Council/Ministry.

3. REQUIREMENT

- Candidates must possess a Degree or equivalent/HND in any field of Science.
- Possession of a postgraduate qualification in the relevant fields will be an added advantage.
- Be a registered member of the Profession/Institute.
- Evidence of participation in IPAN events/activities in the past 5 years.
- Candidates must be a Fellow or Associate of the Institute (including Honorary).
- Candidates must have not less than ten (10) years of relevant post-qualification experience.
- Administrative qualifications and experience are added advantage.
- Knowledge of I.C.T is an added advantage.
- Candidates must be medically fit.
- Candidates must be of good and proven character.
- Evidence of peer reviewed research is an additional advantage.

4. SALARY AND CONDITION OF SERVICE

Salary, allowances and conditions of service will be in accordance with the Public Service Salary Structure for this category of officer and as may be contained in the IPAN Conditions of Service.

5. METHOD OF APPLICATION

- Fifteen (15) copies of application letters with Curriculum vitae, attachments of all relevant documents including those listed under requirements, should be submitted in a sealed envelope marked 'Application for the post of Registrar' at the top left-hand corner, and addressed to:

**Head of Administration,
Institute of Public Analysts of Nigeria,
Room 4.01-4.13, Wing 3B, 4th Floor, Annex 1,
Federal Secretariat Complex, Phase I,
Shehu Shagari Way,
Abuja.**

- A Candidate should enclose his/her Vision Statement for the Institute in the next four (4) years in not more than 500 words.
- The Curriculum Vitae must include the names and addresses of three (3) referees one of whom must be a registered member of IPAN and a directorate level staff in the public service or equivalent in the academia, who should be in a position to attest to the candidate's academic, professional and managerial ability as well as moral character and uprightness.
- Recommendation letters from the three (3) referees should be sent directly to the above address by the referees.

6. CLOSING DATE

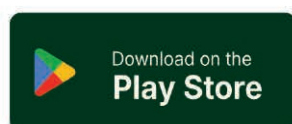
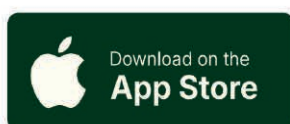
Submission of applications closes six (6) weeks from the date of this publication.

**Signed
Management**

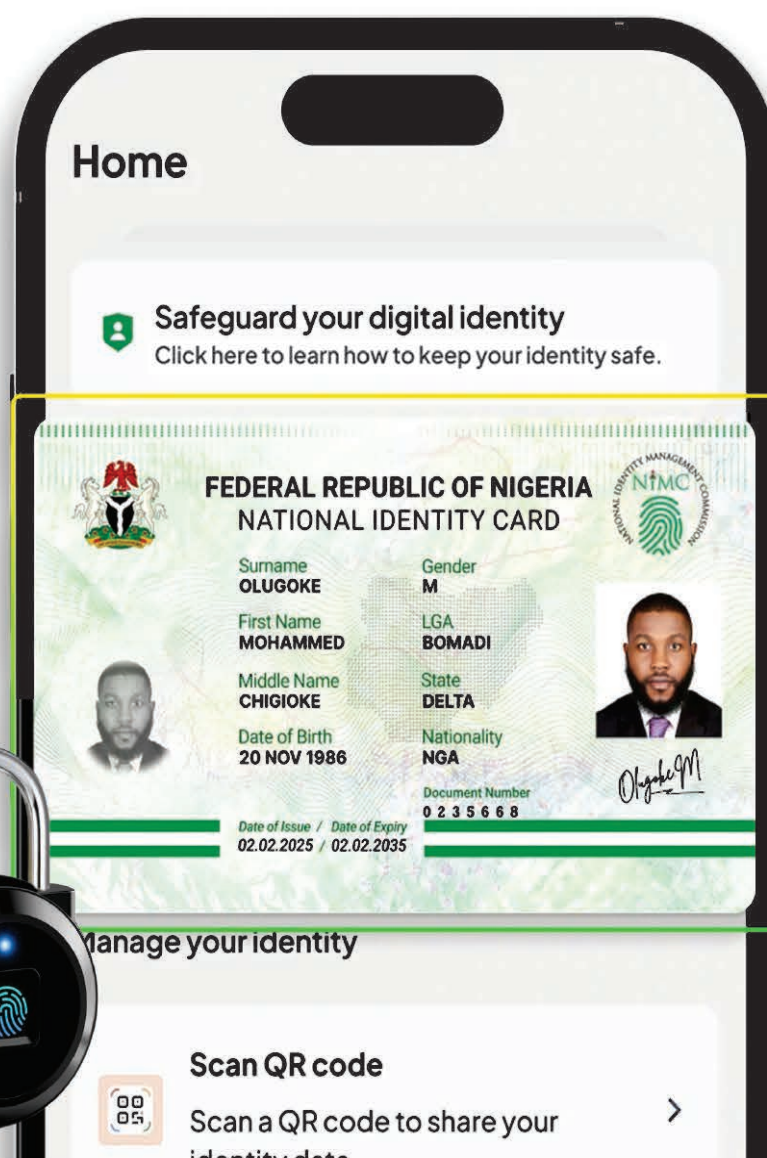


NINAuth: Control Your Identity

- ✓ Instantly verify your NIN
- ✓ Approve who sees your info
- ✓ Total control, full privacy



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 nimec.nigeria
 NIMC





NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the **78th** Annual General Meeting of PZ Cussons Nigeria Plc (“the **Company**”) will be held at **The Ballroom, Fraser Suites, Federal Capital Territory, Abuja** on **28th October 2026 at 11:00 am** prompt to transact the following business:

ORDINARY BUSINESS:

1.

To lay before the Meeting the Audited Financial Statements for the year ended May 31, 2026, together with the reports of the Directors, Independent Auditors and the Statutory Audit Committee thereon.
2.

To declare a dividend
3.

To elect/re-elect Directors:

a.

To approve the appointment of the following persons as directors following their appointments after the last Annual General Meeting:

i.

Oghale Elueni

ii.

Oludare Ebenezer Elusakin

b.

To re-elect the following Directors who are eligible for retirement by rotation:

i.

Oluwatoyin Odutayo

ii.

Mallam Ballama Manu, who is over 70 years old, special notice to that effect having been received by the Company in accordance with Section 282 of the Companies and Allied Matters Act, 2020.

4.

To authorize the Directors to fix the Remuneration of the Independent External Auditors.

5.

To elect members of the Statutory Audit Committee.

6.

To disclose the Remuneration of the Managers of the Company.
- SPECIAL BUSINESS:**
- To consider and, if thought fit, pass resolutions 7, 8 and 9, 1(vi) as ordinary resolutions and others in resolution 9 as a special resolution of the Company:*
7.

That Directors' remuneration for the financial year ending 31st May 2027, comprising annual fees of ₦26,000,000 (Twenty Six Million Naira) for the Board Chair and ₦18,000,000 (Eighteen Million Naira) for each Independent Non-Executive Director and other Non-Executive Director; sitting allowances per meeting of ₦500,000 (Five Hundred Thousand Naira) for the Board Chair and ₦400,000 (Four Hundred Thousand Naira) for each Independent Non-Executive Director and other Non-Executive Director be and is hereby fixed.

8.

In accordance with Rule 20.8 of the Rulebook of The Exchange 2015, as amended, the Company is hereby granted a general mandate to procure goods, services, and financing, and to enter into any incidental transactions necessary for its day-to-day operations from its related parties or interested persons. This mandate shall be valid throughout the 2027 financial year and up to the date of the next Annual General Meeting, provided all such transactions are conducted on normal commercial terms. . All transactions falling under this category, entered into in the 2025/2026 financial year before the date of this meeting, be and are hereby ratified.

9.

The following proposal of the Board of Directors that the Company be and they are hereby approved.

i.

That the Articles of Association of the Company (the “Articles”) be and are hereby amended in the following manner:

a)

Article 2 (Definition) is amended by inserting the following terms in their corresponding alphabetical order:

“Scrip Dividend Arrangement or Arrangement: means any arrangement established by the Company, under which a shareholder may elect, in respect of all or any part of a dividend or other distribution declared payable in cash on shares, to receive an allotment of new fully paid shares in the Company in lieu of all or part of a cash dividend or distribution otherwise payable to that shareholder, on such terms and subject to such conditions, election procedures, record dates, pricing methodology, scaling arrangements and other requirements as the Directors may determine, subject to the Act and these Articles.”

b)

New Articles 122, 123, 124, 125, and 126 are inserted in the Articles to permit the establishment and operation of a scrip dividend arrangement as follows:

Article 122- Application of Scrip Dividend Arrangement
“Subject to the Act and these Articles, where the Company declares a dividend payable in cash, the directors may determine that members entitled to such dividends may elect to receive, in lieu of all or part of the cash dividend payable to them, an allotment of new fully paid shares in the Company pursuant to a Scrip Dividend Arrangement, and shall give such members an opportunity to make such election upon such terms and conditions of the Arrangement.”

Article 123- Terms and Conditions of Scrip Dividend Arrangement
“The directors shall determine the terms and conditions of any Scrip Dividend Arrangement, including the basis on which the number of shares to be allotted to an electing Member shall be calculated, the reference price or other pricing methodology, the applicable record date, the period and procedure for making an election, the eligible minimum number of shares, the manner in which fractional entitlements are rounded, or aggregated subject in each case to the Act and any law or regulatory requirements.”

Article 124- Notice and Election
“The directors shall give notice of the Scrip Dividend Arrangement to the members, specifying the procedure and deadline for making an election. An election made by a Member in accordance with the terms of the Arrangement shall, subject to the terms of the Arrangement, be irrevocable after the applicable election deadline.”

Article 125- Ranking of Scrip Shares
“Shares allotted pursuant to a Scrip Dividend Arrangement shall rank pari passu in all respects with the existing issued ordinary shares of the Company.”

Article 126- Default to Cash Dividend
“Where a member does not make a valid election to participate in the Scrip Dividend Arrangement within the period specified in the relevant notice, the Member shall be entitled to receive the relevant dividend in cash in accordance with the terms of the dividend declaration.”

ii.

That Shareholders entitled to receive cash dividends be offered a right of election to receive ordinary shares in the Company (“New Ordinary Shares”) in lieu of cash dividends, and that such New Ordinary Shares be credited as fully paid; and, when issued, shall rank pari passu in all respects with the Company's existing ordinary shares;
- iii.

That the election to receive the New Ordinary Shares in lieu of cash dividends shall have been exercised by shareholders on or before 23rd October 2026;

iv.

That the New Ordinary Shares to be allotted to each electing shareholder shall be determined by their cash dividend entitlements divided by a Reference Share Price, which Reference Share Price shall be the Simple Moving Average Closing Price of the Company's ordinary shares as traded on the NGX over the ten (10) trading days commencing October 12, 2026; and computed by adding the closing share prices over that ten (10) day period and dividing the same by 10;

v.

That any fractional entitlement arising from the calculation of the number of New Ordinary Shares shall be rounded down to the nearest whole number of shares, and any amount attributable to such fractional entitlement shall be paid as cash dividend to the shareholder;

vi.

The Board of Directors (“Board”) of the Company be and is hereby authorised to (i) increase the Company's share capital by the exact number of shares which will be required to accommodate the allotment of the New Ordinary Shares pursuant to the Scrip Dividend Arrangement, (ii) allot the New Ordinary Shares to the relevant shareholders as fully paid up, and (iii) amend Clause 4 of the Memorandum of Association of the Company to reflect the new Issued Share Capital of the Company;

vii.

That the Board, Company Secretary and the Company Registrar be and are hereby authorised to take all such lawful steps, pass all requisite resolutions and do all such other lawful acts and/or things as may be necessary for, incidental, supplemental and/or consequential to giving effect to the foregoing resolutions, including without limitation, making all the necessary filings and obtaining all requisite regulatory approvals.”
- Dated this 30th September 2026**
- BY ORDER OF THE BOARD**
- 
- Oghenekevwe Ogefere**
FRC/2026/PRO/ICSAN/002/104338
Company Secretary
- Notes:**
- **Proxy:** Any member of the Company entitled to attend and vote at this meeting is also entitled to appoint a proxy to attend and vote in his/her stead. A proxy need not be a member of the Company. For the appointment of the proxy to be valid, a Proxy Form must be completed and deposited either at the office of the First Registrars and Investor Services Limited, No. 2, Abebe Village Road, Iganmu, Lagos or via E-mail to: info@firstregistrarsnigeria.com not later than 48 hours before the time fixed for the meeting. The Company shall bear the cost of stamping the proxy forms in accordance with the Nigeria Tax Act, 2025.

•

Live Streaming of the AGM: The AGM will be streamed live online. This will enable shareholders and other stakeholders to follow the proceedings of the meeting. A link will be provided on the Company's website subsequently for this purpose.

•

Closure of Register and Transfer Books: The Register of Members shall be closed from 12th October 2026 to 16th October 2026 (both days inclusive) for the purpose of updating the Register of Members in preparation for the Annual General Meeting.

•

Dividend: A final dividend of ₦9,926,192,613 (Nine Billion, Nine Hundred and Twenty-Six Million, One Hundred and Ninety-Two Thousand, Six Hundred and Thirteen Naira) that is ₦2.50 (Two Naira, Fifty Kobo) per ordinary share of 50 Kobo (Fifty Kobo), is approved, it will be subject to deduction of withholding tax at the appropriate rate and the dividend will become payable on 30th October 2026, to Shareholders whose names appear on the Company's Register of Members at the close of business on 9th October 2026.

•

Nomination of Statutory Audit Committee Members: The Audit Committee consists of three Shareholders and two Directors. In accordance with Section 404(6) of the Companies and Allied Matters Act 2020, any member may nominate a Shareholder as a member of the Statutory Audit Committee by giving notice in writing of such nomination to the Company Secretary at least twenty-one (21) days before the Annual General Meeting. Such notice of nominations should be sent to the Company Secretary via email to oghenekewwe.ogefere@pzcussons.com; 45/47, Town Planning Way, Ilupeju Industrial Estate, Ikeja, Lagos, and Members are also advised to ensure that the nomination to the Statutory Audit Committee is supported by the Curriculum Vitae of the nominees. Please note that Section 404(5) of the CAMA and the Nigerian Code of Corporate Governance 2018 require all members of the audit committee to be financially literate, and at least one member to be a member of a professional body in Nigeria established by an Act of the National Assembly. In addition, Regulation 26(3) of the Audit Regulation 2020 of the Financial Reporting Council of Nigeria (“FRCN”) requires all members of the Audit Committee to be registered with the FRCN. Accordingly, to be valid, nominations should clearly state the FRC number of the person being nominated. We, therefore, request that all nominations to the Audit Committee should be accompanied by the Curriculum Vitae of the Nominees clearly reflecting the FRC number of the person being nominated.

•

Election/Re-election of Directors: The profiles of the Directors, including those being proposed for election/re-election under item 3 on the agenda, are contained in the Annual Report & Accounts.

•

E-Annual Report: The electronic version of the annual report may be downloaded at the Company's website www.pzcussons.com. Shareholders who have provided their email addresses to the Registrars will receive the electronic version of the Annual Report via email.

•

Election to receive shares instead of cash (Scrip Dividend): The Directors are proposing to Shareholders a right to elect to receive new shares in the Company instead of cash dividends. The proposed resolution in that regard is contained in item 9(ii-iv) of the Agenda above. Explanatory Notes on the election arrangement will be sent to Shareholders alongside the Annual Report and Accounts.

•

Unclaimed Share Certificates and Dividend Warrants: Several share certificates and dividend warrants have been returned to the Registrars as 'unclaimed'. Shareholders affected by this notice advised to contact the Company's Registrars, First Registrars and Investor Services Limited, No 2, Abebe Village Road, Iganmu, Lagos for resolution. The Company has also published the list of unclaimed dividends on its website: www.pzcussons.com.

•

Rights of Shareholders to Ask Questions: In compliance with Rule 19.12(c) of The Exchange's Rulebook, a member and other Security Holder of the Company have a right to ask questions not only at the Annual General Meeting, but also in writing prior to the Meeting vide email to oghenekewwe.ogefere@pzcussons.com, and such questions must be submitted at least one week before the meeting.

•

Related Party Transaction: In compliance with Rule 20.8 of the Rules Governing Related Party Transactions of The Exchange, interested persons or their proxies shall abstain from voting on Resolution 8 above.

•

Change of Address: Members are requested to notify the Registrars – First Registrars and Investor Services Limited, No 2, Abebe Village Road, Iganmu, Lagos or email to info@firstregistrarsnigeria.com of changes, if any, in their registered addresses and/or other details.
- DIRECTORS: Ifueko M. Omoigui Okauru MFR (Chair), Oghale J. Elueni (MD/CEO), Ebenezer O. Elusakin (CFO), Ballama Manu, Oluwatoyin Odutayo, Suleman A. Ndanusa, OON, Kareem Moustafa (Australian), Richard Walker (British), Anthony Idigbe, SAN, PhD**



Customer Service Week: NRS Reforms Place Service Delivery at the Heart of Revenue Administration

By Emmanuel Jonathan

Customer Service Week provides the Nigeria Revenue Service (NRS) with an opportunity not only to celebrate officers at the frontline of service delivery, but also to reflect on the fundamental purpose of the institution's ongoing transformation: making revenue administration more efficient, accessible, transparent and responsive to the people and businesses it serves.

The significance of this year's celebration is underscored by the wide-ranging reforms introduced under the leadership of the Executive Chairman of the NRS, Dr Zacch Adedeji. The reforms are reshaping the institutional, technological, legal and physical architecture of revenue administration in Nigeria, against the backdrop of the transition from the Federal Inland Revenue Service (FIRS) to the Nigeria Revenue Service and the introduction of new tax laws.

From the institutional transition to the NRS and implementation of the new tax laws to the deployment of Rev360 and E-Invoicing, the launch of the National Single Window (NSW) and the commissioning of the new NRS headquarters, the initiatives form part of a broader transformation agenda aimed at modernising revenue administration, strengthening tax compliance and improving the experience of taxpayers and other stakeholders.

From a customer service perspective, however, the significance of these initiatives goes beyond technology, legislation, and infrastructure. Their ultimate value will be measured by how effectively they translate into better outcomes and experiences for taxpayers, businesses, employees, and other stakeholders.

From FIRS to NRS: A New Institutional Identity
The transition from FIRS to the Nigeria Revenue Service represents an important milestone in the evolution of Nigeria's revenue administration.

Beyond a change in name and structure, the transition provides an opportunity to reinforce a new organisational culture and service orientation. An institution's identity is ultimately defined not only by its mandate but also by how people experience its

services.

For the NRS, this means building an organisation in which professionalism, responsiveness, transparency, courtesy and accountability are embedded in everyday interactions with taxpayers and stakeholders.

Customer Service Week therefore provides an opportunity to reinforce a fundamental principle: the transition to the NRS should be accompanied by a corresponding transition in service culture.

Rev360: Reimagining Revenue Administration

At the centre of the NRS transformation is Rev360, a technology platform that forms part of the Service's drive to modernise tax administration and create a more integrated operating environment.

The transformation embodied in Rev360 goes beyond the introduction of new technology. It involves rethinking how processes are designed and delivered, strengthening institutional efficiency and positioning the Service to respond to the changing expectations of taxpayers in an increasingly digital economy.

For customer service, this is particularly significant.

Modern taxpayers expect public services to be convenient, accessible and responsive. They increasingly expect to obtain information, complete transactions and resolve issues without unnecessary delays or bureaucratic hurdles.

Consequently, the success of Rev360 should ultimately be reflected in the quality, accessibility and efficiency of the taxpayer experience.

E-Invoicing: Technology Serving Compliance

The introduction of E-Invoicing represents another important step in the digitalisation of tax administration.

The initiative is designed to move invoicing and relevant transaction-reporting processes further into the digital environment, supporting greater compliance, transparency and efficiency.

For businesses, digital processes can reduce dependence on manual procedures and facilitate more efficient interaction with the tax authority. For the NRS, access to digital transaction information can strengthen the administration and monitoring of the tax system.

From a customer service perspective, the underlying principle is important: complying with tax obligations should be made clearer, simpler and more efficient.

Technology therefore becomes meaningful when it removes friction from the taxpayer's journey rather than creating additional complexity.

New Tax Laws: Putting the Taxpayer at the Centre

One of the most direct ways of connecting tax reform with customer service is through the new tax laws, particularly their implications for small businesses.

Small and medium-sized businesses constitute an important component of Nigeria's economy. For many entrepreneurs, the complexity and cost associated with understanding and complying with tax requirements can represent a significant challenge.

The new tax-law framework contains measures intended to simplify and improve the tax environment, including provisions that provide relief and more favourable treatment for qualifying small businesses.

This is where tax policy and customer service intersect.

A taxpayer-friendly tax system is not merely one in which taxes are collected efficiently. It is also one in which taxpayers can understand their obligations, know what reliefs or exemptions apply to them, and interact with the tax authority without unnecessary difficulty.

For small businesses in particular, clarity and simplicity can reduce uncertainty and support voluntary compliance.

The legislative reforms therefore demonstrate that customer service can begin even before a taxpayer reaches an NRS office or digital platform. A well-designed tax policy is itself a form of public service when it makes obligations clearer and the tax system more responsive to different categories of taxpayers.

National Single Window: Simplifying the Trade Experience

The National Single Window provides another important example of the connection between institutional innovation and service delivery.

For businesses involved in international trade, interactions

with multiple government agencies and processes can create delays and administrative burdens.

The National Single Window seeks to promote greater integration of relevant government processes, thereby creating a more coordinated environment for trade facilitation.

Its customer service significance is clear: businesses should not have to navigate unnecessarily fragmented government processes where technology and institutional collaboration can provide a more seamless alternative.

The initiative therefore represents a move towards a government service model in which agencies and systems are increasingly connected around the needs of the user.

A New Building for a New Institution

The commissioning of the new NRS headquarters provides a physical expression of the transformation taking place within the Service.

A modern revenue authority requires infrastructure capable of supporting its responsibilities, workforce, technology and stakeholder engagements.

The new NRS building is therefore more than a physical structure. It provides an environment designed to support modern facilities, improved working conditions and effective engagement with stakeholders.

However, the ultimate value of the facility will be measured not merely by its appearance or size, but by the extent to which it enables NRS personnel to deliver services more effectively.

In that sense, the new building complements the digital and legislative reforms. Modern systems require appropriate institutional and physical infrastructure to sustain them.

Customer Service as the Connecting Thread

Collectively, these reforms and initiatives reveal a common thread.

Rev360 supports the transformation of revenue administration; E-Invoicing advances digital interaction and compliance; the transition from FIRS to NRS and the new tax framework signal institutional and legislative renewal; the National Single Window promotes more integrated service delivery; while the new NRS headquarters

provides physical infrastructure to support the evolving institution.

Customer Service Week connects all these developments by asking a fundamental question: What difference do these reforms make to the people and businesses that interact with the NRS?

For taxpayers, the answer should increasingly be found in simpler processes, clearer information, improved accessibility and more responsive service.

For small businesses, it should include greater clarity about their obligations and access to applicable tax reliefs and simplified arrangements under the new tax framework.

For businesses engaged in international trade, it should be reflected in more integrated processes through the National Single Window.

For NRS employees, it should mean a modern working environment supported by appropriate systems and infrastructure.

And for the wider public, it should contribute to greater confidence in the efficiency and professionalism of the country's revenue administration.

From Reform to Experience

Customer Service Week therefore provides the NRS with an opportunity to look beyond individual initiatives and consider what the broader transformation of the Service ultimately means for those it serves.

The real measure of reform is not simply the number of new systems introduced, laws enacted or buildings commissioned. It is the extent to which those interventions improve the experience of the people they are designed to serve.

Customer service is therefore an integral part of the NRS transformation agenda rather than a separate corporate activity.

The reforms under Dr Zacch Adedeji's leadership can be viewed as interconnected components of a broader objective: building a modern revenue institution that is more efficient in its operations and more responsive to the people and businesses it serves.

As the NRS marks Customer Service Week, the occasion offers a timely reminder that the transformation of revenue administration is ultimately a human endeavour.

Technology can simplify processes. Laws can clarify obligations. Integrated platforms can reduce bureaucratic barriers. Modern infrastructure can support efficiency. But it is the quality of each interaction between the Service and its stakeholders that gives those reforms their practical meaning.

For the NRS, the imperative is clear: every innovation must translate into improved service, every reform into greater clarity, and every institutional investment into a better experience for the taxpayer.

At the heart of the NRS transformation agenda lies a simple principle: when systems work better for the people, public service works better for everyone.

Emmanuel Jonathan, a Communications Expert and a Manager with the Nigeria Revenue Service, writes from Abuja.



PUBLIC NOTICE

Interim Forfeiture

IN THE FEDERAL HIGH COURT OF NIGERIA
IN THE ABUJA JUDICIAL DIVISION
HOLDEN AT ABUJA

SUIT NO: FHC/ABJ/CS/1992/2026

IN THE MATTER OF AN APPLICATION BY THE
CHAIRMAN OF THE ECONOMIC AND FINANCIAL
CRIMES COMMISSION.

IN THE MATTER OF 10 PROPERTIES WHEREIN 3 ARE
LOCATED AT ABUJA WHILE 7 ARE LOCATED AT LAFIA,
NASARAWA STATE AS PROVIDED IN THE SCHEDULE
HEREIN PROVIDED BELOW.

ORDER

UPON THIS **EXPARTE**
ORIGINATING MOTION dated the
and filed on the 24th day of August,
2026 praying for:

1. **AN ORDER** of interim attachment/
forfeiture of the asset attachment
and property set out in the schedule
attached herein.
2. **AN ORDER** stopping any disposal,
conveyance, mortgage, lease, sale or
alienation or otherwise of the
property/ asset described in the
schedule attached herein.

3. **AN ORDER** authorizing the
Economic and Financial Crimes
Commission to appoint a competent
persons/firm to manage the asset/
property listed in the schedule
herein, temporarily forfeited to the
Federal Government of Nigeria
pending the conclusion of
investigation and possible
prosecution.
4. **AND FOR SUCH ORDER OR
FURTHER ORDERS** as the
Honourable Court may deem fit to
make in the circumstances of this
case.

UPON READING the Affidavit in
Support of the Application sworn to
by Obinna Anyanwu, Male, Nigerian
Citizen, an investigator with the
Economic and Financial Crimes
Commission, 5 Famella Street, off
Adetokumbo Ademola Crescent Wuse
II, Abuja with Exhibits attached and
Written Address both filed at the
Court's Registry.

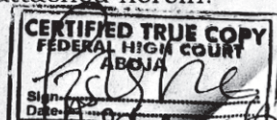
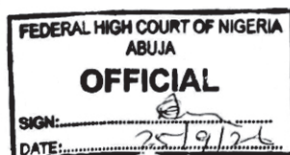
AND AFTER HEARING J. N.
Dogonyaro, Esq., and M. D. Iniongun,
Esq., Counsel for the Applicant urge
the Court to grant the application.

HON. JUSTICE J. O. ABDULMALIK
JUDGE

IT IS HEREBY ORDERED AS FOLLOWS:

1. **THAT** an Interim attachment/
forfeiture of the asset attachment and
properties set out in the schedule
attached herein is forthwith granted.
2. **THAT** there shall be no disposal,
conveyance, mortgage, lease, sale or
alienation or otherwise of the
properties/assets described in the
schedule attached herein.
3. **THAT** the Economic and Financial
Crimes Commission shall appoint a
competent persons/firm to manage
the asset/ property listed in the
schedule herein, temporarily
forfeited to the Federal Government
of Nigeria pending the conclusion of
investigation and possible
prosecution.
4. **THAT** the Interim Order of
Forfeiture granted above shall be
published in any National Daily
Newspaper widely in circulation at
Lafia, Nasarawa State and FCT
Abuja.
5. **THAT** the aforementioned Orders
granted shall only subsist for 90
days to aid investigation and
possible prosecution.
6. **THAT** the aforementioned Order
Shall abate at the end of the said 90
days in its

HON. JUSTICE J. O. ABDULMALIK
JUDGE



SCHEDULE FOR WHICH ORDER IS MADE

NAME	PLOT NO	LOCATION
PROPERTY SITUATES AND LIES ALONG LAFIA-SHENDAM ROAD, LAFIA, NASARAWA STATE	PROPERTY SITUATES AND LIES ALONG LAFIA-SHENDAM ROAD, LAFIA, NASARAWA STATE	LAFIA, NASARAWA STATE
PROPERTY LOCATED OFF LAFIA-SHENDAM ROAD, LAFIA, NASARAWA STSTE	PROPERTY LOCATED OFF LAFIA-SHENDAM ROAD, LAFIA, NASARAWA STSTE	LAFIA, NASARAWA STATE
PROPERTY LOCATED AT NO 12, SEFADU STREET, WUSE ZONE 4, FCT ABUJA	PROPERTY LOCATED AT NO 12, SEFADU STREET, WUSE ZONE 4, FCT ABUJA	WUSE ZONE 4, FCT ABUJA
PROPERTY LOCATED AT NO 29, ABEOKUTA STREET, GARKI, FCT ABUJA	PROPERTY LOCATED AT NO 29, ABEOKUTA STREET, GARKI, FCT ABUJA	GARKI, FCT ABUJA
PROPERTY LOCATED AT NO 11, JOS ROAD, LAFIA, NASARAWA STATE	PROPERTY LOCATED AT NO 11, JOS ROAD, LAFIA, NASARAWA STATE	LAFIA, NASARAWA STATE
PROPERTY LOCATED AT ROMANTIC BAKERY, ALONG MAKURDI ROAD, LAFIA, NASARAWA STATE.	PROPERTY LOCATED AT ROMANTIC BAKERY, ALONG MAKURDI ROAD, LAFIA, NASARAWA STATE.	LAFIA, NASARAWA STATE
LAND AT PLOT NO 225, CADASTRAL ZONE B13, GADUWA DISTRICT, FCT ABUJA	PLOT NO 225	GADUWA DISTRIC FCT, ABUJA
PROPERTY LOCATED AT TUDUN KAURI, OFF MAKURDI-JOS ROAD, LAFIA, NASARAWA STATE	PROPERTY LOCATED AT TUDUN KAURI, OFF MAKURDI-JOS ROAD, LAFIA, NASARAWA STATE	LAFIA, NASARAWA STATE

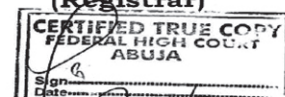
HON. JUSTICE J. O. ABDULMALIK
JUDGE

PROPERTY LOCATED AT NO. 33, OLD POLICE BARRACK	PROPERTY LOCATED AT NO. 33, OLD POLICE BARRACK	LAFIA, NASAF STATE
PROPERTY LOCATED AT AFGA FOTO EXPRESS ALOND UAC ROAD, LAFIA, NASARAWA STATE	PROPERTY LOCATED AT AFGA FOTO EXPRESS ALOND UAC ROAD, LAFIA, NASARAWA STATE	LAFIA, NASAF STATE

HON. JUSTICE J. O. ABDULMALIK
JUDGE

ISSUED AT ABUJA under the seal
the Court and the hand of t
Presiding Judge this 3rd day
September, 2026.

Gudugu I. Kenneth
(Registrar)



How OPay tackles fraud, money laundering, protects customers

As Nigeria's financial technology sector grows in scale and sophistication, the systems designed to protect customers and prevent financial crime are facing an equally demanding test.

For fintech companies processing large volumes of transactions, compliance now extends far beyond meeting licensing requirements. It encompasses customer identification, transaction monitoring, anti-money laundering controls, fraud prevention, consumer protection, data privacy and an increasingly complex relationship with regulators and law enforcement agencies.

These responsibilities have become particularly important as digital financial services reach more Nigerians and fraudsters adopt increasingly sophisticated methods, including technologies capable of manipulating identities and circumventing traditional verification processes.

At OPay, much of the responsibility for navigating this environment falls within its compliance function.

In this interview with *The Guardian*, OPay's Chief Compliance Officer, **Chukwudinma Okafor**, explains what happens behind the scenes to keep the fintech's operations within regulatory requirements while protecting customers and the wider financial system.

Okafor discusses how OPay verifies customer identities, including the use of BVN and National Identification Number data, biometric verification and liveness checks, as well as the combination of automated monitoring and human analysis used to identify potentially suspicious transactions.

He also explains what happens when an account triggers a compliance alert, how the company responds to reports of unauthorised transactions, and why an alert should not automatically be interpreted as evidence of criminal activity.

The conversation also examines OPay's consumer-protection tools, its engagement with the Central Bank of Nigeria and other regulatory authorities, and how compliance considerations are incorporated into new products before they reach customers.

Looking beyond the company, Okafor identifies two issues he believes will increasingly shape compliance across Nigeria's fintech industry: greater regulatory scrutiny as fintechs become more important channels for financial transactions, and the need to modernise anti-money laundering and anti-fraud systems as artificial intelligence creates new risks.

He spoke with **IFEANYI IBEH** about these issues and what they could mean for the next phase of Nigeria's rapidly evolving fintech industry.

For readers who may not fully understand the role of a Chief Compliance Officer in a fintech, what does your responsibility at OPay involve on a day-to-day basis?

IAM responsible for ensuring that all the conditions for licensing are adhered to. This primarily includes complying with all regulations of the Central Bank of Nigeria, including rules related to Anti-Money Laundering/Combating the Financing of Terrorism/Combating Proliferation Financing (AML/CFT/CPF), Customer Due Diligence, Consumer Protection, and Data Privacy and Data Protection. On a daily basis, this includes ensuring that customers' documentation is complete at onboarding and that customers are adequately monitored on an ongoing basis to ensure that their profiles are kept up to date. My role also involves liaison with regulatory authorities and cooperating with law enforcement agencies in their investigations. Also, I have to keep Management and the Board informed of all Compliance-related occurrences.

OPay operates at a scale where millions of transactions can take place across its platform. What does maintaining compliance at that scale actually require?

For the level at which OPay operates, world-class compliance standards are required. The Board provides full backing to Compliance and has ensured the deployment of technology that compares with the best globally to support the compliance function, while also ensuring that the Compliance Department has staff with adequate skills. Training is provided not just to Compliance staff but to all staff members, including Senior Management and the Board. **What does a strong compliance culture look like inside OPay, beyond simply meeting regulatory requirements?**

Compliance culture is strong, backed by the Board and Management. For all employees, engagement with Compliance commences at onboarding. Also, Board-approved compliance policies are available to all staff. There are also established communication channels through which compliance matters can be escalated to the Compliance Team and Management. At OPay, Compliance is not just about meeting regulatory requirements. To ensure the sustainability of operations, compliance is designed into every procedure.

What technologies and processes does OPay use to ensure that the person opening or operating an account is genuinely who they claim to be?

OPay has integrated APIs to issuers of identity documents. The APIs have enabled the verification of identity data, such as the Bank

Verification Number and National Identity numbers, directly from the issuers of the identity documents. Technology has also been deployed to confirm liveness checks, and this ensures that still images cannot be used to open accounts.

How does OPay deal with attempts to circumvent KYC requirements, particularly through fake identities, multiple accounts or manipulated documentation?

OPay relies on a hybrid of automated verification systems and reviews by KYC analysts in verifying KYC documentation. OPay has integrations with the issuers of identity documents, and onboarding of customers involves verification of documents submitted. In addition to verification of documents, there is also biometric verification of consumers, which involves liveness checks. KYC analysts also review and verify documents submitted by customers prior to approval. These controls ensure that attempts to circumvent KYC requirements are identified and onboarding of such parties is halted.

How does OPay monitor transactions for unusual or potentially suspicious activity?

A combination of automated tools. Monitoring rules are configured based on several red flag scenarios. Alerts generated by the automated tools are reviewed by analysts who have also been trained on the identification of suspicious transactions. Transactions deemed to be suspicious are reported and customer risk profiles are also updated based on their transaction activity.

What role does technology, including artificial intelligence or automated transaction monitoring, play in OPay's anti-money laundering framework?

Technology plays a key role in transaction monitoring. Today, it is impossible for any financial institution to manually monitor transactions. Technology has been deployed to monitor transactions in real time. AML/CFT/CPF and anti-fraud rules have been deployed to ensure automated real-time monitoring. These rules are key in ensuring that transactions suspected to be linked to fraud and other financial crimes are prevented in real time.

What happens internally when a transaction

or account triggers a compliance alert?

First, I must state that when transactions trigger a compliance alert, it does not immediately imply that the transaction is linked to criminal activity. Flagged transactions are confirmed if there are suspicions of criminal activity. Where no suspicions are found, then the alert is closed. However, where transactions are suspected to be linked to criminal activities, then actions taken include a reassessment of the customer profile and also reporting such transactions to all relevant parties as required by regulations and laws. **Fraudsters are constantly changing their methods. How does OPay ensure its compliance systems evolve quickly enough to stay ahead of emerging threats?**

OPay proactively updates compliance systems to evolve in a manner that ensures the continued effectiveness of the controls. Also, transaction patterns are analysed periodically to identify and mitigate any new risks from new trends. Compliance systems and monitoring rules are also reviewed periodically to ensure new emerging threats are mitigated. **Compliance is not only about preventing financial crime. How does consumer protection feature in OPay's compliance framework?**

Consumer Protection is key in OPay's prevention of financial crimes. OPay has deployed in-app security features that reduce the likelihood of

customers losing funds to financial crimes. These security features such as large transaction shield and night guard require biometric verification before transfers are made. This ensures only the customers can authenticate withdrawals from their accounts. Other features, such as Emergency Lock, stop all withdrawals from customer accounts. Additionally, the USSD codes *955*131 and *955*132 allow OPay customers to block their accounts and cards, respectively. The USSD codes can be initiated with any phone line issued by the Nigerian Telcos. The USSD codes are particularly useful when there is a loss or theft of the customer's phone or debit card. These USSD codes allow customers to independently stop all transactions without the need to contact OPay.



Okafor

When a customer reports an unauthorised transaction, what happens behind the scenes?

When customers report unauthorised transactions, investigations are conducted in collaboration with the financial institution where funds were received. Efforts are made to recover funds lost due to unauthorised transactions. Punitive actions are also taken against parties that are the recipients of unauthorised transactions.

How does OPay engage with regulators to ensure that its operations remain aligned with Nigeria's evolving financial regulations?

OPay has established communication channels with the Central Bank of Nigeria and other regulatory agencies. A cordial and professional relationship exists with the regulators, and the regulators are always open to engagement by operators like OPay. Clarification is always sought from regulators, and regulatory approvals are always obtained before launching new products.

What happens when a commercial objective conflicts with a compliance requirement?

At OPay, Compliance is a key consideration in all aspects of business and operations. Compliance is part of every new product and service from the ideation stage. This ensures that all commercial objectives are aligned with compliance requirements.

Conflicts in commercial objectives and compliance requirements are identified early and addressed. This ensures that products, services and operations are designed in a compliant manner with all necessary amendments made by the business teams in line with compliance rules.

Ultimately, all commercial objectives align with compliance requirements, and this alignment is key to sustained commercial growth.

How much does OPay invest in compliance, whether in technology, people, training or systems?

OPay has deployed world-class technology to support the Compliance function. Also, staff are trained on an ongoing basis to ensure that knowledge and skills remain up to date. **What do you see as the biggest compliance challenge for Nigeria's fintech sector over the next three to five years?**

Firstly, with the adoption of Fintechs, we are already experiencing increased regulatory compliance oversight from multiple government establishments. Fintechs must therefore improve regulatory compliance oversight to ensure coverage of regulations of all relevant government agencies. This is because, as fintechs become the primary channel for financial transactions, oversight by government agencies will increase. Fintechs must therefore be prepared to manage increased examination and supervision from regulatory authorities and other government agencies.

Also, there is the need for the modernisation of AML/CFT/CPF and anti-fraud measures due to the rapid advancements of AI models. Fintechs must therefore proactively implement measures to mitigate emerging risks from new and emerging technologies.

Issue

NNPCL clarifies 2025 costs, reports stronger financial performance

By Andy Odeh

NNPC Limited welcomes scrutiny of its financial performance. However, the suggestion in *The Guardian* of October 2, 2026 that the Group's N27.76 trillion cost figure demonstrates operational inefficiency is not supported by that figure alone. The 2025 Audited Financial Statements show lower reported costs, improved gross profit margin and stronger profit and operating cash flow.

We are exercising our right of reply to explain the composition of these costs and ensure that the public can assess our performance with the relevant context. The expenditure figures are disclosed in our accounts; the issue is the conclusion drawn from them. **What the N27.76 trillion represents**

The total combines three separate categories: N25.14 trillion in cost of sales, N33.10 billion in selling and

distribution expenses, and N2.59 trillion in general and administrative expenses. Approximately 91% of the total is therefore cost of sales. It would be misleading to interpret the full amount as administrative overhead or discretionary spending.

For an integrated energy company, cost of sales includes the cost of producing oil and gas and purchasing commodities for sale. Note 8 of the accounts discloses, among other items, N4.66 trillion in royalties, N4.15 trillion in direct well expenses, N2.79 trillion in crude oil purchases, N1.86 trillion in gas purchases and N1.79 trillion in petroleum products. These categories must be understood in relation to the activities and revenues they support.

Cost of sales also includes N3.71 trillion in depreciation of oil and gas properties. Depreciation recognises the use of assets over their useful lives; it is not a cash payment of that amount during 2025. It remains a real accounting expense, but treating it as cash spent during the year would give

readers the wrong impression.

Royalties and the NDDC levy are statutory obligations. Production and procurement costs remain subject to commercial discipline, while charges such as those associated with gas flaring should be scrutinised in their own right. Recognising these distinctions does not excuse unnecessary expenditure; it enables a meaningful assessment of it.

The accounts show lower costs and improved margins

The comparative figures provide important evidence. Cost of sales declined from N33.36 trillion in 2024 to N25.14 trillion in 2025, a reduction of approximately 24.6%. General and administrative expenses fell from N3.58 trillion to N2.59 trillion, a reduction of approximately 27.6%. Selling and distribution expenses declined from N145.70 billion to N33.10 billion.

Revenue declined by approximately 23.4% to N34.52 trillion. As explained in our results announcement, this principally reflected lower crude oil prices and reduced white petroleum product volumes following market deregulation. Changes in prices and sales volumes also affect costs, so a fall in expenditure should not automatically be attributed entirely to efficiency gains.

Nevertheless, the relationship between revenue and costs improved. Gross profit margin rose from approximately 26.0% to 27.2%, although gross profit in naira terms declined. General and administrative expenses also fell as a share of revenue, from approximately 7.9% to 7.5%. These measures provide a more useful assessment than the size of the cost total in isolation.

Stronger earnings and cash generation

Profit after tax increased by approximately 33% to N7.18 trillion, compared with N5.41 trillion in 2024. Net cash generated from operating activities rose from N11.00 trillion to N12.81 trillion, an increase of approximately 16.5%. The Company also announced a N5.8 trillion dividend, 35% higher than the previous year.

Profit reflects the full income statement, including other income, gains and losses, financing and taxation. We therefore do not present profit growth alone as proof that every operation is efficient. Read alongside the improved gross margin and stronger operating cash flow, however, the results demonstrate a profitable business with greater cash generation despite lower revenue.

The financial results were accompanied by production growth. As disclosed in our results announcement, NNPC Limited's equity share of oil and condensate production increased by 11%, while total natural gas production rose by 9%. This operating progress supports the Company's ambition to build a more competitive energy business.

International comparisons require a consistent basis

NNPC Limited supports benchmarking against international energy companies. Such comparisons must use equivalent cost definitions and take account of production mix, trading and downstream activities, asset depreciation and the fiscal terms under which each company operates. Converting naira figures into dollars does not resolve these differences.

The Guardian report itself acknowledges that the comparisons do not, on their own, estab-

lish operational efficiency. Its headline and overall framing should reflect that qualification. A ratio that combines production costs, commodity purchases, statutory charges and depreciation cannot, by itself, substantiate a conclusion that NNPC Limited is inefficiently operated.

Confidence grounded in audited disclosure

The 2025 financial statements were independently audited by PricewaterhouseCoopers. The auditor issued an unmodified opinion on the consolidated and separate financial statements, concluding that they fairly present the Group's and Company's financial position, performance and cash flows under the applicable financial reporting framework. This provides assurance on the financial statements; it is not a certification of operational efficiency.

Our confidence rests on the disclosed results and the ability of stakeholders to examine them. The accounts show an energy company delivering stronger earnings and operating cash flow, with improved margins and lower reported costs. They also provide a basis for continued scrutiny and further improvement.

We ask *The Guardian* to publish this clarification with appropriate prominence so that readers receive a balanced account. We encourage stakeholders to read the full financial statements and accompanying notes. NNPC Limited remains committed to transparent reporting and to improving the value it delivers to its shareholders and the Nigerian people.

Odeh is Chief Corporate Communications Officer, NNPC Limited.



Africa's refining moment and Nigeria's inflexion point

By Kunle Odusola-Stevenson

AFRICA stands at a defining moment in the evolution of its energy economy. For decades, the continent has exported crude while importing a substantial share of the refined petroleum products needed to power its transport systems, industries, businesses and households. This structural imbalance has transferred significant economic value outside the continent, while leaving African economies exposed to global supply disruptions, freight costs, price volatility and foreign-exchange pressures.

That equation is beginning to change. Across the continent, refining is returning to the centre of the energy-security, investment and industrialisation conversation. APPO's current continental agenda seeks to raise Africa's autonomy in refined petroleum products to 60-70% by 2035, while its emerging regional refining-hub proposition targets 3 million barrels per day of refining production across Africa by 2035.

This is bigger than refining. It is about where energy value is created, how African markets connect with one another, where capital is deployed, and whether the continent can convert its natural resources into productive industries, jobs, investment and

prosperity.

Nigeria at a global and continental inflection point

For Nigeria, the moment is particularly consequential.

The country has long been a significant crude-producing nation, yet its economy has historically remained heavily dependent on imported refined petroleum products. The emergence of major new domestic refining capacity is changing that equation—and potentially repositioning Nigeria from predominantly supplying crude to global markets to becoming a major processor, market and supplier of refined petroleum products within Africa.

But the opportunity cannot be measured by refinery capacity alone. Nigeria must secure reliable crude supply, sustain competitive refinery economics, mobilise capital, modernise infrastructure, strengthen logistics and maritime capacity, develop efficient markets and build the industrial linkages capable of turning refined products into wider economic activity.

That is where the Nigerian opportunity meets the African opportunity. A competitive Nigerian refining sector can strengthen West African energy security, deepen intra-African petroleum trade, create demand across shipping, ports,

storage, finance, insurance, technology and engineering, and provide the energy and feedstock required for wider industrial development.

At the same time, Nigeria will operate within an increasingly competitive global refining environment, where scale, crude flexibility, technology, efficiency, financing, logistics, product quality and market access increasingly determine commercial success. The global outlook also points to the need for additional refining capacity in Africa and highlights financing and technical execution as important requirements for delivering it.

The 2035 question

The question before Africa is therefore not simply: How much more can we refine?

It is: Can Africa build the refining capacity, markets, infrastructure and investment architecture required to meet a substantially greater share of its own petroleum-product needs, trade competitively across borders and retain more value from its natural resources by 2035?

And for Nigeria: Can the country become one of the principal engines of that continental refining transformation?

These questions give the third Nigeria Oil Refining Summit (NORS) 2026 its strategic relevance.

Under the theme: Refining for value:

Linking Upstream Supply to Downstream Demand,

NORS 2026, hosted by the Crude Oil Refinery-Owners Association of Nigeria (CORAN) and produced by The Legend & Legacy Company Ltd, brings the global, continental and Nigerian refining conversation into one platform.

The summit moves beyond the celebration of new capacity to confront the practical issues that will determine whether this transformation succeeds: crude availability, refinery economics, capital, infrastructure, technology, logistics, market competitiveness, regional trade and industrialisation.

Because the ultimate test of Africa's refining renaissance is not simply the number of barrels processed.

It is the economic value those barrels create for African people, businesses, investors and economies.

Africa has an opportunity to move from exporting resources to processing more, trading more, building more and creating more value at home.

NORS 2026 provides a platform to confront how Nigeria and Africa can make that transition commercially viable, strategically resilient and economically transformative.

Odusola-Stevenson, Chief Strategist, The Legend & Legacy Group.

www.guardian.ng

Russia v Nigeria Friendly

Iheanacho returns as Super Eagles intensify preparations

By Christian Okpara

EXILED Super Eagles striker, Kelechi Iheanacho, was among the players that trained yesterday ahead of Nigeria's international friendly against Russia.

Nigeria and Russia will meet in a friendly game tomorrow in Nizhny Novgorod, the second in less than a year. The last encounter in the Eastern European country ended in a 1-1 draw.

The Super Eagles began preparations for the game on Saturday afternoon and trained again yesterday following their arrival in Russia on Friday.

Iheanacho's last appearance for Nige-

ria was at the 2025 Unity Cup final against Jamaica. Since then, the former golden boy of Nigerian football has been left out of Super Eagles' squad to the 2025 Africa Cup of Nations squad and all the teams called for the current 2027 AFCON qualifiers.

Tomorrow's game is an audition of sorts for the player, who has been described by his publicists as one of the best imports in the Turkish league.

Also in the team are three new players invited, Mathew Otemewo, Vince Osuji and Ibraheem Mahfus Ajasa. While Otemewo and Osuji are direct replacements for the injured Wilfred Ndidi and

Vicroy Akpe, Ajasa, who is based in Rostock was invited by Coach Eric Chelle to beef up the squad.

Éric Chelle is using the October international window to continue working with his squad following Nigeria's opening two matches in the 2027 Africa Cup of Nations qualifying campaign.

Nigeria beat Madagascar 2-1 in their opening game and surprisingly lost 0-3 to Guinea-Bissau in the second game.



Iheanacho

EuroMatchNPFL: Friday night matches return as MBI acquires Digital Production Assets

MORE games of the 2026/27 of the EuroMatchNPFL season would be broadcast live as the league organisers have rescheduled the fixtures to accommodate Friday night matches.

This is as the broadcast partners, Murphy Ben International took delivery of another set of state-of-the-art production equipment that would see new regional products centres that would ease logistics worries.

In a memo to the EuroMatchNPFL clubs chairmen and general managers, the Chief Operating Officer, Dr Ayo Abdulrahman, explained that there was a need to provide the broadcast partners access to more game days which was not possible under the framework of the original fixtures.

Starting with Matchday 8, fans can enjoy three live games from Katsina on Friday night and Saturday and Sunday from Kano where Ranchers Bees and Barau FC will play with visiting opponents.

In the memo dated October 2, 2026 and addressed to clubs leaderships, Abdulrahman disclosed that the decision was an outcome of project meetings with the broadcast partners.

"After several meetings with the broadcast partners, Murphy Ben International, and AfroSoccer, it was agreed that for fair and balanced coverage, clubs will be grouped in regional clusters to limit the logistics of travelling with fairly big outside broadcast equipment over long distances.

Ofugara Peace, Unity Football Tourney

32 All-Stars clubs battle for N10m

From Monday Osayande, Asaba

THE 2026 Ofugara Peace and Unity Football Tournament has expanded significantly, with 32 veteran All-Stars football clubs drawn from the three senatorial districts of Delta State participating in the competition.

The fourth edition of the tournament, which kicked off on Thursday, at the Okotogbo Primary School Football Pitch in Effurun, Uvwie Local Council, is bringing together former professional and grassroots footballers in a competition aimed at promoting peace, unity, friendship and community development through sports.

This year's edition has raised the stakes with a N10 million grand prize for the eventual winners, as the 32 participating All-Stars sides battle for the coveted trophy and prize money.

The tournament is expected to produce a series of exciting encounters as former football stars from Delta North, Delta Central and Delta South rekindle old rivalries while using the platform to strengthen relationships and promote the values of peaceful coexistence and community service.

Speaking at the opening ceremony, a member of the Ofugara Give Back Initiative Board, Mrs Antoinette Ofugara Obiwevbi, said the tournament was much more than a football competition, describing it as a platform for bringing people together and providing former footballers with an opportunity to remain active and contribute meaningfully to society.

Ajayi counsels budding athletes on discipline, hardwork

• Lagos Athletics Association restates commitment to grassroots development

By Christian Okpara

WORLD'S third best sprinter, Kanyinsola Ajayi, has advised budding athletes to always prioritise hard work and commit to heart, their coaches wise counsels if they want to get to the top of their careers.

Ajayi also told the youngsters to seek means of improving on their performance even when some targets seem unattainable.

Speaking on Friday during a reception organised for him by the Lagos State Athletics Association in recognition of his outstanding achievements on the international athletics stage, Ajayi narrated how he rose from the streets of Ikorodu, Lagos, to the international stage, saying that hardwork, dedication to training and listening to his coaches' advice were the main ingredients in his rise to stardom.

Using his personal journey as a source of inspiration, he encouraged young athletes to remain committed and connected to their roots, while acknowledging the sacrifices made by his family and coaches.

He said: "Today, I compete not just for myself, but for every young person watching who needs to know that excellence is possible. Stay rooted in your community and your family. Work hard early and when the door opens, work through it with purpose.

"I want to thank my first coach, coach Lawal Olapade. You saw potential in me when I was still finding my way. Your guidance, patience, and belief helped lay the foundation for everything that followed."



Secretary, Lagos State Athletics Association (LSAA), Rabiun Okikioposu (left); LSAA Chairman, Dr Solomon Alao; and Kanyinsola Ajayi (right) during the reception for the World Athletics Championships' bronze medallist in Lagos on Friday.

Fury v Joshua: Gypsy King wants Trump at ringside

TYSON Fury is known for making his fights a spectacle even before the bell for the first round rings, writes James Mclean for givemesport.com. His entrances are anything but subtle, often with plenty of pyro and song to get everyone in attendance and watching at home warmed up for the fight.

It seems that Fury is making similar plans for the biggest fight in British history when he takes on fellow Brit and former unified heavyweight champion Anthony Joshua at the Principality Stadium in Cardiff,

Wales, on December 11. However, this time, The Gypsy King could be in for a bit of backlash, not something he's not used to, as his latest plan involves the appearance of the President of the United States, Donald Trump.

After years of waiting, thanks to the stubbornness of the fighters and promoters, including a couple of unfortunately timed losses for the combatants, the superfight between Fury and Joshua looks like it will finally happen, and in the United Kingdom.

'Europe beware, England is on rampage'

HARRY Kane said England's 7-0 rout of Croatia in the Nations League served as a statement of intent to their European rivals, AFP reports.

Thomas Tuchel's side ran riot in Rijeka on Saturday thanks to Kane's double and a brace from Bukayo Saka.

Jude Bellingham, Anthony Gordon and Morgan Rogers were also on target for the Three Lions in the biggest win of Tuchel's reign.

Bayern Munich striker Kane, who has 89 goals from 124 in-

ternationals, believes the dynamic performance served as a blueprint for England as they build towards co-hosting Euro 2028.

It was a stark contrast to England's meek surrender when Tuchel adopted a defensive game plan in the closing stages of their World Cup semi-final loss to Argentina in July.

"Even when we were 1-0 up, we went for two, went for three, went for four, and that's got to be our mentality," Kane said.



Players and officials of MFM Basketball Club, Zenith Bank representatives and NBBF officials during the trophy presentation to the NBBF/Zenith Bank Women's League champions at the weekend.

NBBF/Zenith Bank Women's Basketball League

Naira rain for MFM, others as sponsors restate commitment

By Daniel Akinola

OUTSTANDING performers at the 2026 NBBF/Zenith Bank Women's Basketball League were, at the weekend, bathed in cash as MFM Basketball Club took home the prestigious NBBF/Zenith Bank Women's League title.

At the finals watched by top officials of Zenith Bank, Nigeria Basketball Federation (NBBF) bigwigs and other stakeholders in the sport, the winners, MFM, went home with the prize money of N7.5m, while the second and third place finishers took

N5m and N3m respectively for their efforts.

MFM Women Basketball team won their third title in four years after surviving a late scare by record winners of the league, First Bank, to win the game 66-64 points after overtime with both taking home the top two prize money.

In the third place match played earlier on Saturday afternoon, Nigeria Customs defeated Savannah Conference's rival, ASO SKY Queens 51-38 points to claim the bronze medal and N3m for their efforts.

Solution

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**Russia v Nigeria
Friendly:
Iheanacho
returns as
Super Eagles
intensify
preparations** /47



Let prosperity be democratised

GOOD governance is enhanced by honest and sincere conversation between leaders and the people. When a government is sincere, the efforts would be appreciated across board. When an economy is struggling, citizens have capacity to know and are always willing to make sacrifices.

Nigerians don't ask for too much. But lies and propaganda turn the people away. They know when a government is unfaithful and undeserving of their trust. It's worse that in a democracy when a leadership refuses to be transparent and accountable. It widens the trust gap between people and the government.

When President Bola Tinubu arrived from his one-month vacation last Tuesday, rather than apologise for staying longer than the Constitution permitted, he decided to be boastful as usual. Asked about his health, which got citizens worried in his absence, he said: "I'm ready to kick, ready to work. There's nothing wrong with my health. Rumours will always emanate from politics. But the fact remains, I'm here, healthy, sound and ready to go."

Well and good. But rather than blame rumour mongers, President Tinubu should blame the Presidency for not leveling with citizens regarding his trips. It is their shady operations that got people speculating about the President's health and other matters. In a democracy, the health of a president is the responsibility of taxpayers. Sometimes, the concerns are genuine. But with this government, the trust deficit is massive on either side.

Presidential spokesperson, Bayo Onanuga, on August 30, 2026, grudgingly announced that the president was travelling to Europe for a working vacation to last three weeks. The first stop will be London, Bayo said. Then, the president is expected to return home after the working vacation. Nothing was said of the second stop or third. In communicating with citizens, the Presidency accords itself ample room to manoeuvre while leaving Nigerians to guess and resort to rumours.

After three weeks, Nigerians began to worry and demand the whereabouts of their beloved president. The opposition declared him wanted as there was a glaring vacancy in Aso Villa. The President was away. His Vice, Kashim Shettima, was away in UNGA. The Constitution envisaged that such could happen, and had provided how to quietly take care of it.

However, the President of the Senate, Godswill Akpabio, decided to play politics with a constitutional matter. He said he was unfit to become acting president, and that there was no vacancy in the Villa. So, the Secretary to the Government of the Federation (SGF), George Akume, was hand-picked by the presidential spokesperson to act on behalf of Mr. President, after the initial three weeks working vacation had expired. An extension was announced without a constitutional explanation for the breach.

Matters needn't get to the level trampling on the rule of law. With a simple and honest conversation with citizens, nobody needed to rely on the rumour mill to know where President Tinubu was. Even the choreographed photographs from France fueled the rumour mill. Citizens wondered if they were AI generated. The rumour was orchestrated by the Presidency's predilection to hide things.

What's worse is that a precedent has been set. By the time the 2027 elections are fought and lost, it's concerning to imagine the amount of reckless-



Tinubu

ness and impunity that would be at play. It is undemocratic to violate the Constitution and put up a straight face. It is dangerous to get away with it.

The other time, when it was the turn of the late President Umaru Yar'Adua in 2010, Tinubu, as leader of opposition vehemently denounced the leadership vacuum that was created. It was to avert a reoccurrence of the Yar'Adua episode that the Constitution was amended. President Tinubu and those supporting the illegality should take responsibility and apologise.

Another matter that fueled the rumour mill was President Tinubu's failure to attend the 81st UNGA. The impression all along had been that President Tinubu would sit next to President Trump. He was going to sign solid minerals deal with the United States' government. Nigeria's Permanent Representative to the United Nations, Jimoh Ibrahim, stressed that point. When the President failed to show up, Nigerians were legitimately worried and many were forced to speculate what could have caused the change of heart. Nigerians deserved an explanation.

President Tinubu did not tell Nigerians why he stayed back in France while his host, Emmanuel Macron, left for New York. What held him back in France? It's hard to contemplate what could have stopped the President from going to UNGA. President Tinubu attended UNGA in 2023, during the presidency of Joe Biden. His speech was applauded.

Nigerians would love to see Mr President hobnob with Trump and straighten pending matters, including the designation of Nigeria as a Country of Particular Concern (CPC) by the United States. Trump still has two more years on the saddle and Nigerians look forward to President Tinubu meet-

ing him at the 82nd. May God keep the two leaders.

Last week, President Tinubu's address to commemorate Nigeria's 66th Independence Day Anniversary left some gaps. There are exaggerations in the address that do not conform with the socio-economic realities of millions of Nigerians. In a campaign season, it was more like an address to his party loyalists. He refused to carry along the population that is distressed by his policies.

Since inauguration in May 2023, one of the recurring promises of Mr President is his desire to implement shared prosperity. He rhymes it like a singsong. But the promise has refused to trickle down. Some say that members of the political class, their families and appointees have indeed prospered massively in three years, while the generality gets poorer by the hour.

The President is correct when he said: "By 2023, poverty was rising, and hope was nearly gone. The country's situation was darker than ever. We had no choice but to act." Indeed, according to the World Bank and the UN Conference on Trade and Development (UNCTAD) reports, between 115 and 126 million Nigerians (about 56 per cent) lived below the poverty line in 2023.

The National Bureau of Statistics (NBS) estimated that 133 million Nigerians (63 per cent) suffered from multidimensional poverty, with around 71-87 million being extremely poor. Yes, 2023 was grim.

But Nigerians are wondering why President Tinubu conveniently refuses to take responsibility for the darkness and forlorn hope Nigerians were plunged by the All Progressives Congress (APC), of which he is the principal partner. By 2023, Nigerians had experienced eight years of hardship under President Buhari. Whereas by 2015, an estimated 60-65 million Nigerians were reported to live in poverty (around 35 to 38 per cent), relative to the population at the time.

The APC, in 2015 promised to take 40 million Nigerians out of poverty. It inaugurated the most outlandish poverty reduction scheme since 1999. Borrowed heavily from the World Bank and other foreign lenders to make that campaign promise a reality, but failed colossally to deliver. Nearly half

of the funds meant to exterminate poverty were stolen.

President Tinubu should begin to apologise for the sins of the APC years, which to him must constitute vicarious liability. Instead, Tinubu has tried to denounce Buhari when it is convenient, and at other occasions claim the two of them are one and the same, just to inherit the Buhari's electoral heritage. That's one thing Nigerians are not comfortable with in Mr. President. He does not own up to anything.

After the fuel subsidy was removed in 2023, the cost of living and production/manufacturing costs went haywire, because petrol and also diesel power the economy. The President promised to use subsidy savings to balance the losses in the formal and informal sectors, including transportation, health and living costs. Nigerians waited patiently. Revenues accruing to government grew substantially.

In 2023 between June and December 2023, the Federation Account Allocation Committee (FAAC), reported a surge in what was distributed among states, councils and the Federal Government. It had surpassed N1 trillion monthly. In 2024, revenues increased to N20.98 trillion, representing 68.11 per cent over that of 2023.

For 2025, President Tinubu confessed in August of that year that revenues had surpassed the expectations of government. But Nigerians are getting poorer. Approximately 141 million Nigerians (62 per cent) are projected by the World Bank and PricewaterhouseCoopers (PwC) to live in poverty in 2026.

All the monies set aside in three years to alleviate poverty have failed to work. In 2024, former Finance Minister, Wale Edun, announced that N330 billion was disbursed to 8.5 million households. In August 2026, N600 billion was claimed to have been shared to 10 million households. But the Minister of Humanitarian Affairs and Poverty Reduction, Dr. Bernard Doro, confessed recently that the ministry could not trace those who benefited because they had no bank accounts and phone numbers.

Government's enhanced budgets since 2023 have also failed to deliver. In addition to Buhari's 21.83 trillion 2023 budget, President Tinubu signed a N2.176 trillion supplementary budget with N400 billion embedded for vulnerable households. Budget 2024 amounted to N28.78 trillion. That of 2025 was N54.99 trillion. That of 2026 is N68.32 trillion.

The essence of big budgets is prosperity for the country and citizens. But since 2024, this government has struggled with fiscal discipline. Capital budgets are delayed and rolled over but recurrent budgets for welfare of politicians and their families don't get delayed. Nigerians are asking: where are the subsidy savings?

When President Tinubu asks citizens to be patient, only the political class takes him seriously. When he claims to see the light at the end of the tunnel, Nigerians are wiser not to trust the vision of politicians.

Since the austerity measure introduced by the administration of Shehu Shagari in the second Republic (1979-83), generations of Nigerians have not seen the light at the end of the tunnel of poverty. Nigerians are getting poorer as well as the economy. Chinese traders have taken over.

Shared prosperity that is domiciled among the political class is forgery. Let shared prosperity be democratised.

“The essence of big budgets is prosperity for the country and citizens. But since 2024, this government has struggled with fiscal discipline. Capital budgets are delayed and rolled over but recurrent budgets for welfare of politicians and their families don't get delayed. Nigerians are asking: where are the subsidy savings?”

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