The Guardian

Conscience, Nurtured by Truth

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Ebola:

53 under watch as FG, states tighten screening, health system gaps

PAGE 6

Heineken celebrates Lagos' culture, style and individuality at Fashion Week.



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Panorama

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SPOTLIGHT

Death toll in Taraba terror attack rises to 50

From **Charles Akpeji**, Jalingo

THE death toll from a suspected bandit attack on the Binnari community in Karim Lamido Local Government Area of Taraba State has risen from the 10 initially reported by the police to 50, according to community accounts.

Gunmen invaded the community on Friday, shortly after Jumu'ah prayers, shooting sporadically, looting food items and residential houses, and setting shops and motorcycles ablaze.

In a statement issued on Saturday, the Taraba State Police Command confirmed that 10 bodies bearing gunshot wounds had been recovered from the scene.

The Police Public Relations Officer, ASP Victor Mshelizah, said the attackers were large in number and invaded the village with heavy gunfire, causing panic among residents.

However, community accounts put the death toll at 50 following further searches in nearby bushes and a river, while Amnesty International Nigeria reported that 40 people were killed in the attack, with more bodies being discovered and many people still missing.

IPO: Dangote Refinery rules out extension as offer closes Oct. 27

DANGOTE Petroleum Refinery and Petrochemicals has reported a sharp increase in investor subscriptions as its landmark Initial Public Offering (IPO) enters its final days, with retail and institutional investors accelerating participation ahead of the closing date of October 27, 2026.

The company confirms that the IPO will close on Tuesday, 27 October 2026, as scheduled. This is the final deadline, and no further extension will be granted. Investors wishing to participate must complete their subscriptions before the offer closes.

The surge in demand follows the refinery's recently released nine-month financial results, which showed exceptional growth in revenue, profitability and cash generation, reinforcing investor confidence in the company's long-term prospects. Dangote Refinery reported revenue of $22.5 billion and net profit of $4.73 billion for the nine months ended September 30, 2026, representing a significant turnaround from a loss recorded in the corresponding period of 2025. Revenue increased by 144 per cent year-on-year, while EBITDA rose to $5.5 billion, reflecting higher refining throughput, improved operational reliability and stronger refining margins. The company also strengthened its balance sheet, moving from a net debt position to a net cash position during the period.



All Progressives Congress (APC) governorship candidate in Rivers State, Kingsley Chinda (left); Amanyanabo of Bonny Kingdom, King Edward Asimini William Dappa Pepple III; Minister of the Federal Capital Territory (FCT), Nyesom Wike; APC deputy governorship candidate, Major Sobo Jack and Chairman, Bonny Local Government, Abinye Blessing Pepple, when the Minister visited the Bonny Traditional Ruler in his palace at the weekend.

Sanwo-Olu vows to deliver Opebi link bridge before Christmas

By **Gbenga Salau**

BARELY seven months after commissioning the Opebi–Ojota Link Bridge in Lagos, Governor Babajide Sanwo-Olu has assured that the bridge would be ready before Christmas. Sanwo-Olu stated this, yesterday, when he paid an inspection to the bridge to find out what is delaying the completion of works after having earlier promised that the bridge would be in use by September.

The bridge had remained closed to motorists since it was commissioned on April 8, by the Senate President, Godswill Akpabio, on behalf of President Bola Tinubu, despite assurances that it would open by the end of September. "This bridge was completed earlier in the year, and at one of the media gatherings, I did mention, based on the work plan that I was told, that it would be ready for use by the end of September. This is end of October and we haven't completed it. So as a responsible governor, I have to come and find out: what is the delay?

"This is what we conceived to put together an architectural masterpiece on this Opebi Bridge. And what is the architectural masterpiece? To replicate what this area has been known for, which is the cane market. So, we went on an elaborate design of steel drawings that will replicate, four hands of cane—weaving of canes, right? And so you all know this place as *Odo-iya alaro*, and we also wanted to bring back the historic nature of this place so that we don't lose our culture, we don't lose the history, and we'll remember what and how we got to where we are."

Learn empathy from Macron, ADC tells Tinubu

THE African Democratic Congress Presidential Campaign Council (ADC-PCC) has criticised President Bola Tinubu over what it described as his lack of empathy for Nigerians facing insecurity, hunger and economic hardship, urging him to learn lessons in responsive leadership from French President Emmanuel Macron.

The council's reaction follows reports that Macron postponed his scheduled state visit to Nigeria, initially planned for October 28–29, 2026, amid domestic challenges in France.

The proposed visit, which was also expected to include the France-Nigeria Business Forum in Lagos, was reportedly rescheduled for early 2027.

According to a statement by the director of media and publicity of ADC-PCC, Kola Ologbodiyan, the reported decision underscores the importance of a leader's responsibility to remain attentive to pressing domestic concerns.

... DAY 4565

OUR GIRLS STILL MISSING

Tope Templer Olaiya,
News Editor
@TopeTempler



RANDOM FACTS

- Nigeria is projected to be the world's most affected country by the excess heatwave (Super El Nino).

A new report by the Climate Impact Lab predicts that the heatwave could cause 31,400 deaths in the country with the Sahel Region predicted to record 66,800 deaths as a whole.

- African countries with the highest access to electricity:

1. Algeria - 100%
2. Egypt - 100%
3. Mauritius - 100%
4. Morocco - 100%
5. Seychelles - 100%
6. Tunisia - 100%
7. Cape Verde - 98%
8. Gabon - 95.1%
9. Ghana - 91.9%
10. Comoros - 91.7%

TODAY'S QUOTE

"To build a successful business, you must start small and dream big.

After my death, I want to be remembered as Africa's greatest industrialist.

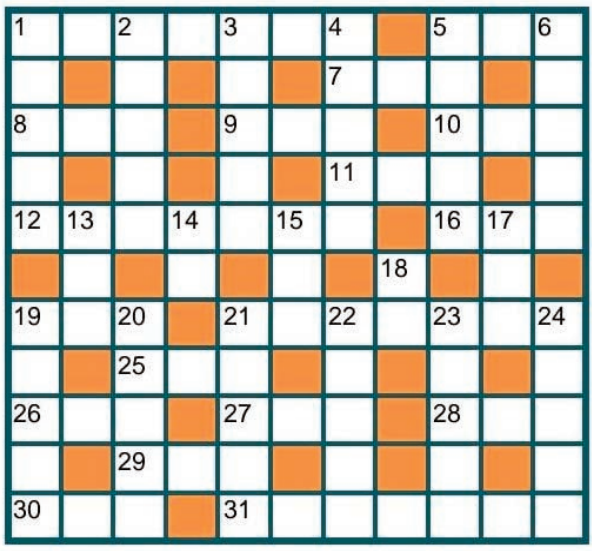
ALIKO DANGOTE

In life, adversity builds character; it is through struggle that true strength emerges.

Life is a relentless pursuit of goals; without hard work, dreams remain unfulfilled.

PARK CHUNG-HEE"

CROSS WORD PUZZLE



• ACROSS

I Mosquito-transmitted disease, (7).
5. Son of American Revolution, (3).
7. Zodiac's 5th sign, (3).
8. Distress signal, (3).
9. LGA in Taraba State, (3).
10. Light-emitting diode, abbr., (3).
11. Town In Abia State, (3).
12. Reads again, (7).
16. Kangaroo, abbr., (3).
19. Leguminous seed , (3).
21. Christian's day of rest, (7).
25. Fish's part used for motion, (3).
26. Excrement, (3).
27. Clergy's white vestment, (3).
28. Afflict, (3).
29. LP Presidential Candidate, (3).
30. Destiny, (3).
31. Tanned hide, (7).

• DOWN

I. Person hoarding money, (5).
2. Device emitting light beam, (5).
3. Indian yogurt dish, (5).
4. Name taken, (5).
5. From the Sun, (5).
6. Transistor, (5).
13. Female sheep, (3).
14. Editor, abbr., (2).
15. Drug Enforcement Admin. abbr.
17. Grass with edible seed, (3).
18. Jewish 11th month, (2).
19. Relating to Pope , (5).
20. Happening, (5).
21. Slow-moving mollusk, (5).
22. Yeast cake with raisins, (5).
23. Covered in water, (5).
24. Czech's sub-currency unit, (5)

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Check page 38 for solution to the puzzle

TODAY IN HISTORY

• 2025 - Nigeria
Dangote Petroleum Refinery unveiled an expansion plan to boost output from 650,000 barrels per day (bpd) to 1.4 million bpd making it the largest refinery in the world with projected annual revenues exceeding $55 billion.

• 2023 - Nigeria
Supreme Court affirmed ruling of the Presidential Election Petition Tribunal, which declared All Progressives Congress candidate, Bola Tinubu, as the winner of the February 25th election. The court led by Justice John Okoro, dismissed petitions filed by candidates of Peoples Democratic Party, Atiku Abubakar, and his Labour Party counterpart, Peter Obi on grounds that they lacked merit.

• 2022 - Nigeria
Central Bank of Nigeria governor, Godwin Emefiele, announced plans to release newly redesigned Naira notes by December 15, with old notes ceasing to be legal tender after January 31, 2023. He expressed worry that 85% of the currency in circulation was hoarded by Nigerians.

• 2019 - Syria
Abu Bakr al-Baghdadi, leader of the self-proclaimed Islamic State of Iraq and the Levant, was reported to have blown himself up during a U.S. military operation in Northern Syria.

• 2018 - USA
October 2018 United States mail bombing attempts: Police in Florida arrested a 56–year–old suspect, Cesar Sayoc, in their hunt for the sender of several mail bombs to well–known figures in the U.S. Democratic party and people who have criticized U.S. President Donald Trump.

• 2012 - Italy
Media tycoon and former Prime Minister of Italy, Silvio Berlusconi was found guilty of tax fraud.

•2000 - Ivory Coast
A wave of protests forced Robert Guéï to step down as president after the Ivorian presidential election. Laurent Gbagbo became President of the Ivory Coast.

• 1984 - USA
The movie *The Terminator*, directed by James Cameron, and starring Arnold Schwarzenegger and Linda Hamilton, was released.

• 1979 - South Korea
Park Chung-Hee, President of South Korea, was assassinated by Korean CIA head Kim Jae-gyu. He was executed by hanging on May 24, 1980. Jae-gyu remains a controversial figure with many contradictions: he is regarded by some as a patriot who ended Park's 18-year dictatorship, and by others as a traitor who killed his longtime benefactor.

News

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Tinubu out of touch with reality, economic hardship, says ADC

- HURIWA knocks President over hunger blame on opposition
- City Boy Movement claims youth turnout at Kaduna rally validates mobilisation efforts

From **Terhemba Daka** and **Joel Oladele**, Abuja

DIRECTOR of Strategic Communication of the African Democratic Congress (ADC) Presidential Campaign Council (PCC), Phrank Shaibu, has accused President Bola Tinubu of losing touch with reality, alleging that he is disconnected from the economic hardship facing Nigerians.

This comes as the Human Rights Writers Association of Nigeria (HURIWA) criticised the President for blaming opposition parties for hunger and poverty, urging him to focus on worsening insecurity and the economic hardship facing millions of Nigerians.

Meanwhile, the City Boys Movement (CBM) claimed that the massive turnout of young Nigerians at Saturday's APC presidential campaign flag-off in Kaduna State validated its grassroots mobilisation efforts.

Shaibu, during an interview on Arise News yesterday, faulted the President for blaming the opposition for hunger despite spending three and a half years in office.

"He has lost touch with reality. Bola is not aware of his environment. He is not aware of what Nigerians are going through. He's not even aware that he's President," Shaibu said.

The ADC chief described Tinubu's explanation of the country's hunger crisis as delusional, arguing that the President should take responsibility for the economic situation under his administration.

"I watched him yesterday, and my eight-year-old son, who was beside me, said, 'What's this man talking about?' He has been in office for three and a half years, and he's talking about hunger being created by the opposition. I think it is delusional," he said.

Shaibu challenged Tinubu to compare the cost of living when he assumed office on May 29, 2023, with the present situation, arguing that Nigerians should not be worse off under his leadership.

HURIWA said the President's re-election campaign flag-off in Kaduna provided an opportunity to address the security crisis in the North and the rising cost of living. However, it accused him of shifting responsibility onto political opponents rather than presenting concrete solutions.

In a statement signed yesterday by its National Coordinator, Emmanuel Onwubiko, HURIWA challenged Tinubu to explain his administration's plans to defeat terrorists, dismantle kidnapping networks and rescue Nigerians held captive across the country.

The group expressed concern over continuing attacks and abductions in Borno, Kwara, Niger and other affected states. It said the government must provide clear timelines for rescue operations and strengthen intelligence gathering to prevent further attacks.

"Nigerians cannot afford another campaign season filled with promises while families continue to wait desperately for the return of abducted relatives and communities remain vulnerable to armed attacks," HURIWA said.

It maintained that the government should measure its performance by the lives it protected, the captives it rescued and the communities it made safe.

Faulting Tinubu's response to complaints about hunger and poverty, the association argued that his administration must accept responsibility for the consequences of its economic policies since taking office in May 2023.

At the Kaduna rally, the President reportedly said: "They created the hunger. They created the poverty. We are trying to eradicate it."

Read the remaining story on www.guardian.ng

Five Kano candidates accuse NDC leaders of plot to undermine candidature, petition INEC

- Sowore accuses party of making N9b from nomination forms, knocks Obi
- NDC opens new Abuja secretariat, unveils campaign council today

From **John Akubo** (Abuja) and **Murtala Adewale** (Kano)

FIVE candidates of the Nigeria Democratic Congress (NDC) in Kano State have accused influential figures within the party of orchestrating a campaign to frustrate their candidature ahead of the forthcoming general elections.

Relatedly, the presidential candidate of African Action Congress (AAC), Omoyele Sowore, accused the leaders of making N9 billion from the sale of nomination forms while allegedly running the party from their living rooms.

Meanwhile, the party will today activate a new phase of its preparations for the 2027 elections with the inauguration of its National Campaign Council, the commissioning of its national secretariat in Abuja and the presentation of Certificates of Return to its candidates.

The Kano candidates alleged that certain party officials were deploying protests, petitions and media campaigns to undermine their emergence, despite subsisting Federal High Court judgments affirming the candidature of two of them.

In a petition submitted to Independent National Electoral Commission (INEC), Kano office, addressed to Chairman of the Commission, the candidates urged the electoral umpire to resist calculated attempts to intimidate its officials and interfere with pending judicial proceedings.

The petition, signed by their counsel, Bola Aidi, SAN, was written in response to an earlier petition dated October 16, 2026, reportedly submitted by Tahir Chambers on behalf of the Kano State chapter of the NDC against an INEC official, Mrs. Hauwa Buhari.

Read the remaining story on www.guardian.ng



Tinubu



Obi



Falae

CONUA demands withheld salaries, warns FG over delayed agreement

- Oye insists on probe of N373b NELFUND disbursements

From **Owede Agbajileke**, Abuja

THE Congress of Nigerian University Academics (CONUA) has demanded the immediate payment of outstanding salaries and other entitlements owed to university lecturers, warning that its commitment to dialogue should not be mistaken for a lack of resolve to pursue lawful trade union action.

This was as the Chairman, Alliance for Economic Research and Ethics (AERE), Dele Oye, called for clarity and accountability in the management of the Nigerian Education Loan Fund (NELFUND), following the disbursement of N372.62 billion in institutional fees and student upkeep allowances.

CONUA accused relevant authorities of delaying the conclusion of its proposed agreement with the Federal Government, insisting that official recognition must translate into meaningful collective bargaining and a binding agreement.

Among the outstanding payments it wants settled are three and a half months of withheld salaries, promotion arrears, irregular payments of recently approved entitlements and arrears arising from the 25 per cent and 35 per cent wage awards.

The union made the demands during a meeting of its National Executive Council (NEC) held at the University of Abuja (UNIABUJA) over the weekend, where it reviewed the proposed agreement with the Federal Government and other issues affecting lecturers' welfare and the administration of universities.

In a statement issued after the meeting, the union urged the Federal Ministries of Education and Labour and Employment, alongside other relevant negotiating authorities, to conclude negotiations without further delay.

It expressed dissatisfaction with the handling of the proposed Federal Government-CONUA Agreement, whose latest draft is dated September 2026, arguing that prolonged negotiations and unresolved welfare issues continued to leave academics in financial uncertainty.

"The welfare and legitimate entitlements of academics are obligations to be honoured, not favours to be granted," the union declared.

CONUA also called on government authorities and university management to promptly pay all verified outstanding entitlements, maintain transparent payment records, and provide clear information to affected staff.

While reaffirming its commitment to dialogue, the union made clear that it retained the option of pursuing lawful industrial action if the circumstances warranted it.

The National President of CONUA, Dr 'Niyi Sunmonu, urged the Federal Government to conclude its proposed agreement with the union without further delay, insisting that its recognition must translate into meaningful collective bargaining and improved welfare for members.

Sunmonu, while speaking with reporters after the NEC meeting, said the union would resort to lawful trade union action if the government failed to address its concerns.

OYE, in a commentary on the Federal Government's 90-day economic action plan, said the scale of the disbursement underscored the need for clear service standards, transparent reporting and effective complaint-resolution mechanisms to ensure that beneficiaries receive the support they need on time.

According to the NELFUND Student Loan Disbursement Report generated on October 3, 2026, the fund had disbursed N372.62 billion as of September 29, 2026, while processing 1,659,853 applications.

While acknowledging the importance of the scheme, Oye said the amount disbursed should not be treated as the sole measure of its performance, stressing that the government must also demonstrate how efficiently the programme serves students.

Read the remaining story on www.guardian.ng

Afenifere operates 'apostolic succession' not elective office, says Olaitan

- Dismisses leadership dispute, announces date for Fasoranti's burial

From **Rotimi Agboluaje** (Ibadan) and **Adewale Momoh** (Akure)

FACTIONAL leader of the pan-Yoruba socio-political organisation, Afenifere, Oba Oladipo Olaitan, has stated that the leadership succession in the group is not determined by campaigns or personal ambition.

According to him, established traditions and the selection process should guide the emergence of leaders amid concerns over internal divisions within the foremost Yoruba body.

Meanwhile, Afenifere has dismissed concerns over a leadership dispute following the death of its leader, Reuben Fasoranti, assuring the public that the organisation remains united.

It also announced that the late leader, who died on October 20 at the age of 100, would be buried in Akure, Ondo State, in December.

Olaitan, during a condolence visit to the bereaved family in Akure, described the organisation's succession process as "apostolic succession".

He maintained that its leadership positions were not offices members should contest through campaigns, but responsibilities that should emerge through established traditions.

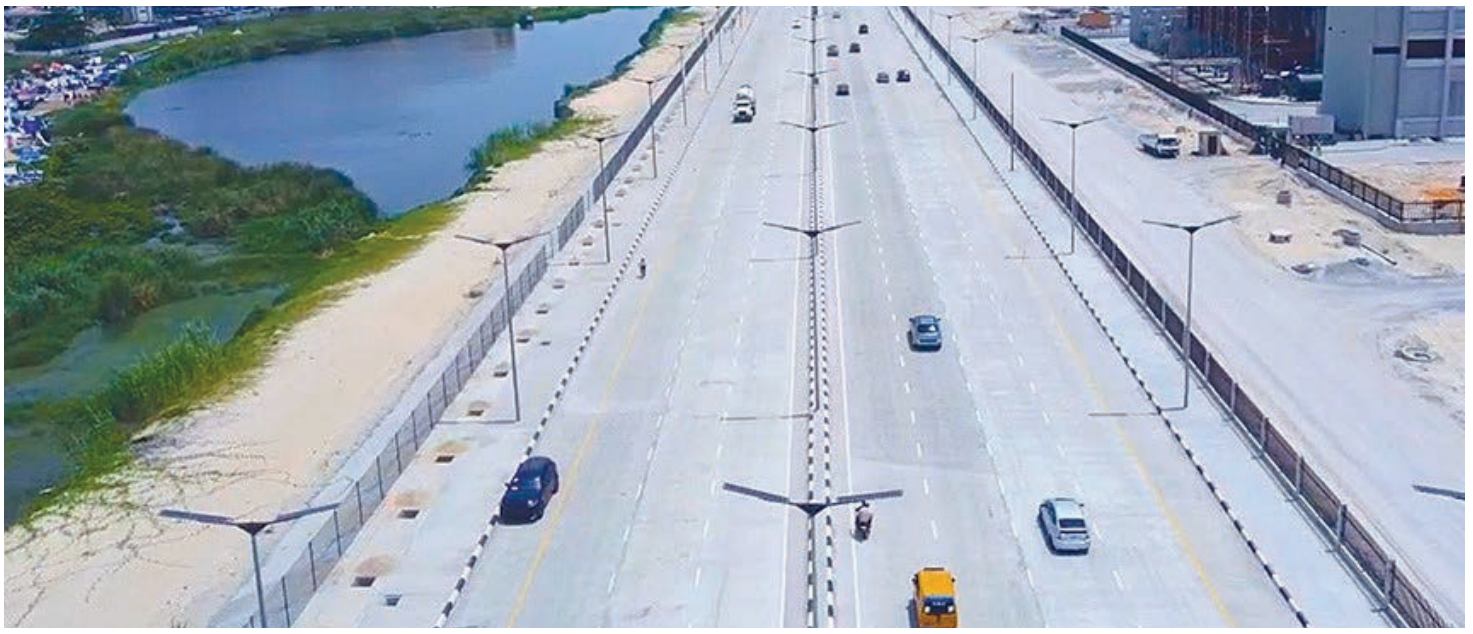
The Afenifere chieftain, who said he had been a member of the organisation for about 47 years, expressed confidence that the pan-Yoruba organisation possessed the institutional depth to overcome any leadership challenges, adding that its members understood its traditions and established procedures and that any disagreement should be resolved in accordance with the organisation's established processes.

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Lagos-Calabar Coastal Highway:

Promised scenic gateway or inland transport corridor?

Conceived to boost connectivity, trade, tourism and economic development, the Lagos-Calabar Coastal Highway has sparked controversy over its alignment, coastal setbacks, environmental impact and implications for private investment. Experts, including town planners and environmental advocates, argue that the project requires a comprehensive coastal development master plan that integrates transportation, land use, tourism, environmental conservation and long-term urban growth, ***CHINEDUM UWAEGBULAM*** *reports.*



WHEN the Federal Government unveiled the Lagos-Calabar Coastal Highway, it was presented as a transformative maritime corridor expected to unlock tourism, stimulate regional trade and connect coastal economies from Lagos to Cross River State. The project's branding evoked images of a scenic shoreline drive that would open up beaches and waterfront communities to structured development.

However, as construction progresses, questions have emerged among residents, developers and urban planners about why a coastal highway appears to have little visible connection with the coast.

In several sections, particularly in Lagos, the alignment runs behind existing developments, sand-filled expanses and regulated setback zones, offering limited direct interaction with the Atlantic shoreline.

For stakeholders, the concern goes beyond aesthetics, raising fundamental questions about planning coherence, economic objectives, and investor confidence. At the centre of the debate is the enforcement of shoreline setback regulations along the corridor.

The Minister of Works, David Umahi, has defended the alignment, maintaining that coastal infrastructure must comply with environmental safety standards and right-of-way requirements.

Government officials argue that setbacks are essential safeguards against erosion, storm surges and rising sea levels, particularly amid the growing threat of climate change.

Perhaps no case illustrates the dilemma better than the demolition of parts of Landmark Beach Resort in Oniru, Lagos, to make way for the highway.

Once regarded as one of Nigeria's flagship private beachfront tourism investments, the resort had developed into a thriving leisure and hospitality destination, attracting thousands of visitors annually.

Landmark Africa estimated that infrastructure worth about N42 billion was affected by the demolition, while the broader ecosystem represented an investment of approximately $200 million. Beyond the physical structures, the development supported more than 50 small businesses and over 1,000 direct and indirect jobs, highlighting the wider economic implications of the exercise.

Although the Federal Government maintained that the affected structures encroached on the highway's right-of-way, the demolition reignited debate over planning coordination, investor protection, compensation and whether Nigeria's drive for infrastructure development could inadvertently undermine its coastal tourism potential.

Umahi disclosed that the highway had been conceived in 1955 and gazetted in 2006. He said the ministry did not have a complete engineering design, subsoil investigation or other detailed technical documents covering the entire route. According to him, engineering designs are developed for individual sections after environmental assessments and soil investigations have established the route, terrain, and technical requirements.

The minister noted that the original alignment through Lagos, Ogun, Ondo, Edo, Delta, Bayelsa, Rivers, Akwa Ibom and Cross River states remained intact. The ministry, however, added a stretch connecting the coastal highway to the existing East-West Road through Edo State.

Globally, shoreline setbacks are recognised planning tools designed to protect public infrastructure and private assets from environmental risks.

Controversy arises, however, when enforcement appears sudden or inconsistent with development approvals previously issued by state planning authorities. Property owners and developers argue that abrupt changes in interpretation create financial uncertainty, particularly where investments were made in good faith under existing approvals.

Urban development analysts identify two broad models for coastal highways. Some are designed as scenic routes that deliberately integrate ocean views, beach access and tourism infrastructure. Others function primarily as economic transport corridors, following alignments further inland to improve structural stability and ensure uninterrupted traffic flow.

Nigeria's coastal highway appears increasingly aligned with the latter model. Yet the public narrative surrounding the project has emphasised tourism expansion, beachfront investment and hospitality development. This apparent disconnect between expectations and implementation has fuelled criticism. A road marketed as coastal but experienced as largely inland inevitably invites scrutiny.

Lagos's Atlantic corridor has attracted substantial private investment in recent years, including beach resorts, leisure destinations, residential estates and commercial developments. Investors are now concerned that regulatory uncertainty, demolition threats and changing interpretations of setback requirements could discourage further investment.

> "In coastal economies, proximity to the water is not merely symbolic; it directly influences property values, tourism patronage and commercial viability. Changes to visibility or access can significantly affect projected returns. Where regulatory certainty is weak, investors may redirect capital towards markets with more predictable planning and development frameworks."

In coastal economies, proximity to the water is not merely symbolic; it directly influences property values, tourism patronage and commercial viability. Changes to visibility or access can significantly affect projected returns. Where regulatory certainty is weak, investors may redirect capital towards markets with more predictable planning and development frameworks.

International examples offer useful lessons. California's Pacific Coast Highway integrates scenic viewpoints and tourism facilities along cliffs and beaches, while Australia's Great Ocean Road balances engineering resilience with tourism appeal, preserving panoramic ocean views while maintaining safety buffers.

In these cases, environmental protection, land-use zoning and investment expectations are generally addressed through planning and design processes. Where erosion risks necessitate moving roads inland, transparent master plans and compensation frameworks can help safeguard private interests and public access.

Nigeria's experience exposes a recurring governance challenge: reconciling federal infrastructure priorities with state planning approvals and private development timelines. Questions remain about whether highway alignment decisions were adequately coordinated across the different tiers of government and whether investors received sufficient clarity about long-term setback requirements.

Urban planners argue that infrastructure development and tourism need not be mutually exclusive. Around the world, coastal highways improve accessibility while preserving public access to beaches, protecting existing investments where feasible and creating opportunities for waterfront recreation and hospitality.

For Nigeria, the task is to move beyond the debate over whether the highway should run closer to or farther from the coast and to establish how it can simultaneously serve transportation, environmental protection, and economic development objectives.

This requires a comprehensive coastal corridor development plan jointly coordinated by the Federal Government and affected states. Such a framework should clearly establish the highway's right-of-way, scientifically justified coastal setbacks, tourism and commercial development zones, drainage requirements, ecological protection measures and public access points.

It should also provide transparent procedures for addressing existing property rights, planning approvals and compensation claims, while ensuring that future development complies with environmental and safety standards.

Ultimately, the success of the Lagos-Calabar Coastal Highway should not be measured solely by the kilometres of road constructed. It should also be judged by its contribution to sustainable coastal development, regional connectivity, tourism, environmental resilience and investor confidence. Without that broader planning vision, Nigeria risks building a major transport artery that delivers connectivity but falls short of the wider coastal development promise that helped define it.

The challenge, they insist, is not whether government should build critical infrastructure, but whether such projects are conceived within an integrated spatial development framework that balances environmental protection, mobility, tourism and private investment.

The Founder of the Nathaniel Atebije Foundation for Planning Advocacy, Mr Nathaniel Atebije, said there was no evidence that the Lagos-Calabar Coastal Highway was originally conceived as part of a comprehensive coastal master plan integrating transportation, land use, tourism, environmental management and long-term development along the corridor.

Atebije, a former president of the Nigerian Institute of Town Planners (NITP), said the Federal Government should have involved urban planners to assess potential developments and their impacts over the next 20 to 50 years, adding that inadequate physical planning contributed to the failure of many projects.

He said the highway should serve as the backbone of a planned coastal development system rather than encourage uncontrolled growth. He urged the government to engage planning consultants to prepare a comprehensive land-use plan for the corridor, despite the project's advanced stage.

Atebije also advocated evidence-based coastal setbacks that reflect differences in erosion rates, shoreline characteristics, elevation and existing land uses. He called for clear demarcation of the highway's right-of-way, the establishment of a special coastal corridor planning zone and guaranteed public access to the waterfront.

He warned that the current alignment and setback policy could undermine investment in beachfront tourism, hospitality and waterfront real estate if implemented without adequate consideration of local conditions.

Atebije therefore recommended a Lagos-Calabar Coastal Development Corridor Plan to be urgently developed by the Federal Government and the affected states, to connect planned development centres with conservation areas while balancing economic growth, environmental protection, and public safety. "The highway would become the transportation spine, while a series of planned development and conservation nodes would be connected to it," he added.

The Chairman of the NITP, Lagos State Chapter, Dr David Olawale, said the coastal road had been incorporated into the Lagos State government's development master plan in line with established planning principles, although its implementation was undertaken by the Federal Government.

According to him, the project follows the prescribed setbacks from the Atlantic Ocean. He urged the government to ensure that all developments along the corridor obtain the necessary planning permits and comply with approved setback requirements to protect the highway's right-of-way, preserve public access to the coast, safeguard existing investments and promote waterfront tourism.

Olawale stressed the need for the government to consistently enforce planning standards and regulatory requirements for all developments along the corridor.

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

Report warns Nigeria of looming heatwave, fatalities

By Ijeoma Nwanosike

- Researchers urge strengthening of hospitals ahead of super El Niño
- Summer heatwave linked to 50,000 deaths in Europe

NIGERIA may record the world's highest number of additional heat-related deaths, with an estimated 31,400 fatalities projected between September 2026 and February 2027 under a strong El Niño phenomenon.

Researchers at the University of Chicago's Climate Impact Lab projected that the super El Niño could cause an estimated 451,000 additional heat-related deaths worldwide over the six months, with Nigeria expected to account for nearly half of the projected 66,800 deaths across four African countries identified as most vulnerable.

They urged governments in affected countries, including Nigeria, to strengthen hospital preparedness, establish cooling centres, provide early warnings and protect outdoor workers to reduce the risk of deaths from extreme heat.

According to the researchers, Nigeria, Sudan, Niger and Chad are projected to experience the highest heat-related mortality burden in Africa, with Sudan expected to record 17,500 additional deaths, followed by Niger with 10,000 and Chad with 8,000.

Nigeria, with an estimated population of 237.5 million, is projected to have the highest heat-related mortality worldwide under the super El Niño scenario, they said.

Super El Niño refers to an exceptionally strong episode of El Niño, which is a rare climate phenomenon that occurs when sea-surface temperatures in the central and eastern equatorial Pacific Ocean become warmer than normal, influencing weather patterns around the world.

The researchers attributed the region's vulnerability to projected temperature increases across the Sahel, coupled with poverty, unreliable electricity and limited access to cooling facilities.

Explaining the risks facing Nigeria, the researchers noted that more than 60 per cent of the country's population was estimated to be living below the national poverty line in 2025, while frequent power cuts could limit households' ability to cope with extreme temperatures, even where electricity connections exist.

They said poorer populations were generally more likely to suffer heat-related deaths than people in wealthier regions exposed to similar temperatures because they had fewer resources to protect themselves.

MEANWHILE, this summer Europe experienced an estimated 50,000 heat-related deaths.

Europe is the world's fastest-warming continent, and this summer was the region's hottest on record, with new temperature highs set in several countries amid back-to-back heatwaves.

This year's excess heat deaths were the worst this century, far exceeding the previous record of 29,000 heat-related deaths in the summer of 2022, according to two papers in the journal Nature Health.



Wife of the Vice President, Nana Shettima (left); her husband, Kashim Shettima; President Bola Tinubu; his wife, Oluremi Tinubu; and Kaduna State Governor, Uba Sani, during the official flag-off of the All Progressives Congress 2027 Presidential campaign in Kaduna at the weekend.

PHOTO: STATE HOUSE

Domestic investors account for 89.74% of NGX trades, says report

As transactions hit N15.06tr in nine months

By Helen Oji

DOMESTIC investors accounted for 89.74 per cent of transactions on the Nigerian Exchange Limited (NGX) in the first nine months of 2026, with trades valued at N13.5 trillion out of the total N15.06 trillion recorded on the Exchange.

According to the latest Nigerian Exchange Limited Domestic and Foreign Portfolio Investment Report for September, foreign investors accounted for the remaining 10.26 per cent, with transactions valued at N1.54 trillion, underscoring the dominant role of local investors in the Nigerian capital market and their contribution to trading activities on the Exchange.

Besides, total transactions at the nation's bourse increased by 43.06 per cent, from N1.27 trillion in August 2026 to N1.82 trillion in September 2026.

Compared with the N1.6215 trillion recorded in September 2025, total transactions in the review month increased by 12.01 per cent, reflecting a rise in the value of shares traded on the Exchange.

NDC flays APC over N1b SUVs for youth leaders

NIGERIA Democratic Congress (NDC) has criticised the All Progressives Congress (APC) after Dayo Israel announced the distribution of brand-new Toyota Prado SUVs to selected youth leaders for election mobilisation, estimating that seven vehicles alone could cost N1.015 billion.

Israel disclosed the distribution in a video caption, stating that the vehicles were provided to support the party's mobilisation activities ahead of the election.

In its response, the NDC put the price of each 2026 Toyota Prado at N145 million and said the cost of seven vehicles amounted to more than N1 billion.

The opposition party accused President Bola Tinubu's administration of asking Nigerians to endure economic hardship while politicians enjoy what it described as lavish spending.

SERAP sues FG over alleged N78.8b cash transfer irregularities

By Silver Nwokoro

SOCIO-ECONOMIC Rights and Accountability Project (SERAP) has sued the Federal Government before the Economic Community of West African States (ECOWAS) Community Court of Justice sitting in Abuja.

It sued the FG over alleged financial irregularities involving more than N78.8 billion allocated to federal cash-transfer and social-protection programmes.

SERAP, in suit number ECW/CCJ/APP/42/26 filed at the weekend, is challenging the alleged diversion, irregular expenditure and failure to account for public funds involving the Ministry of Humanitarian Affairs and Poverty Reduction, the National Cash Transfer Office (NCTO) and the National Social Safety Nets Coordinating Office (NASSCO).

The organisation's action is based on findings contained in the Auditor-General of the Federation's 2024 Annual Report, published on August 7, 2026, which, according to SERAP, identified financial irregularities covering various periods between January 2023 and December 31, 2024.

SERAP is asking the court to declare that the Federal Government's alleged failure to account for more than N78.8 billion allocated for cash-transfer and social-protection programmes is unlawful and violates Nigeria's international human rights obligations.

It is also seeking an order directing the government, through the NCTO, NASSCO and other relevant agencies, to provide a comprehensive and verifiable account of the questioned funds, including payment, beneficiary, verification and reconciliation records.

The organisation is further asking the court to order an independent and effective investigation into the alleged irregularities.

Falana urges Africa to support Cuba, demand end to U.S. sanctions

By Yetunde Ayobami Ojo

HUMAN rights lawyer, Femi Falana, SAN, has urged African countries to rally behind Cuba against economic sanctions imposed by the United States, saying the Caribbean nation made enormous sacrifices towards Africa's liberation from colonialism and apartheid.

Falana said African countries owed Cuba a moral and historical obligation to defend its sovereignty and right to self-determination, recalling the country's military, medical and educational assistance to African nations during their struggles for independence and development.

He spoke at a rally organised by the Nigeria Solidarity Movement with Cuba in Lagos, where he called on African Union member states to oppose the United States' economic blockade against Cuba at the United Nations.

Falana urged African countries to vote against the sanctions and embargo during the UN deliberations scheduled for October 27 and 28, 2026, arguing that the measures had inflicted severe hardship on the Cuban people and undermined their fundamental rights.

He also called on the United States Congress to ensure compliance with what he described as a Supreme Court judgment invalidating tariffs imposed by President Donald Trump under the International Emergency Economic Powers Act.

Tracing Cuba's historical relationship with Africa, Falana said the country's solidarity with the continent became a cornerstone of its foreign policy following the 1959 Cuban Revolution led by Fidel Castro.

Falana said Cuba's contribution to Africa extended beyond military assistance to healthcare, education and development.

He recalled that during the 2014–2015 Ebola outbreak in West Africa, Cuba deployed more than 460 health workers to help combat the disease in Sierra Leone, Liberia and Guinea, including a contingent of 165 personnel through the World Health Organisation.

On the United States' sanctions, he described the economic blockade imposed on Cuba since 1962 as illegal and inconsistent with the principles of the United Nations Charter, which recognises the sovereignty and political independence of states.

Exhibition spotlights economic potential of creative industry

By Abigail Ikhaghu

EXHIBITION, titled 'The Convergence: The Iconic Architect & the Icons of Art,' organised by AD Consulting in partnership with Ecobank Nigeria at the Ecobank Pan African Centre (EPAC), Lagos, has brought together artists, architects, collectors, patrons and members of the public to celebrate Nigeria's creative heritage and explore opportunities for collaboration.

Speaking at the exhibition, Olajumoke Adenowo, said the initiative provided a platform for meaningful conversations between architecture and visual art while strengthening relationships among stakeholders in the creative industry.

Adenowo said: "Beyond celebrating artistic excellence, it underscores the importance of supporting creative enterprise and encouraging greater appreciation of Nigerian art."

AfDB, UK agency sign pact to mobilise financing for Africa

By Benjamin Alade

AFRICAN Development Bank Group (AfDB) and UK Export Finance (UKEF) have signed a memorandum of understanding (MoU) to expand co-financing opportunities and mobilise additional capital for strategic investments across Africa.

The agreement aims to combine development finance and export credit to support infrastructure development, energy, trade, and other sectors critical to the continent's economic growth.

The two institutions signed the agreement on October 21 in Conakry, Guinea, on the sidelines of the fifth UK-West and Central Francophone Africa Trade and Investment Forum (WCAF V).

It was signed by the Officer in Charge of the AfDB Group's Vice President, Abdul Kamara, and the Chief Executive of UK Export Finance.

Ebola:

53 under watch as FG, states tighten screening, health system gaps

- Lagos strengthens airport screening, public enlightenment
- Centre tracks 53 contacts as suspected Rivers case tests negative
- Port health services step up screening at five int'l airports
- NCDC considers N100,000 stipend for quarantined contacts
- Society urges FG to upgrade intensive care units nationwide
- Kano, UPTH activate emergency response mechanisms over Ebola threat

From **Nkechi Onyedika-Ugoeze** (Abuja), **Ann Godwin** (Port Harcourt) and **Ijeoma Nwanosike** (Lagos)

AS the Federal Government intensifies efforts to contain the Ebola Virus Disease outbreak, states are stepping up surveillance and preparedness measures, with Lagos strengthening screening at the Murtala Muhammed International Airport and public enlightenment, while health experts warn of critical gaps in the country's intensive care infrastructure.

The Nigeria Centre for Disease Control and Prevention (NCDC) has identified 53 primary contacts of Nigeria's confirmed case, most of whom are under quarantine and public health surveillance, as it expands screening at international airports to cover passengers arriving from all countries. The agency also identified a suspected case in Rivers State, which subsequently tested negative.

The developments have renewed concerns about the readiness of state health systems to detect and contain possible infections, isolate suspected cases and manage patients requiring specialised care.

Against this backdrop, the Intensive and Critical Care Society of Nigeria (ICCSN) has urged the Federal Government to upgrade and equip intensive care units in public hospitals, warning that inadequate equipment and personnel could undermine the management of severe Ebola-related complications.

The Lagos State Government urged residents to remain calm but vigilant, assuring them that no suspected cases have been detected in the state.

It added that it was strengthening disease surveillance, risk communication and community engagement to improve early detection and response to potential cases.

In a statement signed by the Commissioner for Health, Prof Akin Abayomi, the state government said the Ministry of Health, through its Directorate of Epidemiology, Biosecurity and Global Health, was collaborating with relevant agencies at points of entry, including the Murtala Muhammed International Airport, to strengthen surveillance and preparedness.

As part of the measures, the ministry had conducted a strategic engagement and assessment at the airport with its management, Port Health Services and other aviation and public health stakeholders.

The engagement focused on passenger screening, information sharing, infection prevention and control, and coordination of emergency response measures.

The government also said it was intensifying public enlightenment through educational materials explaining the symptoms, transmission and prevention of Ebola, urging residents to rely on verified information rather than rumours or speculation.

Abayomi noted that the early symptoms could resemble those of malaria and other common illnesses. He advised residents who became unwell, particularly after possible exposure or travel from an area with active transmission, to seek prompt medical assessment.

In line with the state's fever-management policy, the government advised anyone with a fever to undergo a malaria rapid diagnostic test before taking antimalarial medicines. Where the result is negative, a healthcare professional should assess other possible causes and determine the appropriate treatment.

Residents were also urged to wash their hands regularly, avoid contact with the body fluids of sick people, refrain from handling potentially contaminated materials and avoid contact with sick or dead wild animals.

The government called on travellers arriving in Nigeria, particularly from areas reporting Ebola transmission, to cooperate with Port Health Services and other authorised officials, provide accurate travel and health information when requested, and comply with applicable public health guidance.

Travellers who develop symptoms during their journey or after arrival were advised to notify the appropriate health personnel promptly and seek guidance before visiting a healthcare facility. Airlines and airport operators were also urged to maintain established public health protocols.

The government further advised anyone who suspected exposure to Ebola, especially following contact with a suspected or confirmed case, to contact public health authorities for guidance before visiting a healthcare facility.

Suspected cases or concerns about possible exposure in Lagos may be reported through the state's emergency numbers, 112 or 767, or directly to the Directorate of Epidemiology, Biosecurity and Global Health, Lagos State Ministry of Health, on 0802 316 9485.

Similarly, the Kano State Government activated its Public Health Emergency Operations Centre.

The Director-General of the Kano State Centre for Disease Control (KNCDC), Prof Muhammad Adamu-Abbas, disclosed this in a public advisory in Kano, assuring residents that the centre was on high alert and prepared to respond to any eventuality.

He urged residents to remain calm, avoid self-medication and refrain from using public transportation if they developed symptoms, to minimise the risk of exposing others. He also advised that suspected cases should be isolated immediately to prevent further spread of the disease.

In Rivers State, the University of Port Harcourt Teaching Hospital (UPTH) activated its infection outbreak response mechanism as part of efforts to strengthen preparedness and response to potential health emergencies.

The hospital's Chief Medical Director, Prof Chituru Orluwene, announced the measure after a meeting with the hospital's Infection Prevention and Control and Antimicrobial Stewardship Committee.

He directed the committee to establish a situation room as part of a phased response, beginning within the hospital before extending to a state-wide arrangement.

UPTH management urged residents to remain calm, observe basic personal hygiene and cooperate with health workers at recognised government-approved health facilities.

It added that the hospital was deploying its experience and expertise to support the response.

Port health services step up screening in Lagos, Abuja, Enugu, Kano, P'Harcourt

IN a move to strengthen border surveillance, Director-General of the NCDC, Dr Jide Idris, announced that Nigeria was expanding health screening at its international entry points and reversing an earlier directive that had limited health declaration procedures for international arrivals.

Speaking during a media briefing in Abuja, Idris said the NCDC was returning to a broader screening approach covering passengers arriving from all countries.

Port health services are working with the Federal Airports Authority of Nigeria (FAAN), the Nigeria Civil Aviation Authority (NCAA), immigration, customs and other relevant agencies to implement the measures.

Idris identified Lagos, Abuja, Enugu, Kano and Port Harcourt as the five international airports where port health services and other relevant agencies were coordinating preparedness and screening activities.

He explained that passenger health declaration procedures had previously been adjusted during a period of reduced international activity, but the emergence of the confirmed case had prompted a reassessment.

He said the decision to restore broader screening would be implemented in collaboration with aviation regulators, airport authorities, airlines, immigration and customs officials.

The NCDC boss noted that effective border surveillance depended on coordination among agencies with different responsibilities at airports and land borders.

The renewed screening measures are intended to identify travellers who may require further assessment based on their symptoms, travel history or possible exposure.

However, he stressed that surveillance at entry points must complement community-based detection, laboratory testing and contact tracing.

Seeking to reassure Nigerians amid public concern, Idris said the Federal Government, through the Federal Ministry of Health and Social Welfare, the NCDC, FCT health authorities and their partners, was responding to the situation with urgency.

"Ebola is a serious disease, and we are handling this situation with the urgency it deserves," he said, adding that Nigeria had a clear response plan, experienced personnel and an established public health system to manage the threat.

He said the national response had been activated under an Incident Management System, with relevant government agencies, technical partners and public health experts involved in the coordination.

Idris urged public and private healthcare facilities nationwide to immediately review their screening procedures, triage systems, isolation arrangements and protective measures.

NCDC considers N100,000 stipend for quarantined contacts

THE NCDC is considering paying N100,000 to each contact under quarantine following threats by some of them to leave the isolation facility.

The proposed stipend is intended to ease the financial burden of complying with public health measures and encourage cooperation during the monitoring period.

Idris said the Federal Government had activated a coordinated national response to contain the outbreak and prevent further transmission.

He said repeated tests on samples from the index patient had returned positive results, while samples collected from the patient's husband tested negative.

According to him, the identified contacts include healthcare workers, domestic staff, the patient's spouse and other individuals who might have been exposed during medical care, sample collection or other relevant interactions.

He explained that contact tracing was ongoing and the number of contacts could change as investigations progressed and public health officials verified additional information.

He said, "A major priority for the NCDC is identifying and monitoring everyone who may have been exposed to the confirmed case. The contacts include healthcare workers at the facility where the patient is being managed, personnel involved in collecting samples, domestic staff and individuals within the patient's immediate circle.

"Under established Ebola response protocols, contacts are monitored for 21 days from their last possible exposure, reflecting the maximum recognised incubation period of the disease. Fifty-three primary contacts have been listed and categorised

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Pate



Kuku



Idris

Democracy without good governance is a sham, say Onaiyekan, Bob-Manuel

By **Gbenga Akinfenwa**

THE Archbishop Emeritus of the Catholic Archdiocese of Abuja, John Cardinal Onaiyekan, and Baba Aladura, David Bob-Manuel, have stressed that Nigeria's numerous administrative structures need to be urgently streamlined for greater efficiency, as part of moves to rebuild the country for national transformation.

They spoke, at the weekend, during the ninth Saint Moses Orimolade Memorial Colloquium, held at the Federal Palace Hotel, Lagos, titled: "Rebuilding Nigeria through Faith, Values and Ethical Leadership for National Transformation," where they advocated a review of the country's structures, noting that democracy without good governance is a sham.

The Keynote Speaker, Onaiyekan, who regretted that the Nigerian house has serious structural defects, said many efforts had been made to keep patching it up, but several of them had been futile.

He said: "Rebuilding a republic for the transformation of the nation will require that we revisit its body and soul. The body of the nation has to do with the structures of governance, what kind of political system we want, presidential or back to parliamentary. Do we have a federation or a confederation? How do we ensure an effective separation of powers between the Executive, Legislative and Judiciary?"

Onaiyekan, who said that what is being practised in the country as politics is totally different, however, described Nigeria's politics as a struggle to grab power for personal interests and control of public resources, regretting that this is why it has become a do-or-die battle for victory by all means.

In his address, Bob-Manuel, who described Nigeria as the largest black population in the world with amazing natural resources and human capital, noted that the nation had been bedevilled with economic hardship, injustice, maladministration, corruption and all social vices.

He said that Nigeria's values and ethos had been thrown into the dustbin, just as leadership positions are treated as "I have arrived finally."

"Christian communities have a great role to play in rebuilding our nation. The first condition is our faith. The second factor prevalent in rebuilding any nation is Christian values and ethical principles.

"The solution is not merely in desperation to take over government but the empowering presence of the Holy Spirit to be a true leader," he said.



Member of the Board, Ibidunni Ighodalo Foundation (IIF), Dare Ajayi (left); Director of Operations, Origene Fertility, Oludapo Yusuf; Medical Director, Medical Art Centre, Dr Mojisola Aderonmu; Chairman, IIF, Pastor Ituah Ighodalo; Special Guest of Honour, Abimbola Fashola; member of Heritage Homes, Olakitan Osuntokun, and Dr Kunle Ajayi of Origene Fertility, during the Parents-in-Waiting Conference of Ibidunni Ighodalo Foundation in Lagos, at the weekend.

Copyright Society decries illegal photocopying of authors' books in tertiary institutions

Says widespread reproduction of textbooks often deprives writers of financial benefits

By **Opeyemi Babalola**

THE Reproduction Rights Society of Nigeria (REPRONIG) has urged universities, polytechnics and colleges of education to adopt its licensing programme to protect authors' intellectual property and ensure they receive royalties from the photocopying of their published works.

A board member of the Society, Dr Wale Okediran, made the call during an engagement with heads of tertiary institutions and other stakeholders in the South-South geopolitical zone.

Okediran said that many Nigerian authors were unaware that they could earn additional income when their books were photocopied, lamenting that widespread reproduction of textbooks often deprived writers of financial benefits.

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

Spina bifida mortality falls to six per cent as experts warn of care gaps

Urge shift to lifelong support for patients' post-surgery

By **Quadri Wahab**

SPINA bifida mortality rates in Nigeria have declined significantly, falling to 6.0 per cent between 2020 and 2023 from a peak of 33.3 per cent in the 1990s.

However, medical experts warned that gaps in follow-up care, late diagnosis and inadequate support systems would continue to threaten the long-term wellbeing of survivors.

They, therefore, called for a shift from a healthcare approach that focuses primarily on survival and surgery to one that ensures lifelong medical care, rehabilitation, psychosocial support and social inclusion for people living with Spina Bifida and Hydrocephalus.

The issues were discussed at a national webinar organised by the Festus Fajemilo Foundation, in collaboration with the Spina Bifida and Hydrocephalus Association in Nigeria (SBHAN)."

Head of Neurosurgery at the Obafemi Awolowo University Teaching Hospital (OAUTH), Prof. Edward Komolafe, while speaking during the webinar, said although advances in treatment had improved survival, the healthcare system still struggled to provide the support children need after surgery.

Experts blame lack of political will for Nigeria's poor transport integration

Don seeks death penalty for railway vandals

By **Olusegun Koiki**

TRANSPORT and logistics experts have blamed lack of political will and poor policy implementation for Nigeria's failure to develop an efficient integrated transport system.

They lamented that the country was still lagging in integrating the transport system despite the array of local expertise and repeated government policy initiatives.

The experts spoke in Lagos, at the weekend, during the second edition of a transport summit themed: "Navigating Global Disruption and The Road Ahead: Mobility, Energy and Trade Facilitation for Resilient Future."

A senior lecturer at the University of Lagos (UNILAG), Dr Femi Aiyegbajeje, while speaking during a panel session on the paper titled "Rail-Led Multimodal Integration: Unlocking Efficient Transport, Trade Facilitation and National Connectivity, said the country's major challenge was not the absence of workable ideas but the failure to translate policies into concrete action.

He, however, recommended the death penalty for railway infrastructure vandals, warning that attacks on critical transport assets undermine mobility, logistics efficiency and economic growth.

Also speaking at the summit, Executive Director of Operations and Technical at Tantita Security Services Nigeria Limited, Warredi Enisuoh, called for the integration of security awareness into Nigeria's school curriculum from the basic education level.

He also advocated the deployment of advanced facial recognition technology and long-range thermal drones to strengthen the protection of vulnerable supply chains and critical infrastructure.

Managing Principal of AZ Logistics, Dr Azeez Mustapha, said Nigeria had the capacity to develop an effective integrated transport system, but lacked the political commitment required to implement policies successfully.

He, therefore, urged government at all levels to prioritise implementation and develop a transport integration model suited to the country's peculiar circumstances.

LASG plans food reserve to check post-harvest losses, price gouging

Seeks stronger value chains to tackle food insecurity

By **Divine Yusuf**

LAGOS State Government has said that it is developing a food storage facility designed to sustain the state for up to 90 days during supply disruptions, as stakeholders warn that inadequate preservation, weak distribution and high processing costs may continue to undermine food security.

Director in the state's Ministry of Agriculture and Food Systems, Olalude Folarin, disclosed this during a World Food Day event organised by Hope for Life Initiative, in collaboration with the Nigerian Institute of International Affairs (NIIA) and the Federal Institute of Industrial Research (FIIR), Oshodi.

Folarin said the facility, which was reportedly between 70 and 75 per cent complete, would store different categories of food and strengthen the state's capacity to withstand disruptions in supply.

He said the commissioning would be done in the first quarter of 2027, highlighting plans by the state to establish food hubs across local councils and support innovative agricultural businesses, while promoting urban farming methods, including greenhouse cultivation, aquaponics and soil-less farming.

MEANWHILE, the state government has called for stronger food value chains and collaboration between food-producing and food-consuming states to tackle food insecurity, reduce post-harvest losses and improve food availability.

The state's Commissioner for Economic Planning and Budget, Ope George, who spoke during the bi-yearly review of the implementation of Nigeria's Food Systems Transformation Pathways (FSTP) and validation of the draft Standard Operating Procedure (SOP) for the South-West geopolitical zone, said efficient storage, transportation, distribution and market access were essential to building a resilient and sustainable food system.

George said Lagos State, as a major centre of consumption, commerce and distribution, depended on food supplies from other parts of the country, including northern states, making regional cooperation necessary to address challenges affecting the food value chain.

Also speaking, Nigeria's National Food Systems Convener, Okoro Ebere, said the review would enable stakeholders to assess achievements at federal and state levels, document implementation challenges and share lessons and good practices.

Tinubu celebrates Bonuola at 80, hails his enduring legacy

Says journalism must preserve truth, hold leaders accountable

From **Terhemba Daka**, Abuja

PRESIDENT Bola Ahmed Tinubu has said that journalism must continue to serve the public interest, hold leaders accountable and provide citizens with accurate information to make informed decisions.

He, however, described the media as an indispensable pillar of democracy.

The President made the declaration yesterday in a tribute to veteran journalist, distinguished editor and former Managing Director of *Guardian* Newspapers Limited, Oyinlade "Ladbone" Bonuola, on his birthday.

Tinubu, who celebrated Bonuola's remarkable contributions to Nigerian journalism spanning more than five decades, described him as one of the country's most respected media professionals, whose editorial courage, integrity and commitment to truth had left an enduring imprint on the industry.

According to the President, Bonuola's professional accomplishments underscored the importance of responsible journalism in promoting public accountability, strengthening democratic institutions and preserving factual records for future generations.

Lagos APC vows to deliver three million votes each for Tinubu, Hamzat

Hamzat unveils manifesto on October 30

By **Seye Olumide, Gbenga Salau** and **Kehinde Olatunji**

THE Director-General of the Lagos All Progressives Congress (APC) Campaign Council for President Bola Ahmed Tinubu, Kadri Obafemi Hamzat (PBAT-KOH), Musiliu Obanikoro, has revealed that three million votes each would be delivered for the party's presidential and governorship candidates in the forthcoming general elections.

Director-General of the campaign council, Musiliu Obanikoro, stated this yesterday, during a media briefing while announcing the party's governorship candidate, Dr Kadri Hamzat's plan to unveil his manifesto on Friday, October 30, 2026.

Obanikoro, who disclosed that the event would be held at the Wole Soyinka Centre for Culture and Creative Arts (formerly the National Arts Theatre) in Iganmu, Lagos, maintained that Lagos State is too important to be left in the hands of an apprentice, reason Hamzat fits the bill as the best candidate.

Obidients flay Umahi over claim linking Obi with IPOB members

From **John Akubo**, Abuja

• Group directs members to boycott APC

THE *Obidient* Movement has challenged the Minister of Works, David Umahi, to provide evidence for his alleged association of the Nigeria Democratic Congress (NDC) Presidential candidate, Peter Obi, with the Indigenous People of Biafra (IPOB).

The group also demanded renewed investigations into the deaths of five engineers in Ebonyi State and a female medical aide attached to the minister.

The movement described Umahi's allegation against Obi as politically motivated, insisting that IPOB had publicly distanced itself from the former Anambra governor and his 2022 presidential ambition.

In a statement signed by its Director of Media and Communications, Onyeka Dike, the movement questioned why Umahi was linking Obi to the separatist organisation, despite the organisation's previous public statements rejecting any association with him.

The group cited IPOB's statements in July and August 2022, when the organisation reportedly disowned Obi's presidential bid and criticised his participation in Nigerian politics.

It challenged Umahi to produce verifiable evidence for his claims, arguing that support for Obi did not establish membership of IPOB.

"Support for Obi is not proof of membership in IPOB," the statement said.

The movement maintained that Nigerians support political candidates for various reasons, including their records, policy proposals, integrity, and vision for the country.

MEANWHILE, the Fourth Administration of IPOB's Directorate of State (DOS) has announced a boycott of the All Progressives Congress (APC) ahead of the 2027 election.

The decision is a fallout of the non-listing of the appeal filed by IPOB leader, Nnamdi Kanu, to challenge his conviction on terrorism charges brought against him by the Nigerian government.

IPOB had earlier threatened a boycott of the 2027 election in the South-East if Kanu's appeal was not listed and heard.

But in an address yesterday, the Head of the DOS, Chris Nwaogu, said the boycott will specifically target the APC.

As part of the boycott, which takes immediate effect, IPOB members have been directed to shun the ruling party.

Nwaogu said: "IPOB remains strictly non-partisan. However, we see through the geopolitical games being played. Those advising President Bola Tinubu and the British government to withhold the listing of Kanu's appeal to force a vote-depleting election boycott in the South-East and South-South have miscalculated.

"Our boycott is not a gift to any Nigerian political actor; it is an unyielding response to systemic injustice and state-sponsored illegality."

Group urges states to domesticate urban planning law, tackle flooding, slums

By **Victor Gbonegun**

THE Nigerian Institute of Town Planners (NITP) has urged states to domesticate the 1992 Urban and Regional Planning Law, which was designed to guide development at national, state, and local planning levels.

The institute noted that without domesticating the law, urban development in states will continue to be classified as illegal and operate in a vacuum, while issues of flooding, slum growth, and other environmental challenges will persist across the country.

President of NITP, Dr Chime Ogbonna, said this while addressing journalists at the weekend ahead of the institute's international conference/yearly general meeting scheduled for October 26 to 30 in Lagos.

The 1992 law mandates that all states have a State Urban and Regional Planning Board and that local councils have a Local Planning Authority. But the majority of the states, except Lagos, haven't created them.

Stakeholders call for skilled workers, better oil asset recovery

By **Victoria Nwachukwu**

NIGERIA'S efforts to sustain its petroleum industry require greater investment in indigenous technical capacity and improved utilisation of existing oil assets, industry stakeholders have indicated.

While the Petroleum Technology Development Fund (PTDF) stressed the need to develop skilled professionals, strengthen research, and promote technological innovation, Chairman, Board of Directors, Energia Limited, George Osahon, highlighted opportunities to increase the value of mature oil assets through further exploration, improved recovery, and investment incentives.

Speaking at a Pre-Conference workshop organised by the Nigerian Association of Petroleum Explorationists (NAPE), PTDF's Executive Secretary, Prof. Shu'aibu Aliyu, said Nigeria must prioritise a highly skilled workforce capable of sustaining petroleum operations, driving technological innovation and supporting the changing energy landscape.



Officials of the Nigerian Content Development and Monitoring Board (NCDMB) and winners of the 10th Annual National Undergraduate Essay Competition, organised by NCDMB in Yenagoa, Bayelsa State, at the weekend.

Live well, live better: Medlyfe brings new approach to longevity, aesthetics

By **Amarachi Okonkwo**

FOR many people, the thought of living to 90 comes with a troubling question: what if those extra years are marked by frailty, declining memory, chronic illness and dependence on others?

As living longer becomes increasingly possible, health experts say the real challenge is ensuring people can enjoy those years in good health, with dignity and independence.

This concern took centre stage as Medlyfe Wellness and Longevity Centre hosted the soft launch of its longevity, wellness and aesthetic services at Capital Club, Victoria Island, Lagos, advocating early health assessments and sustainable lifestyle changes to help people age better.

The centre emphasised that healthy ageing goes beyond extending lifespan to preserving physical strength, mental alertness and the ability to carry out everyday activities as people grow older.

Speaking at the launch presentation, Medlyfe's Head of Medical Services, Dr Adedotun Ajelabi, said the goal should be to add quality to the years people live rather than simply increase their lifespan.

"It's not just about how many years you live; it's adding life to the number of years that you have," she said.

Ajelabi noted that people of the same age could experience significantly different health outcomes, with some remaining active and independent while others struggle with declining strength, cognitive function and other age-related challenges.

She explained that changes associated with ageing could begin as early as a person's 30s, including gradual muscle loss, reduced bone strength, abdominal fat accumulation and alterations in sleep patterns.

According to her, these changes underscore the need for people to pay closer attention to their bodies and seek medical assessments before potential health problems become more serious.

She identified physical activity, balanced nutrition, adequate sleep, stress management and social support as important components of healthy ageing, warning that neglecting these factors could undermine long-term well-being.

"Sleep is one thing that many people just actually leave out, and it's one of the very important things that we have to take seriously if we want to reduce our rate of ageing," she said.

Ajelabi also highlighted the roles of functional and regenerative medicine in health optimisation, explaining that functional medicine seeks to identify underlying causes of health problems, while regenerative medicine focuses on approaches intended to repair or restore damaged tissues and functions.

She stressed that longevity requires collaboration across medical specialties and objective assessments to determine individual health needs, rather than relying on a single treatment or approach.

Beyond wrinkles: Understanding how people age

The discussion also challenged common assumptions about ageing, particularly the belief that Black people age more slowly because wrinkles tend to appear later than they do in white people.

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

2027: Rainbow Coalition set to unveil candidates in Rivers

• Fubara pledges support for coalition, Tinubu

THE Rainbow Coalition will, tomorrow, October 27, 2026, unveil its candidates for the 2027 general election in Rivers State.

The coalition, founded by the Minister of the Federal Capital Territory, Nyesom Wike, comprises prominent members of the Action Alliance (AA), the All Progressives Congress (APC), the Labour Party (LP), and the Peoples Democratic Party (PDP).

The unveiling ceremony, according to reports, is expected to kick off at 10:00 a.m. at the Yakubu Gowon Stadium in Port Harcourt.

Speaking to newsmen yesterday, the coalition's spokesman, Chibike Ikenga, said the event is aimed at mobilising more support for President Bola Tinubu ahead of the election.

He said: "What you will continue to see is the fact that the amalgam that is called Rainbow Coalition is coming publicly to show the endorsement of the candidates across those parties that have become part of Rainbow Coalition for unity, progress, and a peaceful and credible election in Rivers State."

MEANWHILE, Governor Sim Fubara of Rivers State has declared his support for Tinubu and the Rainbow Coalition in the state.

Fubara said he would be backing the Rainbow Coalition because the era of war is over. Addressing his followers in a video posted on X, the governor declared his support for the All Progressives Congress (APC) governorship candidate in Rivers State, Kingsley Chinda.

He said: "We have made peace in the state, and I am supporting the Rainbow Coalition. President Bola Tinubu is our president, and he is the one that we are supporting.

"Chinda is the governorship candidate that I am supporting, and everybody who believes in me will support. And for those of you who are saying Fubara, we want to collect something before we run, there is nothing to collect. I have gone back to our family, so please, wherever you are, give your total support to that coalition.

"We need to move forward; the time of war is over, this is the time of peace, and this peace is taking us to another level. What you miss here you gain in another place, that's life."

Tompolo donates buses to Tinubu's reelection campaign

By **Seye Olumide**

THE PBAT Door-to-Door Movement, founded by High Chief Government Ekpemupolo, popularly known as Tompolo, has distributed buses to its coordinators in 14 states to strengthen grassroots support for President Bola Tinubu ahead of the 2027 presidential election.

The National Coordinator of the movement, Sunday Asuku, presented the vehicles to the state coordinators in Abuja on Sunday, explaining that the initiative was designed to improve coordination and extend the group's activities across the states.

He said the latest distribution complemented an earlier provision of vehicles for local government coordinators, adding that the new buses would enable state officials to oversee activities across their respective states.

"The vehicles we gave them in those states are mainly meant for the local government coordinators to enable them to coordinate the affairs of their respective local governments."

Philanthropist donates N2.2b medical centre to Edo community

A PHILANTHROPIST and the founder of the Agbonjagwe Leemon Ikpea Foundation, Dr Leemon Ikpea, has donated a 62-bed medical centre to the Ewatto, Esan South East Local Council Area of Edo State to improve access to healthcare in the area and the neighbouring communities.

The medical centre, which was commissioned on Monday, October 19, 2026, and named after the founder, was built at an estimated cost of N2.22 billion.

The facility is equipped with modern medical equipment and is expected to reduce the difficulties faced by residents who had to travel considerable distances to access healthcare, particularly during emergencies.

The centre will provide a range of services, including emergency and urgent care, maternal and child health, diagnostic and laboratory services, pharmacy services, general medical care, preventive healthcare, specialist and referral care, and community health outreach.

APC chieftain warns against North-South showdown over Atiku

From **John Akubo**, Abuja

A FORMER Director-General of the Voice of Nigeria (VON), Osita Okechukwu, has warned that the dispute over zoning ahead of the 2027 presidential election could deepen the North-South division.

Accusing former Vice-President Atiku Abubakar of heightening political tensions with his ambition, Okechukwu, a founding member of the All Progressives Congress (APC), said the controversy underscored the importance of power rotation in managing Nigeria's diversity.

In a statement yesterday, he urged Northerners to resist what he described as ethno-identity politics, cautioning that regional rhetoric could worsen divisions in an already fragile political climate, and that presidential ambitions should not override conventions designed to promote national unity.

Okechukwu also faulted the African Democratic Congress (ADC), arguing that the 2027 contest would have been less contentious if the party had respected zoning and presented a southern candidate.

Dangote Cement intensifies driver safety across Africa

CEMENT conglomerate, Dangote Cement Plc, said it has intensified its commitment to road safety by strengthening measures to improve drivers' safety awareness, competence and compliance with best practices across its African operations.

Speaking at the 2026 Drivers Safety Retreat at its Obajana Plant in Kogi State, the Group Managing Director, Mr Arvind Pathak, said drivers must "Think Safety, Act Safely" across all its operations.

He reiterated the company's commitment to the safety and welfare of its drivers, urging them to prioritise safe driving practices and ensure they return home safely after every journey.

Pathak stated that the cement producer places a premium on the quality of its products, while its drivers play a crucial role in ensuring that the products reach customers safely and efficiently.

To that end, he stressed that no business delivery is worth the loss of human life, adding that the safety of drivers is more important than operational targets and commercial considerations.

Also, the Head of Transport, Murilo Silva, cautioned against reckless driving, proxy driving and other unsafe transportation practices, warning that such conduct would not be tolerated.

Pastoralists push back on profiling, seek justice for 20,000 casualties

From **Adamu Abuh** (Abuja) and **Isa Abdulsalami Ahovi** (Jos)

• Toll rises to seven in Friday's Plateau attack

FULANI ethnic nationalities, under the aegis of the KautalPulaaku Fulbe Association of Nigeria, have called for an independent investigation into alleged killings of pastoralists across the country, citing an estimated 20,000 deaths in farmer-herder conflicts over the past decade.

The association also demanded an immediate end to the profiling of Fulani communities as bandits, kidnappers and terrorists.

Making the call during a peace and security conference yesterday in Abuja, the President of the Confederation of Pastoralist NGOs (CONPA), Dr Muhammad Buzaye, alleged that hundreds of pastoralists, including women, children and the elderly, had been killed in attacks in Plateau, Niger, Sokoto, Kebbi, Zamfara and other states in recent months.

The group called on President Bola Tinubu to convene a national dialogue and reconciliation conference involving pastoralist groups, farmers, traditional rulers, religious leaders, security agencies and state governments to address the persistent conflicts and establish a framework for peaceful coexistence.

In the meantime, the death toll in the Friday night attack in DorowaBabuje community in Barkin Ladi Local Government Area of Plateau State has risen from four to seven.

Gunmen reportedly stormed the community around 11 pm and first attacked the vigilantes in the area, killing four of them instantly and leaving no fewer than six others injured.

Confirming the incident, the National Publicity Secretary of Berom Youth Moulders Association (BYM), RwangTenhwong, described the killings as unfortunate and called on the relevant security agencies to investigate the incident and bring perpetrators to justice.

The Guardian learnt that three of those injured in the attack later died, and their corpses have been recovered from the bush.

MEANWHILE, CONPA further alleged that thousands of cattle had been rustled or killed and settlements belonging to pastoralist communities destroyed, thereby displacing families and devastating livelihoods.

The group called on the federal government to investigate the reported killings, ensure that perpetrators were brought to justice, and provide relief materials and assistance to the displaced pastoralist families.

Lamenting that the term "Fulani pastoralist" has been profiled and criminalised as synonymous with banditry, kidnapping and terrorism for too long, CONPA said the stereotyping had encouraged jungle justice, extrajudicial killings and hate speech against innocent pastoralists.

However, the association condemned banditry, kidnapping and other criminal acts, insisting that offenders should be identified and prosecuted individually rather than an entire ethnic community being held responsible.

CONPA also commended President Bola Tinubu for establishing the Federal Ministry of Livestock Development but demanded that at least 30 per cent of the agricultural budget should be allocated to the ministry, among others.



President of NIDO-Qatar, Michael Ihekwaba (third right), with the executive members of the Nigerian community in Qatar presenting an award to Amb. Mahmood Yakubu during a celebration of the Nigerian nationhood, national heritage and identity in Doha over the weekend

IGP proposes 200% gratuity, pension for retired officers

From **Andrew Oota**, Abuja

AS part of wider reforms to address the agency's long-standing pension challenges, the Inspector-General of Police (IGP), Olatunji Disu, has proposed a 200 per cent gratuity for retired officers to secure improved retirement benefits for personnel of the Nigeria Police Force (NPF).

The proposal, under which eligible officers could retire on pension benefits linked to their last salaries, alongside the enhanced gratuity, is currently being considered by a presidential committee set up to examine police concerns.

The committee comprises representatives of the Ministry of Finance, the Office of the Accountant-General of the Federation, the National Salaries, Incomes and Wages Commission, the Budget Office of the Federation, and the National Pension Commission (PenCom).

It is expected to recommend measures on outstanding liabilities, funding arrangements and benefit administration, providing a framework for resolving the pension challenges and improving coordination among the institutions responsible for policy, funding and administration.

The proposed package is also expected to address recurring protests by serving officers seeking to exit the Contributory Pension Scheme (CPS), which remains a contentious issue within the force.

According to the IGP, the initiative aims to resolve outstanding pension liabilities, provide more adequate retirement benefits and create a more efficient pension administration system.

He said the proposal also seeks to cover officers who retired before any new framework takes effect, with provisions to review their benefits in line with the revised terms, rather than limiting reform to future retirees.

However, the outcome will determine whether the 200 per cent proposal is adopted, the eligible officers, and how approved changes are implemented.

NAF to acquire 12 helicopters, kills 15 terrorists in Borno airstrikes

From **Njadvara Musa** (Maiduguri) and **Sodiq Omolaoye** (Abuja)

THE Nigerian Air Force (NAF) said it is working on acquiring 12 AH-1Z attack helicopters to strengthen its combat capabilities, as the military sustains air operations against security threats across the country.

The Director of Public Relations and Information, NAF Headquarters, Air Commodore Ehimen Ejodame, disclosed this yesterday ahead of the first anniversary of the Chief of the Air Staff, Air Marshal Sunday Aneke, on October 30.

This comes as the air component of the Northeast Joint Task Force (JTF), Operation Hadin Kai (OPHK), has reported killing 15 Boko Haram terrorists in an airstrike while the ground troops recovered several AK-47 rifles in the Bitta-Dute axis of Gwoza Local Government Area of Borno State.

OPHK Acting Media Information Officer, Capt. Mohammed Goni, disclosed in a statement yesterday that the operation was conducted at about 11:50 p.m. Saturday following credible intelligence and confirmed sightings of terrorist movements in the general area of Pulka.

Goni added that the precision strike was subsequently followed by ground operations to exploit the area and consolidate the operational gains.

Ejodame explained that the planned acquisition of attack helicopters forms part of efforts to modernise the service's fleet and improve its combat, airlift, training, intelligence, surveillance and reconnaissance capabilities.

He added that NAF received five additional helicopters, comprising three AW-109 Trekker Type B helicopters and two H125 helicopters, in September.

Also disclosed that six L-39ZA aircraft were undergoing reactivation and upgrade in Slovakia and Nigeria, while periodic depot maintenance on a C-130 aircraft was ongoing in Portugal.

NAF is also pursuing indigenous production initiatives involving Aircraft Release Device 863 impulse release cartridges, a 250-kilogramme bomb-loading trolley and the development and ground testing of locally produced 57-millimetre rockets, the statement added.

Ejodame explained that the initiatives were part of Aneke's transformation agenda, which prioritised operational effectiveness, personnel welfare, technological advancement and institutional accountability.

FG disburses N38.93b to 166 tertiary institutions

THE federal government has disbursed N38.93 billion to 166 public tertiary institutions nationwide to address infrastructure gaps and improve teaching and learning facilities, the Head of Media, Federal Ministry of Finance, Mrs Efe Ovuakporie, disclosed yesterday.

Ovuakporie, in a statement, explained that the disbursement was under the Needs Assessment Revitalisation Fund, which covers 79 universities, 46 polytechnics and 41 colleges of education.

She said that universities would receive N28.5 billion, polytechnics N5.8 billion, and colleges of education would receive N4.7 billion.

According to her, the intervention was also aimed at supporting the implementation of agreed measures under the Memorandum of Understanding (MoU) between the federal government and the Academic Staff Union of Universities (ASUU).

Meanwhile, Ovuakporie said the funds were expected to enable beneficiary institutions to commence or continue approved projects, addressing critical infrastructure and other identified institutional needs.

Kwankwaso pledges jobs, security, education as Obi misses Plateau meet

From **Isa Abdulsalmai Ahovi**, Jos

THE Nigeria Democratic Congress (NDC) has pledged to prioritise security, education, agriculture and job creation if elected into government in the 2027 general election.

Pledging over the weekend on behalf of the presidential candidate, Peter Obi, during a town hall meeting with stakeholders in Jos, Plateau State, the vice-presidential candidate of the party, Rabiu Kwankwaso, described the Obi-Kwankwaso ticket as a platform for national unity.

Kwankwaso disclosed that Obi explained to him earlier on Friday that circumstances beyond his control had prevented him from travelling to Plateau State, but asked him to assure residents of their commitment to the state, even as both candidates would return for another engagement.

Assuring that they would harmonise their visions for Nigeria ahead of the election, Kwankwaso listed insecurity, poverty, hunger, unemployment and the decline of industries among Nigeria's most pressing challenges.

KANO STATE
THE CENTER OF COMMERCE

Kano in Focus

Gov. Yusuf unveils APC 2027 presidential and governorship campaign council

KANO State Governor, Alhaji Abba Kabir Yusuf, has unveiled the All Progressives Congress (APC) Presidential and Gubernatorial Campaign Council for the 2027 general elections, charging members to work diligently towards securing victory for the party at all levels.
The inauguration ceremony took place on Thursday at the Coronation Hall, Government House, Kano.
Governor Yusuf said the appointments were based on merit, competence, trust and confidence in the members' ability to deliver on their assigned responsibilities.
He urged the council to demonstrate commitment, sincerity and effective coordination in pursuing the party's electoral objectives, stressing the need for sustained efforts to win the presidential, governorship and other elective positions in the 2027 elections.
The Governor also called for issue-based campaigns, urging members to focus on communicating the party's programmes, policies and achievements while engaging voters constructively on matters of public concern.
He emphasised that the campaign should be driven by clear policy messages and a compelling vision to strengthen public confidence in the party ahead of the elections.
In his remarks, the Director-General of the council, Engineer Abdullahi Tijjani Muhammad Gwarzo, assured the Governor that members would work collectively and explore every legitimate opportunity to achieve the party's electoral objectives.
Gwarzo, a former Deputy Governor of Kano State and former Minister of State for Housing, thanked Governor Yusuf for the confidence reposed in the council, pledging that members would justify their appointments through dedication, effective coordination and diligent execution of their mandate.
The council is headed by Gwarzo as Director-General, while the Director-General, Media and Publicity, Kano Government House, Sanusi Bature Dawakin Tofa, serves as Secretary.
The council is structured into various sub-directorates to ensure effective coordination, strategic mobilisation and efficient implementation of campaign activities ahead of the 2027 general elections.



Left: Gov. Dauda Lawal of Zamfara State; Gov. Abba Kabir Yusuf of Kano state (middle); Gov. Dikko Radda of Katsina State during APC Presidential Campaign flagged off in Kaduna.

Gov. Yusuf receives APC governorship flag at Tinubu's 2027 campaign flag-off

KANO State Governor, Alhaji Abba Kabir Yusuf, on Saturday joined President Bola Ahmed Tinubu, Vice President Kashim Shettima, the National Chairman of the All Progressives Congress (APC) and other prominent party leaders at the flag-off of the party's 2027 presidential re-election campaign in Kaduna State.
At the event, the APC National Chairman presented Governor Yusuf with the party's flag as its governorship candidate for Kano State in the 2027 general elections, marking a significant moment in the party's preparations for the forthcoming polls.
The presentation signified the party's endorsement of Yusuf's candidacy and highlighted Kano's importance in the APC's nationwide mobilisation efforts ahead of the presidential and governorship elections.
The Kaduna rally attracted APC governors, elected officials, party stakeholders and supporters from different parts of the country. Kano's delegation was prominently represented, reflecting the state's strategic importance to the party.
With its large voting population and influential position in Northern Nigeria, Kano is expected to play an important role in the APC's efforts to mobilise support for President Tinubu's re-election bid in 2027.
In his remarks, President Tinubu commended governors across the country for the developmental strides recorded in their respective states, acknowledging their contributions to governance and the delivery of development initiatives.
Yusuf had earlier charged members of the Kano State Presidential and Gubernatorial Campaign Council to intensify grassroots mobilisation and work towards making Kano the state with the highest number of votes for President Tinubu in the forthcoming presidential election.
He urged campaign officials to strengthen their engagement with communities, political stakeholders and voters across the state to ensure effective mobilisation ahead of the elections.
The Governor also advised campaign officials to focus on communicating the achievements and programmes of APC administrations rather than engaging in personal attacks, stressing the need for discipline, unity and constructive political engagement.
Yusuf's participation in the Kaduna campaign flag-off followed his defection from the New Nigeria Peoples Party (NNPP) to the APC, a development that has reshaped Kano's political landscape ahead of the 2027 general elections.
The campaign launch provides an opportunity for APC leaders to consolidate party structures, strengthen coordination among stakeholders and mobilise supporters as political activities gather momentum nationwide.
Yusuf's receipt of the governorship flag, alongside Kano's participation in the presidential campaign launch, underscores the state's central place in the APC's preparations for the 2027 elections.

Kano seeks more federal road projects, durable concrete pavements

As Gov. Yusuf commissions reconstructed Nasarawa Hospital Dualized Road, Racecourse, Audu Bako Way

KANO State Governor, Alhaji Abba Kabir Yusuf, has called on the Federal Government to sustain investment in capital infrastructure with particular emphasis on durable roads capable of withstanding heavy traffic in Kano.
The Governor made the appeal while speaking at the commissioning of Section III of the Abuja–Kaduna–Zaria–Kano Expressway, where he represented President Bola Ahmed Tinubu.
He stressed the importance of expanding and improving road networks to meet the transportation needs of Kano and support its growing commercial activities.
Governor Yusuf also advocated greater consideration of concrete pavement technology for suitable road projects, noting the need for durable infrastructure that can deliver long-term value.
He further highlighted the importance of developing major bypasses and other strategic roads to improve traffic flow and strengthen connectivity within the state.
The Governor said improved road infrastructure would ease the movement of goods and passengers, reduce pressure on busy routes and support economic activities.
He urged continued cooperation between the Federal Government and Kano State to ensure that critical road projects receive the attention required.
Meanwhile, Governor Yusuf, has commissioned the reconstructed dualized Nasarawa Hospital Road and Racecourse road projects. The Governor also commissioned the newly reconstructed Audu Bako Way all in the central business district of the city as part of efforts to improve road infrastructure and ease movement within Kano metropolis.
The projects are expected to improve access to key locations, reduce transportation difficulties and support commercial activities within the state capital.
The improved roads will also facilitate the movement of residents, motorists and businesses while contributing to the development of urban infrastructure.
The commissioning forms part of the Kano State Government's commitment to improving road networks and providing infrastructure that meets the needs of residents.

Gov. Yusuf hails Tinubu's infrastructure investment in Northern Nigeria

Umahi urges North to vote for Tinubu based on performance

KANO State Governor, Alhaji Abba Kabir Yusuf, has commended President Bola Ahmed Tinubu for prioritising major infrastructure projects expected to strengthen transportation, trade and economic development in Northern Nigeria.
The Governor gave the commendation while representing the President at the commissioning of Section III of the Abuja–Kaduna–Zaria–Kano Expressway.
He noted that efficient road infrastructure was essential to connecting communities, facilitating the movement of goods and services, and improving the business environment.
The Kano–Zaria corridor is particularly important because of Kano's role as a major commercial and industrial centre serving several states across the North.
Improved transportation links are expected to support agricultural production, expand market access and create better opportunities for traders, transport operators and other businesses.
Yusuf said sustained investment in critical infrastructure would contribute to economic growth and improve the movement of people and goods across the country.
He called for continued collaboration between the Federal Government and state governments to address infrastructure needs and accelerate development.
The Minister of Works, Senator David Umahi, disclosed that the Federal Government had completed 118 kilometres of the Abuja–Kaduna–Kano Expressway, while construction work on another 164-kilometre section had reached an advanced stage.
Umahi also said President Tinubu's administration was executing road projects covering approximately 4,000 kilometres across the North-West geopolitical zone. He urged the North to support the President's re-election for a second term, citing his administration's performance in the region.
Umahi explained that the 375-kilometre dual carriageway, which had suffered delays under previous arrangements, was redesigned to incorporate reinforced concrete pavement technology to improve durability and reduce maintenance costs.
According to him, the decision followed President Tinubu's directive to find a lasting solution to the deteriorating condition of the strategic highway connecting the Federal Capital Territory with Kaduna and Kano states.
The Minister further disclosed that Tinubu had directed the installation of solar-powered streetlights along the entire 375-kilometre expressway to improve visibility and security, particularly for motorists travelling at night.
Umahi maintained that the Tinubu administration was committed to completing projects inherited from former President Muhammadu Buhari.
Earlier, the Emir of Daura, Alhaji Umar Faruq, said Tinubu deserved re-election in 2027 for his commitment to sustaining development in Northern Nigeria.
Faruq urged support for the President's re-election, citing the completion of critical capital projects initiated by the late President Muhammadu Buhari in the region.
The monarch said Tinubu had set aside tribal and ethnic considerations to continue projects initiated by his predecessor.



Gov. Abba Kabir Yusuf received former Governor Dr. Abdullahi Umar Ganduje on courtesy in Kaduna



Gov. Abba Kabir Yusuf received Emir of Daura Alh. Umar Farouk Umar on a courtesy call at the government house, Kano.



Gov. Abba Kabir Yusuf representing President Bola Ahmad Tinubu in the commissioning Zaria-Kano express way along side Minister of Work, Engr. David Umahi, Deputy President of the Senate, Barau Jibrin, and other dignitaries


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Mother, child die as two container trucks overturn in Lagos

LASEMA clears three other road incidents, reopens affected routes in state

By **Bertram Nwannekanma** and **Benjamin Alade**

A MOTHER and her child reportedly died after two heavily laden 20-foot container trucks overturned near Freeman Market, Mile 2, inward Apapa, Lagos.

However, emergency responders cleared three other road incidents across the state within 24 hours.

Lagos State Traffic Management Authority (LASTMA), which disclosed the fatal accident in a statement, said its rescue and recovery personnel cordoned off the affected section of the road and diverted motorists through an adjoining service lane to prevent further accidents and ease traffic congestion.

The victims were trapped beneath the overturned trucks and their cargoes and sustained fatal injuries.

LASTMA deployed a crane and a heavy-duty tow vehicle to remove the trucks and containers, while officers of the Nigeria Police Force provided security during the recovery operation. The remains of the deceased were subsequently evacuated to the Police Mortuary in Yaba for necessary procedures.

General Manager of LASTMA, Olalekan Bakare-Oki, expressed condolences to the bereaved family and called for a thorough investigation to establish the circumstances surrounding the accident.

He said investigators should determine whether mechanical defects, overloading, improper cargo distribution, drivers' negligence or other factors contributed to the overturning of the trucks.

Bakare-Oki also urged operators of articulated vehicles to ensure that their trucks were roadworthy, secure their cargoes properly and comply with established road safety regulations.

He stressed the importance of regular vehicle inspections and responsible driving in preventing avoidable accidents.

In a separate development, Lagos State Emergency Management Agency (LASEMA) said it had cleared three other road incidents within 24 hours, reopening affected routes on the Third Mainland Bridge.



Fallen Container.

NDLEA arrests S'African with 36.65kg cocaine, grandmother with cannabis

• Recovers large drug consignments across nine states

By **Bertram Nwannekanma**

OPERATIVES of the National Drug Law Enforcement Agency (NDLEA) have arrested a 34-year-old South African woman, Qhina Beauty, with 36.65kg of cocaine at the Murtala Muhammed International Airport (MMIA), Lagos, and a 62-year-old Nigerian-American grandmother, Anetor Gloria Ubong, with 9.45kg of high-grade cannabis known as loud, allegedly imported from the United States.

The arrests were among a series of operations across the country in which NDLEA officers recovered large consignments of illicit drugs in Lagos, Delta, Kano, Bauchi, Niger, Edo, Ondo, Taraba and Oyo states.

Qhina was arrested at the Lagos airport's departure hall on October 7, 2026, while attempting to board a Qatar Airways flight to South Africa via Doha.

A search of her two travelling bags led to the discovery of 30 blocks of cocaine weighing 36.65kg, wrapped in cellophane tape, mixed with dried pepper and packed into seven parcels.



Suspects paraded with seized illicit drugs

Dredgers' group denies extortion allegation against Lagos commissioner

By **Adaku Onyenucheya**

THE Dredgers Association of Nigeria (DAN) has denied accusing the Lagos State Commissioner for Waterfront Infrastructure Development, Ekundayo Alebiosu, of harassment, intimidation and extortion of dredgers and tipper operators.

The association said a report published on online media platforms on October 23, 2026, titled, "Dredgers Association Appeals to Sanwo-Olu Over Alleged Extortion, Urges Governor to Call Alebiosu, Cardozo to Order," did not originate from its national leadership or any authorised organ.

In a disclaimer signed by its National President, Batare Akpomejero, and National Secretary, Richard Ntan, DAN said it neither authorised nor issued any petition or press statement accusing the commissioner of misconduct.

It also said it had no record of the alleged impounding of trucks and demand for N500,000, as reported in the publication, stressing that it had completely dissociated itself from the claims.

Reaffirming its relationship with the Lagos State Government under Governor Babajide Sanwo-Olu, the association described its engagement with the government and the Ministry of Waterfront Infrastructure Development as cordial and collaborative.

On issues relating to dredging regulations and the interpretation of Supreme Court judgments on shoreline authority, DAN said discussions were being pursued through appropriate institutional channels and dialogue with relevant federal and state authorities, rather than through public confrontations in the media.

The association urged the public, the Lagos State Government, the commissioner and other stakeholders to disregard the publication as a statement issued on its behalf.

Police corporal allegedly kills female colleague, commits suicide in Kogi

From **Yusufu Aminu Idegu,** Lokoja

A police corporal allegedly shot and killed his female colleague before turning the gun on himself during night duty at ASCO Camp in Ajaokuta Local Government Area of Kogi State.

The incident, which occurred at about 11.04 p.m. on Friday, October 23, claimed the lives of Corporal Amos Yusuf and Woman Corporal Grace Onimisi.

The Kogi State Police Command, which confirmed the incident in a statement issued in Lokoja yesterday by its spokesperson, ASP Salifu Oyiza Oyiza Afusat, said both officers were taken to separate medical facilities, where they were confirmed dead.

According to the statement, the Divisional Police Officer (DPO) in Ajaokuta led a team of officers to the scene after the incident was reported.

"Preliminary findings indicate that Corporal Amos Yusuf, who was on night duty, shot Woman Corporal Grace Onimisi and thereafter shot himself," the statement said.

It added that the remains of the deceased officers had been deposited at the mortuary of ASCO Hospital.

The police said an AK-47 rifle and four expended cartridges were recovered at the scene as exhibits.

The case has since been transferred to the State Criminal Investigation Department (SCID) for an in-depth investigation to establish the circumstances surrounding the incident.

Plateau attack: Death toll rises to seven as three injured vigilantes die

From **Isa Abdulsalami Ahovi,** Jos

THE death toll from Friday night's attack on Dorowa Babuje community in Barkin Ladi Local Council of Plateau State has risen from four to seven following the deaths of three injured vigilantes.

Gunmen reportedly stormed the community at about 11:00 p.m., attacking local vigilantes who were keeping watch over the area. Four vigilantes were killed instantly, while six others sustained serious injuries.

The attack reportedly triggered panic, forcing residents to flee in different directions as the assailants overpowered the vigilantes with superior firepower.

The incident was confirmed by the National Publicity Secretary of the Berom Youth Moulders Association (BYM), Rwang Tengwong, who condemned the killing of community members volunteering to protect their neighbourhood.

Tengwong described the attack as unfortunate and expressed sympathy with the victims and their families.

"We are deeply saddened by this latest attack and call on the relevant security agencies to urgently investigate the incident and ensure that those responsible are brought to justice," he said.

He added that residents should not be left living in fear while those volunteering to protect their communities were being attacked and killed.

A fresh report reaching *The Guardian* indicated that three of the six injured vigilantes later died, bringing the death toll to seven.

A resident, who identified himself simply as Mamuda, said three bodies were later recovered from a bush in the community.

He appealed to the government and security agencies to intensify investigations and ensure that those responsible for the attack were brought to justice.

Police rescue kidnap victim in Oyo, arrest school bus driver over sexual assault in Delta

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

THE police in Oyo and Delta states have recorded separate successes in efforts to tackle kidnapping and violent crimes, rescuing a 15-year-old boy abducted in Oyo and arresting a school bus driver accused of kidnapping and sexually assaulting a 14-year-old female student in Delta.

In Oyo State, the police rescued the teenage boy during a gun duel with suspected kidnappers, neutralising one of the suspects, while a manhunt continues for other members of the gang who escaped.

The victim, identified as Sumaila Muhammadu, was reportedly abducted from the Onidundun area of Akinyele Local Council on October 18, 2026.

The police said credible intelligence received on October 22 revealed that the kidnappers were demanding a ransom for his release.

In a statement yesterday, the command's spokesperson, DSP Olayinka Ayanlade, said the Commissioner of Police, Abimbola Ayodeji Olugbenga, directed the Anti-Kidnapping Section, in collaboration with the Oyo Zone Vigilante Group, to launch a rescue operation.

The operation was carried out at about 9.30 p.m. in the Pipeline area of the Ajagba axis, along the Awe–Iwo Road, where the operatives reportedly came under fire from the suspected kidnappers.

A gun duel ensued, leading to the rescue of the teenager and the neutralisation of one of the suspects. Other gang members reportedly escaped with gunshot wounds.

According to the police, the injured suspect was taken to a hospital, where he was pronounced dead. His remains were subsequently deposited in a morgue.

An Android phone and a cutlass were recovered from the scene.



The bus driver.

www.guardian.ng

The Metro Section

Police arrest suspect over railway vandalism in Ogun, recover 16 iron rods

From **Azeez Olorunlomeru** and **Segun Ayinde**, Abeokuta

OPERATIVES of the Special Weapons and Tactics (SWAT) unit of the Ogun State Police Command have arrested a 36-year-old man, Shobande Taofeek, over alleged vandalisation and theft of railway infrastructure in the Arigbajo axis of the state.

The police also recovered 16 railway iron rods and two gas cylinders suspected to have been stolen.

Spokesperson for the Command, Deputy Superintendent of Police (DSP) Oluseyi Babaseyi, confirmed the arrest in a statement in Abeokuta yesterday.

Babaseyi said the arrest followed intelligence reports about the vandalisation and theft of railway materials in the area.

He said that on October 23, 2026, SWAT operatives intensified surveillance and patrols in the affected area, leading to the suspect's arrest.

According to him, the suspect subsequently led the operatives to an uncompleted building where the items were recovered as exhibits.



Suspect

"Preliminary investigations indicate that the suspect confessed to involvement in similar offences on three previous occasions," Babaseyi said.

He added that efforts were ongoing to apprehend other suspects allegedly connected with the crime and recover additional stolen property.

The Commissioner of Police, Ogun State Command, Bode Ojajuni, reiterated the Command's commitment to protecting public assets, safeguarding critical infrastructure and bringing perpetrators of economic sabotage to justice.

Ojajuni urged residents to provide the police with timely and credible information to support crime prevention and enhance security across the state.

Wife in police net over alleged assault on husband in Niger

From **Bala Yahaya**, Minna

THE Niger State Police Command has arrested a 28-year-old woman, Safiya Tukur, for allegedly inflicting a deep cut on her husband's manhood with a sharp object during a domestic dispute in Minna.

The incident occurred on October 15 at Darul Salam, Kpakungu, after a disagreement between the couple escalated into a fight, according to the police.

The Command's Spokesperson, SP Wasiu Abiodun, disclosed this in a statement in Minna, explaining that the Kpakungu Police Division received a report of the incident at about 10:09 a.m.

He said the injured man was immediately taken to the General Hospital, Minna, for medical attention, while his wife was arrested.

According to the statement, Tukur confessed during interrogation to have inflicted the injury on her husband during the altercation.

The police spokesperson added that the suspect had been charged to court and remanded in custody as the trial continued.



Suspect

In a separate incident, police have arrested a 57-year-old man, Yusuf Sani, over two cows suspected to have been stolen and found at his residence in Tungan-Noma, Mokwa Local Council of Niger State.

According to him, the Mokwa Police Division reportedly received intelligence about the animals on October 16 at about 9:00 p.m., prompting a surveillance team to visit the residence and recover the cows.

Abiodun said Sani told investigators that he received the animals from one Abdullahi Dandamega, a resident of Tungan-Noma village, who is currently at large, for safekeeping.

The police said the owner of the suspected stolen cattle had been identified and contacted, while efforts were ongoing to arrest Dandamega and other alleged accomplices.

Agoro tasks LSDPC on maintenance, staff housing

By **Opeyemi Babalola**

THE Lagos State Head of Service, Bode Agoro has urged the Lagos State Development and Property Corporation (LSDPC) to strengthen its maintenance culture, improve staff welfare and revive its contribution to the state's public servants' housing scheme.

The Head of Service made the call at the unveiling of the renovated Block A building of the corporation, where he stressed the need for public institutions to maintain their facilities and ensure that investments in infrastructure translated into improved service delivery.

He congratulated the management and staff of the LSDPC, led by its Managing Director and Chief Executive, Honourable Ayodele Joseph, on the completion of the renovation, describing a conducive working environment as essential to productivity, professionalism and efficiency in the public service.

Agoro said the renovation reflected the corporation's recognition of the importance of maintaining its assets and providing a workplace that met the standards expected of a modern public institution.

"One of the problems we have in the public service in Nigeria is maintenance culture. We must maintain what we have and ensure that it remains in good condition at all times," he said.

He urged staff to take responsibility for keeping their offices clean and in good condition, rather than leaving the task entirely to cleaners or management.

"You must make sure your offices are clean and that there are no leakages. You do not need to wait for a cleaner to come before you clean your office. The responsibility for your office rests first and foremost with you, the staff member occupying it," he said.

Lagos risks losing history as experts seek urgent preservation of Olusi Palace

By **Bertram Nwannekanma**

THE gardens are gone, and a historic palace that once stood out for its greenery and traditional architecture is showing signs of deterioration.

For Prince Tajudeen Oluyole Olusi, head of the Olusi Royal House of Lagos, the palace at Oke Arin, Lagos Island, is more than a family residence. It is a reminder of the city's history and the craftsmanship of generations past.

As the palace approaches its centenary, Olusi is appealing to the Lagos State Government to revive earlier plans to preserve the property, warning that neglect and the pressure for modern development could erase an important part of Lagos Island's cultural heritage.

His appeal has received the backing of built-environment professionals, academics and heritage advocates, who say the palace offers a compelling example of why Lagos must move beyond identifying historic buildings to taking concrete steps to protect them.



Olusi Palace at Oke Arin, Lagos Island

The concerns were raised at a seminar organised by the Lagos Island Cell of the Building Collapse Prevention Guild (BCPG) on October 18, 2026, at the palace. The event, held to mark Olusi's 90th birthday, had the theme, "Preserving Lagos Island Heritage Buildings."

Recalling the palace's former appearance, Olusi said the compound once had extensive gardens with apple, palm and coconut trees, alongside hibiscus and roses, making it a distinctive landmark in its surroundings.

He said the government, during the administration of former Governor Babatunde Fashola, had indicated its intention to preserve the palace. An architect was also reportedly assigned to develop preservation plans covering parts of Broad Street and the Marina area.

However, the proposed intervention has yet to translate into the level of protection he hopes to see.

Olusi urged the Commissioner for Physical Planning and Urban Development to work with relevant agencies, professional bodies and other stakeholders to revive the initiative and extend preservation efforts to other historic buildings on Lagos Island.

He argued that the palace and similar structures should not be demolished simply to make way for modern or multi-storey buildings, stressing that their architectural and historical significance deserved deliberate protection.

For the professionals at the seminar, the issue goes beyond saving old walls and roofs. It concerns preserving the stories, construction knowledge and cultural identity embedded in buildings that have survived generations of change.

Kamene Okonjo dies at 96

From **Monday Osayande**, Asaba

PROFESSOR Kamene Okonjo, renowned sociologist, women's rights advocate and mother of the Director-General of the World Trade Organisation (WTO), Dr Ngozi Okonjo-Iweala, has died at the age of 96.

The matriarch of the Umu Obi Obahai Royal Family of Ogwashi-Uku Kingdom, Delta State, died on Friday, leaving behind a legacy of academic excellence, service to humanity and advocacy for women's empowerment.

She was the wife of the late Obi (Professor) Chukwuka Okonjo, the immediate past Obi of Ogwashi-Uku, with whom she shared 66 years of marriage. She was also the mother of the reigning monarch, Obi (Dr) Ifechukwude Anishi Okonjo II.

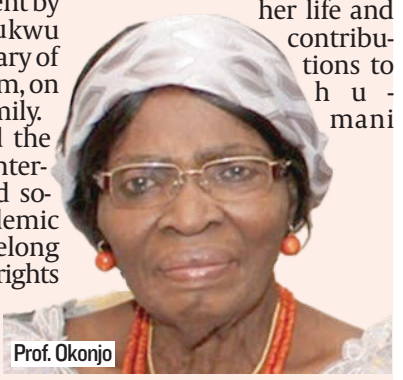
Her death was announced yesterday in a statement by Prince Ifeakanachukwu Emordi, Palace Secretary of Ogwashi-Uku Kingdom, on behalf of the royal family.

The family described the late professor as an internationally recognised sociologist whose academic contributions and lifelong advocacy for women's rights earned her respect in Nigeria and beyond. Despite her accomplishments, she remained humble, gentle and compassionate, the statement said, adding that she was a devoted mother, grandmother, great-grandmother and a pillar of the royal family.

"While we mourn her passing, we celebrate a life exceptionally well lived," the family said, noting that her legacy of scholarship, service, strong family values and commitment to women's advancement would continue to inspire generations.

The royal family extended its condolences to her children, including Dr Ngozi Okonjo-Iweala, Dr Njideka Okonjo-Udochi, Prince Onyema Okonjo and Prince Chichi Okonjo, as well as their families and the wider Okonjo royal family.

It also called on the people of Ogwashi-Uku to celebrate her life and contributions to humanity



Prof. Okonjo

ROYALTY CHURCH
– MOUNTAIN OF ANSWERS
1, Prince Idongesit Avenue, Ufat, Ikot-Abasi, Akwa Ibom State

NOTICE OF APPLICATION FOR CERTIFIED TRUE COPY OF CERTIFICATE OF INCORPORATION: THE INCORPORATED TRUSTEES OF ROYALTY CHURCH – MOUNTAIN OF ANSWERS (REGISTRATION NO. 7133471)

Notice is hereby given that **The Incorporated Trustees of Royalty Church – Mountain of Answers**, Registration No. **7133471**, has applied to the Corporate Affairs Commission (CAC) for a **Certified True Copy (CTC)** of its Certificate of Incorporation.

The application follows a change in the name of one of the Trustees named on the Certificate of Incorporation. She was registered as **Edidiong Morgan** and has changed her name to **Mrs Edidiong Idongesit James** because of her change in marital status. The change of name was published in a national daily, approved by the Board of Trustees, and communicated to the CAC for record.

Members of the Church, financial institutions, government agencies and the general public should take note.

Signed:
PASTOR IDONGESIT JAMES EKANEM
Chairman, Board of Trustees

Stanbic IBTC

STANBIC IBTC HOLDINGS PLC
UNAUDITED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

Interim consolidated and separate statements of financial position

	Group		Company	
AS AT	30 Sept. 2026 N'million	31 Dec. 2025 N'million	30 Sept. 2026 N'million	31 Dec. 2025 N'million
ASSETS				
Cash and cash equivalents	1,949,449	1,697,476	71,301	34,673
Trading assets	1,309,197	862,164	-	-
Pledged assets	195,919	109,846	-	-
Derivative assets	80,295	78,110	-	-
Financial investments	1,657,890	1,485,571	1,355	1,225
Loans and advances	3,038,866	3,841,749	-	-
Loans and advances to banks	428,082	1,465,614	-	-
Loans and advances to customers	2,610,784	2,376,135	-	-
Other assets	1,206,783	404,132	41,707	20,090
Investment in subsidiaries	-	-	241,351	238,851
Reinsurance assets	1,197	1,165	-	-
Property and equipment	132,088	123,569	13,759	7,268
Intangible assets	2,469	2,937	-	-
Right of use assets	7,234	6,956	600	436
Deferred tax assets	17,323	6,435	-	-
TOTAL ASSETS	9,598,710	8,620,110	370,073	302,543
EQUITY AND LIABILITIES				
Equity	1,430,238	1,123,903	350,882	287,217
Equity attributable to ordinary shareholders	1,419,456	1,113,484	350,882	287,217
Ordinary share capital	7,951	7,951	7,951	7,951
Share premium	247,055	247,055	247,055	247,055
Reserves	1,164,450	858,478	95,876	32,211
Non-controlling interest	10,782	10,419	-	-
LIABILITIES	8,168,472	7,496,207	19,191	15,326
Trading liabilities	667,030	588,704	-	-
Derivative liabilities	22,130	14,881	-	-
Current tax liabilities	172,261	176,686	197	170
Deposits and current accounts	5,369,473	4,781,456	-	-
Deposits from banks	802,700	409,672	-	-
Deposits from customers	4,566,773	4,371,784	-	-
Other borrowings	539,376	545,257	-	-
Debts securities issued	172,958	340,678	-	-
Provisions	16,434	15,150	-	-
Other liabilities	1,109,254	957,951	18,994	15,156
Insurance contract liabilities	96,553	72,429	-	-
Deferred tax liabilities	3,003	3,015	-	-
Total equity and liabilities	9,598,710	8,620,110	370,073	302,543

Interim consolidated and separate statements of profit or loss

	Group				Company			
For the period ended	3months 30 Sept. 2026 N'million	9months 30 Sept. 2026 N'million	3months 30 Sept. 2025 N'million	9months 30 Sept. 2025 N'million	3months 30 Sept. 2026 N'million	9months 30 Sept. 2026 N'million	3months 30 Sept. 2025 N'million	9months 30 Sept. 2025 N'million
Net interest income	113,510	379,788	135,630	446,465	24	55	41	3,021
Interest income	186,250	545,354	196,576	576,184	51	131	70	3,104
Interest expense	(72,740)	(165,566)	(60,946)	(129,719)	(27)	(76)	(29)	(83)
Non-interest revenue	159,966	437,985	85,616	208,699	11,728	143,725	2,297	68,241
Net fee and commission revenue	73,040	218,300	58,287	172,594	1,514	5,122	1,227	3,473
Fee and commission revenue	77,950	236,060	66,865	190,521	1,514	5,122	1,227	3,473
Fee and commission expense	(4,910)	(17,760)	(8,578)	(17,927)	-	-	-	-
Income from life insurance activities	2,437	6,668	1,797	4,813	-	-	-	-
Net insurance service result before reinsurance contracts held	2,539	7,108	2,354	4,785	-	-	-	-
Net expense from reinsurance contracts held	(505)	(773)	(2)	(90)	-	-	-	-
Net insurance finance expenses	(8,765)	(13,453)	(7,245)	(12,356)	-	-	-	-
Net investment income from insurance	9,168	13,786	6,690	12,474	-	-	-	-
Trading revenue	83,777	210,132	24,719	23,863	-	-	-	-
Other income	712	2,885	813	7,429	10,214	138,603	1,070	64,768
Income before credit impairment charges	273,476	817,773	221,246	655,164	11,752	143,780	2,338	71,262
Net impairment on financial instruments	6,849	(507)	(533)	(11,637)	-	-	550	550
Income after credit impairment charges	280,325	817,266	220,713	643,527	11,752	143,780	2,888	71,812
Operating expenses	(90,014)	(285,390)	(70,620)	(249,690)	(6,483)	(16,482)	(5,051)	(16,460)
Staffcosts	(43,845)	(103,886)	(29,271)	(82,900)	(2,369)	(5,353)	(1,978)	(6,286)
Other operating expenses	(46,169)	(181,504)	(41,349)	(166,790)	(4,114)	(11,129)	(3,073)	(10,174)
Profit before tax	190,311	531,876	150,093	393,837	5,269	127,298	(2,163)	55,352
Income tax	(59,631)	(161,513)	(45,048)	(115,361)	(8)	(26)	(75)	(118)
Profit for the period	130,680	370,363	105,045	278,476	5,261	127,272	(2,238)	55,234
Profit attributable to:								
Non-controlling interests	1,401	4,102	1,125	3,182	-	-	-	-
Equity holders of the parent	129,279	366,261	103,920	275,294	5,261	127,272	(2,238)	55,234
Profit for the period	130,680	370,363	105,045	278,476	5,261	127,272	(2,238)	55,234
Earnings per share								
Basic / Diluted earnings per ordinary share	813	2,303	654	1,731	33	800	(14)	347

Interim consolidated and separate statements of cash flows

	Group		Company	
For the period ended	30 Sept. 2026 N'million	31 Dec. 2025 N'million	30 Sept. 2026 N'million	31 Dec. 2025 N'million
Net cash flows from/(used in) operating activities	(533,224)	(515,960)	111,707	58,744
Cash flows from/(used in) operations	(800,684)	(888,930)	(26,954)	(8,959)
Profit before tax	531,876	393,837	127,298	55,352
Adjusted for:	(360,989)	(428,069)	(136,474)	(66,629)
Net impairment loss on financial assets	507	11,637	-	(550)
Amortisation of intangible asset	842	813	-	-
Depreciation of non-current assets	16,015	12,297	1,845	1,293
Amortisation of right of use assets	2,904	2,541	339	414
Dividends included in other revenue	(1,383)	(1,390)	(138,600)	(64,764)
Interest expense	165,566	129,719	76	83
Interest income	(545,354)	(576,184)	(131)	(3,104)
Gain on sale of property and equipment	(86)	(7,502)	(3)	(1)
(Increase)/decrease in assets	(1,775,830)	(1,567,251)	(21,616)	525
Increase in deposits and other liabilities	(804,259)	712,553	3,838	1,793
Dividends received	1,245	1,251	136,600	64,764
Interest paid	(159,767)	(129,719)	(76)	(83)
Interest received	598,067	576,184	131	3,104
Direct taxation paid	(172,085)	(74,746)	-	(82)
Net cash flows (used in) / from investing activities	(197,708)	(301,425)	(11,466)	(145,863)
Capital expenditure on - property	(15,041)	(19,085)	-	-
- equipment, furniture and vehicles	(10,605)	(23,541)	(8,554)	(3,414)
- right of use assets	(3,885)	(2,702)	(503)	(447)
- intangible assets	(374)	(2,373)	-	-
Proceeds from sale of property, equipment, furniture and vehicles	1,198	9,700	221	102
Additional investment in subsidiary	-	-	(2,500)	(142,000)
Sale of financial investments	(169,001)	(263,424)	(130)	(104)
Net cash flows used in financing activities	(240,947)	150,385	(63,607)	106,876
Net increase/(decrease) in other borrowings	(5,881)	(22,060)	-	-
Net increase/(decrease) in debt securities issued	(167,720)	68,174	-	-
Increase in share capital	-	145,747	-	145,747
Cash dividends paid	(67,346)	(41,476)	(63,607)	(38,871)
Net increase/ (decrease) in cash and cash equivalents	(971,879)	(667,000)	36,628	19,757
Effect of exchange rate changes on cash and cash equivalents	32,996	43,928	-	-
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	1,162,937	1,211,001	71,307	27,624

Interim consolidated and separate statements of other comprehensive income

	Group				Company			
Profit for the period	3months 30 Sept. 2026 N'million	9months 30 Sept. 2026 N'million	3months 30 Sept. 2025 N'million	9months 30 Sept. 2025 N'million	3months 30 Sept. 2026 N'million	9months 30 Sept. 2026 N'million	3months 30 Sept. 2025 N'million	9months 30 Sept. 2025 N'million
Profit for the period	130,680	370,363	105,045	278,476	5,261	127,272	(2,238)	55,234
Items that are or may be reclassified subsequently to profit or loss:								
Other comprehensive income:								
Items that will not be reclassified to profit or loss								
Movement in equity instruments measured at fair value through other comprehensive income	1,281	646	628	630	-	-	-	-
Net change in fair value	1,281	646	628	630	-	-	-	-
Related income tax	-	-	-	-	-	-	-	-
Items that are or may be reclassified subsequently to profit or loss:								
Movement in debt instruments measured at fair value through other comprehensive income	3,895	2,672	19,154	10,696	-	-	-	-
Total expected credit loss	3,449	3,025	18,662	10,485	-	-	-	-
Net change in fair value	788	(170)	(61)	(61)	-	-	-	-
Realised fair value adjustments transferred to profit or loss	(342)	(183)	553	272	-	-	-	-
Related income tax	-	-	-	-	-	-	-	-
Other comprehensive income / (loss) for the period, net of tax	5,176	3,318	19,782	11,326	-	-	-	-
Total comprehensive income for the year	135,856	373,681	124,827	289,802	5,261	127,272	(2,238)	55,234
Total comprehensive income attributable to:								
Non-controlling interests	1,401	4,102	1,509	3,183	-	-	-	-
Equity holders of the parent	134,455	369,579	123,318	286,619	5,261	127,272	(2,238)	55,234
	135,856	373,681	124,827	289,802	5,261	127,272	(2,238)	55,234

The Consolidated and separate financial statements which can be accessed via http://reporting.stanbicibtc.com/resultsreports.php were approved by the Board of Directors on 23 October 2026 and signed on its behalf by:

Sola David-Borha
Chairman
FRC/2013/PRO/DIR/003/00000001070

Chukwuma 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) Chukwuma Nwokocha (Chief Executive) Kunle Adedeji (Executive) Ballama Manu MFR(Non-Executive) Ndidi Nweuneli MFR(Non-Executive) Fabian Ajogwu SAN OFR (Non-Executive) Nkemdilim Uwaje(Non-Executive) Babs Omotowa (Non-Executive) Maryam Aliko Mohammed (Non-Executive)

*South African

JAMES HOPE COLLEGE



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AT JAMES HOPE COLLEGE, LEKKI, LAGOS

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

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



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- Proud winners of prestigious international and national awards.
- Beautiful, serene and secure world-class campus where learning thrives.

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

LAGOS

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

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

Time: 10AM

ABUJA & PORT HARCOURT

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

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

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

Time: 10AM



APPLICATION CLOSES: FRIDAY, 22ND JANUARY 2027

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

OPEN DAYS

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

TIME: 9AM TO 12:30PM

DOWNLOAD APPLICATION FORMS

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Web: www.jamehopecollege.edu.ng

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

Editorial

www.guardian.ng
Guardian Nigeria GuardianNigeria 08136370421 Guardiannigeria

Translating financial inclusion into wealth for Nigerians

POLICYMAKERS and development experts worldwide widely acknowledge the role of financial inclusion in enhancing economic growth and development. According to the World Bank Group, inclusive finance drives growth and resilience among the less privileged. Digital financial services reduce transaction costs and expand access, though they also pose consumer and cyber risks. To that extent, the recent report released by the Enhancing Financial Inclusion and Advancement in Nigeria (EFInA) has raised concerns about how Nigeria can maximise the benefits of financial inclusion and thus develop Nigerian society in this regard.

The EFInA report, presented in Abuja by its Chief Executive Officer, Foyinsolami Akinjayeju, on the outcome of its recent survey, revealed that greater access to bank accounts, digital platforms, and other formal financial services was not necessarily improving the financial resilience of Nigerians. The report indicated that Nigeria's financial inclusion has risen to 79 per cent, but the expansion has yet to translate into meaningful financial security for millions of Nigerians, with only one in four adults classified as financially healthy. This is quite worrisome. This is contrary to the World Bank's expectation that access to affordable financial services, such as payments, credit, savings products, and insurance, is a critical condition for poverty reduction and economic growth. This is in line with global experiences, especially in Emerging Markets and Developing Economies (EMDEs), where data indicate that as much as 80 per cent of adults who save could more easily cope with emergencies, and that widespread adoption of digital payments by individuals and larger businesses has the potential to motivate the formalisation of smaller businesses. Along these lines, the World Bank Group supports emerging and developing economies in harnessing digital financial services responsibly, through policy, lending, and investments.

Given the findings of the EFInA report, the question thus arises as to why the Nigerian situation appears to differ from global expectations. Expectedly, financial inclusion in a country should go beyond the enhancement of the number of new bank accounts among the less-privileged, or of customers or that of availability of digital channels. To determine whether availability of more access to financial services is helping Nigerians, especially those in the rural areas, to withstand shocks, meet their needs, build wealth and reduce financial stress, policymakers would need verifiable information that the economy as well as the living standards of the ordinary people are being enhanced. Presently, formal credit remains low despite improvements in access. Available data from the EFInA survey indicates that formal financial inclusion stands at 85 per cent in urban areas, compared with just 58 per cent in rural communities, highlighting a 27-percentage-point gap. This urban/rural divide should be a cause for concern.

Issues that need to be looked at, may include evaluating again, the socio-economic structure of the Nigerian society and the spatial distribution of productive activity to determine whether any region is short-changed in the inclusion of the government's development programmes that led to the unfavourable outcome of the effect of increased financial inclusion in the creation of wealth among the less privileged. An issue that needs to be properly evaluated is the level of education of the rural dweller. The level of literacy has a great part to play in the individual's capacity to leverage the opportunities financial inclusion can confer. This may call for the inclusion of public enlightenment programmes at the rural and suburban levels, to equip the people living in those areas with knowledge of how wealth can be created by exploring investment and credit availability opportunities to grow their businesses as well as earn some investment income through the use of digital financial products.

Education and public enlightenment can open this door of opportunities for these wary Nigerians. The state and local governments may need to delve into this area of advocacy in collaboration with financial institutions to bridge the education and knowledge gap in this regard.

The gender issue is also important here. There is a need to empower more women, especially in the rural areas, to wholeheartedly embrace the use of digital financial products. Across the developing world, women play a very critical role in the sustenance of the rural economy in retail trade, agriculture and agro-allied businesses as well as in the social care sector. The local governments across the country have their work cut out for them on this issue of female gender empowerment. Indeed, the gender gap remains a major concern.

Also, the situation in the northern part of the country needs to be investigated. Poor education and enlightenment, gender imbalance in participation in economic activities and thus financial inclusion, are all worse in that region relative to the others. The situation calls for the attention of the political leaders in the region, across the various tiers of government, to address these issues.

The apex monetary authority may need to enhance the implementation of relevant programmes in that region in such a way that other parts of the country would not be left behind. There are lots of benefits in the promotion of financial inclusion in Nigeria and these should not be lost.

LETTER

Salted men: Anti-corruption agents, guardians of integrity

SIR: In many and several ways, creation is in a pensive and patient anticipation of the revelation of the children of God for its liberation and salvation (cf. Rom. 8:19).

Created good, the world realises its goodness dynamically, in progression, through the unfolding of events and realities within the contexts of space and time following the rubric of history.

Because of the dynamic nature of this metaphysical goodness, creation is subject to many intervening variables. As such, while it is destined for perfection, its reality spells an admixture of imperfection and corruption. One need not look far to see the stark reality of corruption around us, which is not simply present but has become a prominent feature of society.

Fortunately, its remedy comes from the same protagonist, employing inbuilt agency. The metaphor of salt is universally understood as an anti-corruption agent; a symbol of purification, preservation, and value. Analogously, Christians, men and women incorporated in Christ by faith through baptism, are specially equipped with spiritual vital minerals to be anti-corruption agents, who act as the ultimate preservative of society's spiritual, moral and institutional health. Hence, Christ called them the salt of the earth.

As a generic term, "salted men of the earth" represents all authentic disciples of Christ, Christians, divinely empowered to end moral decadence and bring spiritual flavour and healing to a broken world. Today, more than ever, society groans for Christians to walk in uncompromised integrity, justice, and truth.

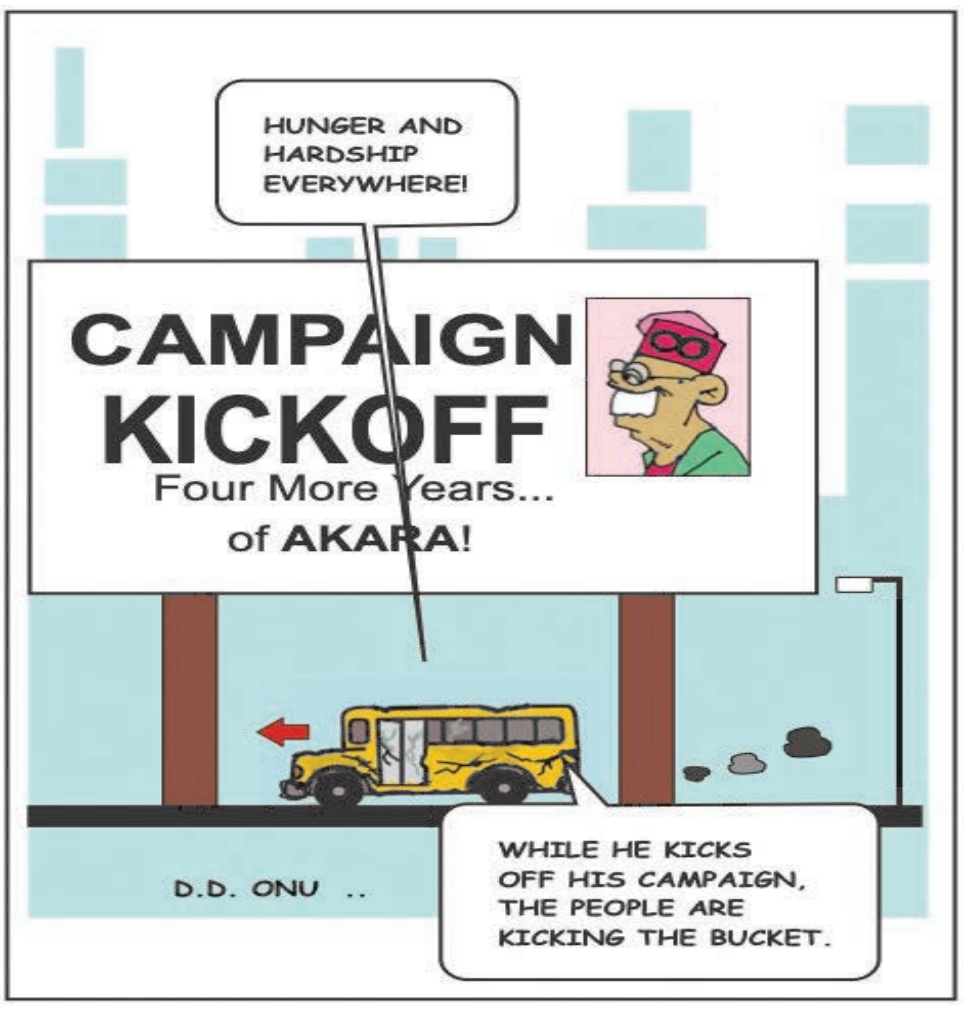
These "salted men" are tasked with stepping into their roles as anti-corruption agents by preventing the decay of trust and scrubbing away the rot of systemic evil and moral decadence, manifesting in various forms: electoral manipulation, nepotism, fetish practices, bribery, embezzlement, sexual promiscuity, drug abuse, violence, all forms of abuse of power, possession and pleasure, and upholding righteousness in both governance and daily life. As salt that purifies, preserves, seasons, transforms, and redeems, they neutralise socio-cultural and politico-economic rot.

Derived from the ancient understanding of salt as both a vital preservative and a symbol of value, salt has seven great qualities necessary for preservation and the progress of society: a preservative agent, a purificatory factor, a seasoning ingredient, a means of sustenance, a therapeutic and covenantal element, and a sign of hospitality.

Salt realises its raison d'être in the value it adds to the general well-being of any object to which it is applied. Hence, these salted men operate as preservationists and a counterforce against all that threatens to corrode societal integrity. It takes salted men and women to penetrate the structure of society in all its ramifications with purifying elements, and preserve it in its best form. Salted men are men whose corruption has been cleansed through spiritual erudition.

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Opinion

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Tinubu's Nigeria: Laying the foundations of *Eldorado*

By Sunday Ayodele Enikanselu

NIGERIA stands at a defining moment in its economic journey. After decades of structural weaknesses, fiscal distortions and inadequate investment in productive infrastructure, the country has embarked on a programme of economic restructuring intended to establish a more sustainable foundation for growth and national prosperity. The central question is whether Nigeria will consolidate the progress achieved so far and accelerate the transition from economic stabilisation to improved living standards.

President Bola Ahmed Tinubu's administration has undertaken consequential economic reforms, pursued major infrastructure projects and introduced initiatives aimed at expanding opportunities in education, agriculture, technology and enterprise. These measures have imposed considerable adjustment costs on households and businesses. Yet the economic foundations being established, together with the improvements recognised by international financial institutions, make the next phase of implementation particularly important.

The task before Nigeria is to translate economic recovery into a better life for its people.

The removal of the petrol subsidy and the reform of the foreign-exchange market were among the most consequential decisions taken by President Tinubu after assuming office on 29 May 2023. The policies sought to address longstanding distortions, reduce fiscal pressures and improve the functioning of the economy.

Their consequences for ordinary Nigerians have been painful. Transportation costs increased, food distribution became more expensive, and households experienced a sharp erosion of purchasing power. These realities must not be minimised. Economic reform cannot be judged solely by government revenue, exchange-rate movements or growth statistics while families struggle to afford basic necessities.

Nevertheless, the structural weaknesses that made reform necessary cannot simply be wished away. Nigeria must develop a more productive economy, mobilise resources for essential public services and create an environment in which private investment can generate employment and sustainable incomes.

The important consideration is that economic restructuring should not end with stabilisation. It must lead to prosperity.

There is compelling reason to take the country's changing economic indicators seriously. In its October 2026 Nigeria Development Update, the World Bank reported that real gross domestic product grew by 4.2 per cent in the first half of 2026, compared with 3.9 per cent in the corresponding period of 2025. The institution also reported improvements in public finances and Nigeria's external position, while noting that stronger economic performance and increased government revenue create opportunities to improve public services and support more inclusive growth.

The World Bank's assessment is particularly instructive because it connects economic recovery with the need for better government spending, employment creation and improved services. Its message is not that Nigeria's economic difficulties have disappeared, but that sustaining the reform momentum and using public resources effectively will be crucial to delivering broader benefits.

The International Monetary Fund has similarly recognised that reforms undertaken since 2023 have strengthened macroeconomic stability and resilience, improved the functioning of the foreign-exchange market and helped restore investor confidence. Its assessments have also highlighted persistent poverty, food insecurity and the difficulty many Nigerians continue to face.

These findings provide a useful basis for evaluating the country's economic direction. They suggest that Nigeria has made progress in addressing important structural problems, but that the benefits have not yet reached all citizens sufficiently.

The rational response is to insist on stronger delivery, not to confuse the existence of unfinished work with the absence of progress.

Investors generally require a degree of policy consistency, predictable economic management and confidence that the rules governing their investments will not be arbitrarily reversed. Nigeria's efforts to improve its economic framework, attract capital and strengthen infrastructure can support these objectives. However, investor confidence is a means to an end: the ultimate purpose is to generate productive investment, employment, higher incomes and improved public welfare.

This is why the next phase of Nigeria's economic development deserves particular attention.

The administration's infrastructure programme, including the Lagos-Calabar Coastal Highway and the Sokoto-Badagry Superhighway, reflects an effort to improve connectivity and expand commercial opportunities. Better transport corridors can reduce logistics costs, facilitate the movement of agricultural produce and connect businesses to larger markets. Improved ports, railways and electricity infrastructure can similarly support industrial development and national competitiveness.

For farmers in Oke-Ogun, traders in Lagos, manufacturers in Aba and entrepreneurs in Kano, the real value of infrastructure lies in the opportunities it creates. A road becomes an economic asset when it reduces the cost of transporting produce. Electricity becomes a development instrument when businesses can operate more reliably. Improved port operations matter when they reduce delays and make Nigerian products more competitive.

These investments must be completed to appropriate standards, maintained effectively and evaluated against their economic impact. Their success will depend not on the number of projects announced, but on the productive activity and improved livelihoods they make possible.

The same principle applies to education, agriculture and enterprise development. The Nigerian Education Loan Fund can widen access to higher education. Digital-skills programmes can prepare young people for emerging industries. Agricultural support can strengthen food production, while properly administered credit and enterprise programmes can help businesses expand.

Each initiative must ultimately be judged by its outcomes: students completing their education, young people finding productive work, farmers increasing output and businesses generating sustainable incomes.

The most urgent national priority, however, is the cost of living. Nigeria's economic recovery will command greater public confidence when families can afford food without sacrificing other necessities, transportation consumes a smaller proportion of household income, and workers experience improvements in their real purchasing power.

A second phase of reform must, therefore, place household welfare at the centre of economic policy. Increased revenue should translate into better healthcare, improved schools, more effective social protection and infrastructure that reduces the costs of everyday economic activity. Agricultural productivity must rise sufficiently to improve food availability.

Employment opportunities must expand, particularly for young people. Public spending must be transparent, efficient and directed towards measurable improvements in living conditions. This is the bridge between macroeconomic recovery and human prosperity.

The argument for continuity must be considered in this context. Economic restructuring requires time, institutional consistency and sustained implementation. Major infrastructure projects cannot be completed overnight, and the productive benefits of investment may take time to emerge. Abruptly reversing policies without a credible and sustainable alternative could introduce fresh uncertainty.

Continuity, however, is not an entitlement, and reform must never become a permanent justification for hardship. The case for continuing an economic programme rests on its capacity to deliver better results. President Tinubu's administration must demonstrate that the foundations being established can produce measurable improvements in employment, affordability, public services and household welfare.

The opposition must also be prepared to meet the same standard of scrutiny.

Former Vice President Atiku Abubakar's association with Nigeria's privatisation programme during the Obasanjo administration raises legitimate questions about the performance of privatised enterprises, the protection of public assets and the lessons that should guide future transactions. The programme involved multiple institutions, and its outcomes cannot fairly be attributed to one individual alone. Nevertheless, a candidate seeking national leadership should explain what he has learnt from that experience and how he would ensure that future decisions involving public assets serve the public interest.

Similarly, Peter Obi's record as governor of Anambra State deserves examination against the financial discipline he advocates nationally. Public disputes have arisen over the state's financial position at the end of his tenure, including competing claims concerning funds and liabilities.

Those claims should be assessed against the relevant financial statements and independently verifiable records rather than treated as settled conclusions without sufficient evidence.

These issues matter because presidential candidates must be assessed on both their proposals and their records.

Promises of cheaper petrol, rapid economic expansion or immediate relief must be accompanied by credible explanations of how they would be financed and implemented. Nigerians deserve to know whether proposed alternatives would improve living standards sustainably or recreate economic distortions that future administrations would again have to confront.

The same scrutiny must apply to the incumbent. Government must demonstrate that reforms are producing tangible benefits, that public resources are properly managed and that the burdens of economic adjustment are not being imposed disproportionately on vulnerable citizens.

The objective should be a contest of evidence, practical solutions and measurable commitments to national development.

There is an enduring Yoruba proverb that captures the challenge before Nigeria: "Ìkòkò tí yóò jẹun, ìdí rẹ̀ á gbóná." In English, it means, "The cooking pot that will eventually provide a meal must first become hot."

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Prof. Enikanselu, retired, wrote from Lagos.

Rural food processing enterprises

By Japhet Esangbedo

AGRICULTURAL food processing is adding value to farm products. It is the food processing enterprises that record the wealth of agriculture in their accounts book.

Agriculture is the mainstay of the people in the rural area. There is ample supply of one kind or many others of agricultural produce that serve as raw materials in industry. It is cottage industry specifically streamlined to the food sector.

Industries are not meant to be established only in the urban centres. Social and economic development of rural areas can be accelerated by setting up industries there. Industries can spring up in the rural areas for the processing of those produce. That will in turn boost the social and economic development of the area. People will move to the area rather than migrate to the urban centres where they are not welcome and are forced to do menial jobs worse than they would do in their native homeland. Food processing industries in the rural areas will engage the services of a few or many hands and give employment to those who are ready to work.

Food and drinks

Let me explain food processing industry with specific examples. The case is not particular to one town; rather, it is prevalent in all the communities of the country. The people carry and sell their food wares in open basins and vessels. Wind blows dust and air borne micro-organisms into them. Flies have a field day thereon and pay back for what they took with germs and pollution of all sorts they may bear. The people console themselves that disease does not kill the black man. They need to be more concerned about hygiene. The entire process is to add value to the products. So doing, it is crucial to do it well.

The staple food of the people is one of swallow, such as pounded yam, eba, akpu, amala, etc., and the market can never get a glut of the supply. Garri processing can be industrialised. One woman can process a basin of garri, which is about 50 kg, involving harvesting, peeling, washing and taking it to the mill to grate; there, she puts it in a sack and has it pressed to squeeze out the water. The following day she fries it, or if she wants it fermented to sour, leaves it for extra three or four days before frying it. That takes a time span of two to five days. By a co-operative effort of, say, twenty women, one ton of garri, that is, 20 bags of 50 kg each, could be produced in that period of time. A moderate sized industry owned by a co-operative society or an individual with means can produce 30 tons or 600 bags of 50 kg per bag in a day. That puts more food in the market in a shorter time.

On another dimension, the packaging could target the pocket of the common man and students by having the product in sachets of 100 gm, for once consumption. There could also be other packs of 1/4 kg, 1/2 kg, 1 kg, 2 kg and bags of 10 kg, 25 kg and up to 50 kg. Garri should be sold in this form in market squares and stores.

In industrial production, there will be specialised departments: purchasing of cassava, peeling, washing, grating, drying, frying, bagging, warehousing, and marketing. That was how flour mill was developed from one family processing to a giant factory production. This size of production necessitates large hectarage of cassava farm as there is of wheat and maize in America.

It is the same form of processing of beans, and rice. They can be picked free of stones, sand and husk, and packaged. Maize, millet, sorghum can be prepared to be used for porridge in place of wheat and oats. Beans (Phaseolus vulgaris) can be dehusked, dried, ground into flour and packaged ready to use to make *akara, moin-moin* and as soup thickener (*gbegiri*). This form will make for higher export demand.

In the area of drinks, for example, palm wine, pineapple juice, *bu-rukutu* of which there is abundant supply, can support a viable bottling industry. The preservation of these fresh drinks for bottling could be done by the simple process of pasteurisation or ultraviolet radiation (UV) radiation. It is a natural process and does not require chemical preservatives. They could have an alternative taste by a mix of natural ginger extract. It is within the capacity of an individual. The entrepreneur could begin with 100 bottles a day. When the person secures a market, he or she can expand it to 1000 bottles a day and increase production steadily to a higher volume.

Oil

Of the domestic oil consumed in Nigeria, about 90 per centof it is produced in the rural areas manually. With the availability of locally fabricated mills, the people are increasing their production greatly.

Feed mill

The animal sector is deficient because attention has not been given to animal feeds. The materials for production of feed abound to spilling point in the rural areas though the season may affect them in some areas. Cassava peels, yam peels, potato peels, maize chaff, maize sheath, etc. can be cut to small sizes and prepared as feed for goats, sheep, and cattle. It is also very good for pigs.

NAFDAC

The need to pay attention to the quality of products is imperative. International standards must be complied with. Even if sold locally, beans and rice should be free of weevils, grits and chaff. *Kain-Kain* is a gin but given a bad name as illicit to destroy it while Gordon Gin is a gin but extolled as social drink and acceptable. The Agency is a bane to the growth of small scale rural industries, and even to the industries in the urban areas aspiring to grow big. NAFDAC should soft-pedal on fledgling industries.

Esangbedo is an agriculturalist based at Igueben and running a food processing enterprise.

Opinion

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Beyond 23% MPR, should CBN reconsider 45% CRR to unlock credit?

By **Blaise Udunze**

THE last Monetary Policy Committee (MPC) meeting of the Central Bank of Nigeria (CBN) was its 307th meeting, held on September 21 and 22, 2026. The decision taken was to reduce the Monetary Policy Rate (MPR) from 26.5 percent to 23 percent. The decision of the Committee brings back a question about how well monetary policy works in an economy that needs cheap credit. The 350-basis-point reduction happens to be a significant adjustment to the policy-rate signal. Also, keeping the Cash Reserve Requirement (CRR) at 45 percent for deposit money raises a difficult question. Can Nigeria lower the price of money while maintaining a regulatory constraint that limits the funds banks can deploy?

In this case, the question is particularly important at a time when inflation has moderated, foreign reserves have strengthened and the banking industry has completed a major recapitalisation exercise. One fact that is critical here is that if these developments point towards an improving macroeconomic environment and a stronger financial system, why should banks continue operating under such a demanding reserve requirement?

Nigeria may have taken steps to reduce the cost of borrowing without doing enough to ensure that more businesses and individuals can access loans.

At the September meeting that has now ended the MPC made a decision. The MPC chose to keep the CRR at 45 percent for deposit money banks. The MPC also kept the CRR for merchant banks at 16 percent. For non-Treasury Single Account (non-TSA) public-sector deposits the CRR was set at 75 percent. Meanwhile, the CBN made another change. The CBN adjusted the Standing Facilities Corridor to be +50/-300 basis points around the MPR.

During the changes, the apex bank described the adjustment as an operational realignment. The apex bank said it aimed to strengthen monetary-policy transmission and restore the MPR's primacy as the signal of monetary policy. In reality, this distinction matters so much to say because the decision was not necessarily a declaration that the broader monetary stance had become expansionary. Instead, the apex bank's move reflected an attempt to strengthen the transmission mechanism through which monetary policy decisions influence market interest rates and broader economic activity.

Meanwhile, one of the key central concerns remains whether the adjustment translates into cheaper, more accessible credit for businesses and households. The warning signs are already evident.

In its report, MPR Cut: Why Cheaper Loans May Not Come Soon, Premium Times examined the factors that could delay the transmission of the rate reduction to borrowers. The report highlighted the continued 45 per cent CRR as a constraint on banks' capacity to expand lending and noted that existing loan agreements and differences in repricing schedules could delay the impact of lower policy rates.

This introduces an important asymmetry into the monetary-policy debate. Banks' deposit costs may decline faster than the interest rates charged on existing loans, potentially improving their net interest margins before borrowers receive meaningful relief. In other words, a lower MPR may boost bank profitability before it shows up in the real economy.

The fact is, this is not necessarily evidence of misconduct by banks. Loan contracts have different maturities and repricing conditions, while lenders must account for credit risk, funding costs and the possibility of default. Nevertheless, it raises a legitimate policy question, which is to inquire if the purpose of recalibrating the MPR is to improve monetary-policy transmission, how quickly should the resulting benefits reach borrowers, and what prevents that from happening?

The CRR is key and central to this debate because it influences the amount of qualifying deposit liabilities banks must maintain as reserves with the CBN rather than deploy directly into loans and other assets.

A 45 per cent requirement does not mean that lending automatically falls by 45 per cent. This is to say that banks have different funding structures and CRR interacts with capital requirements, liquidity regulations and other prudential rules. In this case, it is important to clarify that the requirement imposes a substantial constraint on the deployment of qualifying deposits and can influence the economics of financial intermediation.

The CBN is therefore sending two signals simultaneously whereby the lower MPR suggests an adjustment in the direction of its policy-rate framework, and also the unchanged CRR indicates that it remains concerned about liquidity management and financial stability.

Both objectives are legitimate. The question is whether their combined effect is consistent with the level of credit expansion Nigeria needs.

The debate becomes more compelling when the country's improving external position and moderating inflation are considered.

In a separate report, Leadership questioned the continued retention of the 45 per cent CRR despite stronger foreign reserves and easing inflation. The report cited economists who argued that the CBN should reconsider the degree of liquidity restriction as macroeconomic conditions improve.

It also cited Chapel Hill Denham's estimate that the CRR could cost the banking industry as much as N2.5 trillion annually in potential earnings. Looking at this, the figure, however, represents estimated foregone earning opportunities, not a guaranteed volume of new lending that would materialise if the reserve requirement were reduced. Nevertheless, it underscores the opportunity cost of keeping substantial funds tied up in compulsory reserves, particularly at a time when businesses are demanding more affordable credit.

The policy question is whether the benefits of that restraint continue to outweigh its potential costs to lending and investment.

Nigeria's stronger external reserves offer another reason to reassess the balance. This is to say that higher reserves can improve external confidence and provide a buffer against foreign-exchange shocks, although they do not automatically eliminate domestic inflationary pressures. Similarly, moderating inflation creates room to reconsider the intensity of monetary restraint, but it must be made known that it does not mean that inflation risks have disappeared.

The CBN must therefore explain what conditions would justify a review of the CRR, what risks it believes still require the current level, and how it intends to balance liquidity control with productive credit expansion, as this calls for urgency.

Also, it is important to state that the issue extends beyond monetary policy to the effectiveness of banking-sector recapitalisation, as the exercise raised N4.65 trillion. DataPro Limited's assessment put the average capital adequacy ratio at 25.5 per cent and highlighted the challenge of translating stronger bank capital into more productive lending. The report also cited N2.9 trillion in loan write-offs, illustrating the importance of credit losses and asset quality.

These figures raise a fundamental question about what recapitalisation should achieve.

A stronger capital base improves a bank's capacity to absorb losses and potentially support larger exposures. It does not guarantee that the institution will extend more credit to manufacturers, agricultural businesses, exporters or small enterprises.

Also, it is more critical that banks must still assess the probability of default, collateral quality, the enforceability of loan agreements, operating costs and the commercial prospects of borrowers. Hence, whilst where these risks are high, additional capital may strengthen the balance sheet without producing a proportionate expansion in lending.

In addressing the challenges, it is key to note that the post-recapitalisation test should therefore extend beyond the capital raised and the number of banks meeting regulatory thresholds. Yes, it should also examine whether banks are expanding sustainable lending to productive sectors without compromising underwriting standards.

This is where the interaction between CRR and recapitalisation becomes particularly important. If banks have stronger capital positions but remain subject to a high reserve requirement, the CBN must consider whether its regulatory framework is sufficiently aligned with its expectations for private-sector credit growth.

The answer cannot simply be to demand more lending. The fact is that policymakers must also examine the conditions under which lending becomes commercially viable.

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Blaise, a journalist and PR professional, wrote from Lagos and can be reached via: blaise.udunze@gmail.com

How interconnected conflicts are reshaping security in Africa

By **Inwalomhe Donald**

INTERCONNECTED conflicts are reshaping Africa's security landscape by forming a continuous crisis belt stretching from the Sahel through Sudan and the Horn of Africa down to the eastern Democratic Republic of Congo (DRC).

The Sahel and West Africa: Burkina Faso, Mali, and Niger face severe democratic backsliding and militant Islamist insurgencies, with violence spilling over toward coastal West African nations.

Sudan and the Horn of Africa: The devastating civil war in Sudan—pitting the Sudanese Armed Forces (SAF) against the Rapid Support Forces (RSF)—merges with regional disputes over Nile waters, Red Sea maritime access, and shifting proxy alliances involving Egypt, Ethiopia, and Gulf states.

The Great Lakes Region: M23 rebel advances and regional tensions continue to destabilise the eastern DRC.

Nigeria: Persistent convergence of northwest banditry and extremist activities strains central state authority. The involvement of Eritrea, Sudan and Egypt made the crisis in Ethiopia a regional conflict. Fighting in northern Ethiopia could also fuse dangerously with the war raging across the border in Sudan. Traditional multilateral mediators like the UN and the African Union (AU) face marginalisation as Gulf states, Turkey, Russia (via Africa Corps), and China expand their economic, military, and mineral footprints.

Technological Escalation: Non-state actors and national militancy across dozens of African nations are increasingly integrating commercial drones and advanced tactical tech into local battlefields.

Eroding Architecture: The African Union Peace and Security Architecture faces immense strain from unconstitutional changes of government (coups), severe food insecurity, climate stress, and a frustrated youth demographic driving widespread urban protests.

The rush for rare earth elements and critical minerals across Africa is fueling severe geopolitical, economic, and security crises due to exploitative extraction models and weak local governance. Involvement of Armed Groups: Militant factions and extremist groups—such as *Boko Haram* and the *Islamic State West Africa Province* (ISWAP)—tax miners, control transit routes, and demand protection money in resource-rich areas like the Sahel and Nigeria.

Organised Crime and Foreign Exploitation: Unlicensed foreign operators often collaborate with illegal trafficking rings, turning mineral wealth into a currency for conflict rather than community development

Conflict has been synonymous with the DRC for the last three decades. This was born from the legacy of the Rwandan genocide and has manifested in persistent conflict between the government's Armed Forces of the Democratic Republic of the Congo (FARDC) and Rwandan-backed M23 rebels.

The DRC globally ranked third last on the Institute for Economics & Peace's (IEP) Global Peace Index 2026 and last in the sub-Saharan region, as its ongoing conflict remains among the worst in the world and has contributed to a significant displacement crisis. As of September 2026, the UN indicated that the situation in the DRC continues to deteriorate, harming the security of its civilians.

There are at least 16 countries with active armed conflicts in sub-Saharan Africa in 2026: Ethiopia, Mali, Niger Republic, Burkina Faso, Burundi, Cameroon, the Central African Republic (CAR), Chad, the Democratic Republic of the Congo (DRC), Mozambique, Nigeria, Somalia, South Sudan and Sudan. Eight were low-intensity, subnational armed conflicts, and eight are high-intensity armed conflicts (Ethiopia, Nigeria, Somalia, the DRC, Burkina Faso, Mali, South Sudan, Sudan and Cameroon).

Almost all the armed conflicts were internationalised, including as a result of state actors (whether directly or through proxies) and the transnational activities of violent Islamist groups, other armed groups and criminal networks. The conflict dynamics and ethnic and religious tensions are often rooted in a combination of state weakness, corruption, ineffective delivery of basic services, competition over natural resources, inequality and a sense of marginalisation. Two other cross-cutting issues continued to shape regional security: the ongoing internationalisation of counter-terrorism activities, and the growing impact of climate change—with water scarcity being a particularly serious challenge.

A worsening crisis in the Sahel and Lake Chad region

The armed conflicts in Burkina Faso, Cameroon, Chad, Mali, Niger and Nigeria all worsened in 2026. The security challenges are linked to the rise of violent extremism and the proliferation of armed non-state groups, such as *Boko Haram*, which has spread from Nigeria across the Lake Chad region. The violent extremist groups are interwoven with rural insurgent groups, feeding off intercommunal tensions and exploiting grievances of marginalised communities. In North West Nigeria, bandits and other jihadist groups are operating.

Armed conflict fatalities increased significantly in Burkina Faso in 2026 due to a broadening of three inter-connected layers of conflict: the government's conflict with heavily armed Islamist groups, clashes between armed ethnic and Islamist groups, and inter-communal violence.

Central Africa

There were two main challenges in Central Africa in 2019: (a) the implementation of a new peace agreement in the CAR between the government and armed groups, and (b) a period of political transition in the DRC, which was accompanied by an increase in insecurity and political violence in the eastern provinces and an ongoing health emergency from measles and Ebola outbreaks. African countries face severe intersecting crises driven by protracted armed conflict, mass displacement, and acute food insecurity, with millions affected across the regions.

Sudan: The ongoing civil war between the Sudanese Armed Forces and the Rapid Support Forces (RSF) has caused millions of displacements and split the country, creating a massive humanitarian catastrophe.

Democratic Republic of the Congo (DRC): Persistent eastern conflict involving armed groups drives over seven million displaced persons and severe regional instability.

Nigeria: In North west, bandits, in Borno State and the wider Lake Chad basin, *Boko Haram* and ISWAP violence leave millions facing acute food insecurity and emergency hunger levels.

Horn of Africa and Sahel: Ethiopia, Somalia, Burkina Faso, and Mali grapple with overlapping insurgencies, political transitions, and climate-induced shocks.

Armed Conflict: Intra-state wars and proxy regional rivalries disrupt local governance and agriculture.

Food Insecurity: Millions face crisis-level hunger or famine risks due to disrupted supply chains and destroyed health/agricultural infrastructure.

Cameroon, Ethiopia, Mozambique, Burkina Faso, and Mali make up the top five, each grappling with widespread internal displacement from hundreds of thousands to over two million people, and mounting refugee pressures.

Despite the scale of need, these crises suffer from chronic underfunding, limited international engagement, and minimal media visibility, leaving millions in prolonged humanitarian limbo. According to the Norwegian Refugee Council's 2024 ranking, eight of the world's ten most neglected displacement crises are in Africa, with Cameroon, Ethiopia, Mozambique, Burkina Faso, and Mali leading the list. Iran and Honduras round out the top ten.

Donald, a researcher, wrote from Birnin Kebbi, via: inwalomhe.donald@yahoo.com

Finance&Economy

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

FOREX MARKET UPDATE I&E Window: N1,368.33

Investors shed N206 billion as blue-chip sell-off deepens

By **Helen Oji**

INVESTORS in the Nigerian equities market lost about N206 billion in market value last week as renewed sell-offs in high-capitalised stocks across sectors weighed on market performance, weakening its year-to-date return.

At the close of trading last week, the market capitalisation of equities listed on the Nigerian Exchange (NGX) fell to N160.52 trillion, while the benchmark NGX All-Share Index declined by 0.97 per cent week-on-week to close at 247,222.27 points.

Consequently, the market's year-to-date return moderated to 58.87 per cent as decliners outnumbered gainers, reflecting sustained selling pressure across several sectors.

Market breadth closed negative, with 20 stocks recording price gains against 55 decliners, representing a breadth ratio of 0.36 times.

Despite the decline in market value, trading activity was mixed, with volume and transaction value up 7.17 per cent and 12.81 per cent week-on-week, respectively. However, the number of deals fell by 6.23 per cent. Investors traded 1.78 billion shares valued at N110.81 billion in 173,403 deals during the week.

Sectoral performance was also mixed, with the industrial goods sector emerging as the only major bright spot among the sectors highlighted, gaining 1.95 per cent, while insurance recorded the steepest decline of 2.80 per cent.

The industrial goods sector's performance was supported by gains in Meyer and Dangote Cement, which offset losses in HBM Nigeria and Tripple Gee. Buying interest in selected industrial stocks helped the sector advance despite the broader market downturn.

In contrast, the insurance sector came under pressure from losses in Regal Insurance, Linkage Assurance and AIICO Insurance, despite a 1.25 per cent gain in WAPIC Insurance.

The oil and gas sector followed with a 2.55 per cent decline, as losses in Aradel Holdings, Oando and Eterna weighed on performance. The downturn suggested a reversal of the buying interest recorded in the previous week, as investors adjusted their positions in selected energy stocks.

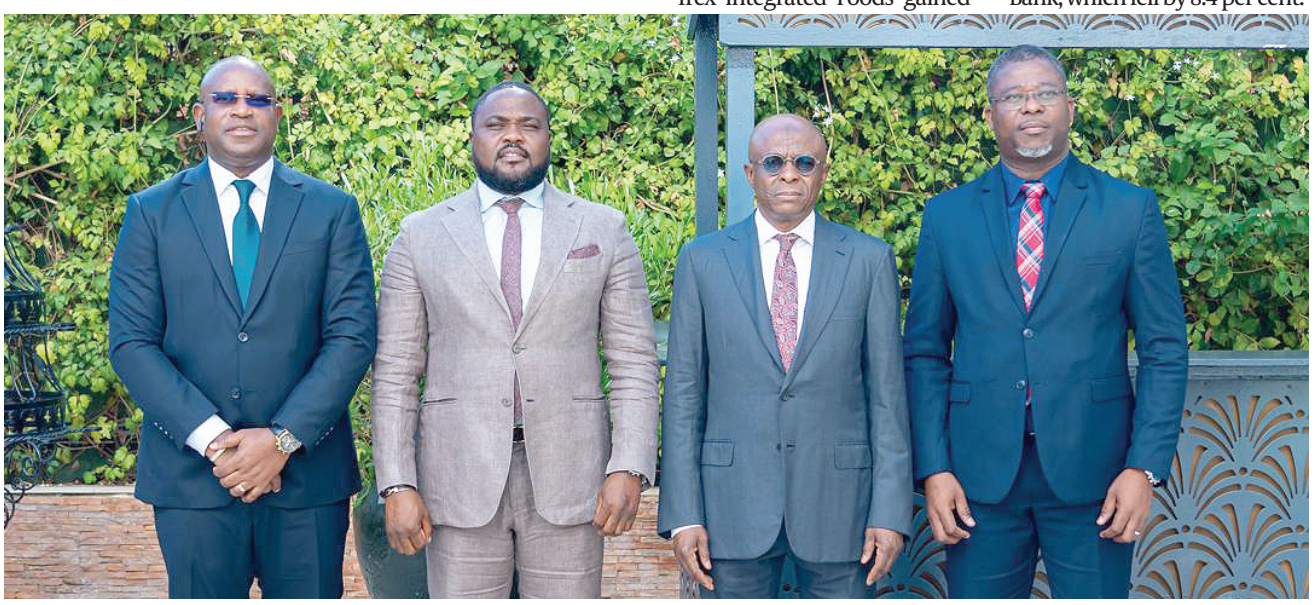
The banking sector also shed 0.67 per cent, with declines in Access Holdings, United Bank for Africa and Zenith Bank outweighing gains in First HoldCo and Fidelity Bank.

Similarly, the consumer goods sector fell by 0.55 per cent, dragged down by International Breweries, Vitafoam Nigeria and Dangote Sugar Refinery. Gains in NASCON Allied Industries, Multi-Trex Integrated Foods and PZ Cussons Nigeria, however, helped limit the decline.

On the price movement chart, ABC Transport led the gainers with a 20.7 per cent appreciation, followed by Africa Prudential-related investment firm AVA Capital, which gained 17.7 per cent. Caverton Offshore Support Group rose by 17.1 per cent, while Fidelity Bank and Multi-Trex Integrated Foods gained 14.0 per cent and 10.0 per cent, respectively.

On the losers' chart, UPDC Real Estate Investment Trust declined by 17.3 per cent, while Omatek Ventures shed 12.5 per cent. University Press, Regal Insurance and NGX Group fell by 12.1 per cent, 11.3 per cent and 10.3 per cent, respectively.

Other notable decliners included Enamelware, which lost 10.0 per cent, NASCON Allied Industries, down 9.5 per cent, Trans-Nationwide Express, which shed 9.1 per cent, and LivingTrust Mortgage Bank, which fell by 8.4 per cent.



Secretary-General, Port Management Association of West & Central Africa (PMAWCA), Jean Marie Koffi (left); Director-General, Sierra Leone Ports, Dr Yankuba Askia Biu; President of PMAWCA/Managing Director, NPA, Dr Abubakar Dantsoho and DG, Centre de Recherche et de Formation CRF, Dr William Odah at the ongoing African Ports Conference (COPAF 2026) in Casablanca, Morocco.

NSIA bets on SMEs to create jobs, build unicorns

From **Collins Olayinka**, Abuja

THE Nigeria Sovereign Investment Authority (NSIA) has identified Small and Medium-sized Enterprises (SMEs) as critical to job creation and economic growth.

While the Authority offers $350,000 in equity support and accelerator programmes for innovators in healthcare, manufacturing and food systems, it said its innovation programme helps Nigerian entrepreneurs build scalable businesses that can become major companies.

It hinted that its NSIA Prize for Innovation (NPI) combines equity financing with business acceleration, education and strategic partnerships to help entrepreneurs strengthen their business models, improve governance and expand their markets.

NSIA's Managing Director and Chief Executive Officer, Aminu Umar-Sadiq, said the initiative reflected the authority's broader investment strategy, which includes supporting entrepreneurs alongside its infrastructure investments.

He said that without SMEs, jobs cannot be created sustainably, stressing that education, equity, and exposure to innovative Nigerians are fundamental to the authority's support for small businesses.

He explained that the prize is not limited to technology or manufacturing, noting that the programme's focus shifts periodically to reflect sectors with strong potential for job creation and business expansion.

The 4.0 NSIA Prize for Innovation (NPI) focus areas are healthcare, manufacturing and food systems, selected to encourage innovations that can create jobs while achieving scale.

The authority said the programme had expanded over its four-year journey, with growth in prize funding and the involvement of strategic partners, reflecting its ambition to reach more entrepreneurs and strengthen the businesses it supports.

Beyond about $350,000 in equity financing, the initiative offers accelerator programmes for the top 200 applicants to refine their ideas and strengthen their business propositions as they progress through the competition.

The top 12 finalists will also participate in a six-week learning programme at Lagos Business School after the demonstration day.

Strategic partners, including Wema Bank, Pula and Cascador, are providing additional prizes for selected finalists, extending the support available to entrepreneurs beyond the main award.

IMF slams weak reforms for missed tax targets

By **Abigail Ikhaghu**

THE International Monetary Fund (IMF) has warned that governments often fall short of tax revenue targets because they overestimate how much new tax measures will yield and fail to implement planned reforms fully.

A study by four IMF researchers found that tax revenue projections under IMF-supported programmes between 2015 and 2024 targeted a median increase of one percentage point in tax revenue as a share of gross domestic product (GDP) by the third year. However, the actual median increase was only 0.3 percentage points.

The study, titled 'Understanding Over-Optimism in Tax Revenue-to-GDP Forecasts under IMF-supported Programmes,' attributed the gap to inflated estimates of revenue from tax measures, unrealistic assumptions about how collections would respond to economic growth, errors in economic forecasts and weak implementation of planned policies.

"A key finding is that over-optimism in tax policy yield estimation, policy implementation expectations, and tax buoyancy assumptions plays a central role in explaining these forecast errors, alongside macroeconomic forecast errors and a residual optimism," the IMF said.

The researchers found that more than half of the additional revenue governments expected from tax policy measures often failed to materialise, raising questions about the reliability of revenue projections that are not backed by effective implementation.

They stressed that introducing new taxes or increasing existing rates would not necessarily deliver the expected income without strong tax administration and deeper structural reforms.

"When revenue measures are well-designed, fully implemented, and accompanied by high-depth revenue-related structural reforms, projected revenue gains materialise to a large extent," the IMF said.

The findings are relevant to Nigeria, which introduced four major tax reform laws in January 2026 to harmonise tax administration, eliminate duplicate taxes, improve compliance, broaden the tax base and ease the burden on small businesses.

However, businesses have continued to raise concerns about multiple taxes, levies and other government collections, highlighting questions about reforms implementation across different levels of government.

The IMF study suggests that the success of Nigeria's reforms will depend not only on the policies introduced but also on the capacity of tax authorities to enforce them and ensure that expected revenue gains translate into actual collections.

The researchers called for further studies into how political conditions, including elections and instability, affect tax revenue, as well as the effects of tax evasion and compliance on revenue forecasts.

Remittances surge 38% to $2.85 billion amid FX stability concerns

By **Helen Oji**

NIGERIA's diaspora remittance inflows through formal channels rose 38.16 per cent to $2.85 billion in the first half of 2026, but sustaining the recovery will depend on foreign exchange stability, lower transfer costs, and greater confidence in official payment systems, Cowry Asset Management said.

The firm said the Central Bank of Nigeria's (CBN) target of attracting $1 billion in monthly remittances provides a benchmark for measuring progress, but achieving it consistently would require reforms that make official channels more accessible and competitive.

Cowry Asset Management's outlook followed a 38.16 per cent year-on-year increase in remittance inflows through International Money Transfer Operators (IMTOs) to $2.85 billion in the first half of 2026, from $2.07 billion in the corresponding period of 2025.

The $788.5 million increase marks the highest first-half inflow in the seven-year series, reversing the 11.78 per cent decline in the first half of 2025, when inflows fell from $2.34 billion in the corresponding period of 2024.

Since 2019, first-half remittance inflows have risen by about 160 per cent from $1.1 billion, highlighting the growing importance of funds sent home by Nigerians living abroad.

Monthly data showed that June recorded the highest inflow of $580.16 million, followed by April at $513.82 million and January at $507.91 million. March recorded the lowest inflow at $378.27 million.

According to Cowry Asset Management, foreign exchange reforms have made formal remittance channels more attractive by narrowing the gap between official and parallel-market exchange rates, reducing the incentive to use informal channels that offer more favourable conversion rates.

The CBN has also attributed the improvement to the willing-buyer, willing-seller foreign exchange regime and the expansion of licensed IMTOs. Approvals for additional operators are expected to deepen competition, improve access and reduce transaction costs.

"Why Every Future-Facing Organisation Should Deploy the New Brand-Led Business Growth Framework" - Okupe

By Eniola Daniel

Joko Okupe, Chief Executive Officer of Soulsight Africa and innovator of the Brand-Led Business Growth (BLBG) framework, speaks to ENIOLA DANIEL on why organisations must move beyond conventional branding to align business strategy, leadership, people, operations and customer experience with brand, to achieve sustainable growth. He explains how the framework can help businesses address strategic gaps, strengthen competitiveness and translate brand promises into measurable organisational outcomes.

***The Guardian:** You recently unveiled the Brand-Led Business Growth framework. What informed its development, and what problem does it seek to solve?*

Joko Okupe: The framework emerged from a fundamental business challenge: the disconnect between what organisations promise through their brands and what they actually deliver. Many businesses invest significantly in advertising, marketing and brand visibility but struggle to translate these investments into customer loyalty, competitive advantage and sustainable growth.

The problem is that branding is often treated as an aesthetic, visibility and communications function rather than an integral part of business strategy. An organisation may have a compelling brand promise, but if its people, culture, processes, products and operating systems are not aligned to deliver that promise, the brand's potential remains unrealised.

At Soulsight Africa, we believe that building a brand and building a business should not be separate activities. Our Brand-Led Business Growth Framework connects brand strategy with business strategy, organisational capabilities, leadership, people, culture and customer experience. It encourages organisations to examine whether they are equipped to deliver the value they promise or not.

The objective is to help businesses move beyond brand aesthetics and visibility towards value creation, stronger market execution and sustainable growth.

***The Guardian:** What makes the BLBG framework different from conventional branding and business growth approaches?*

Okupe: Conventional branding often focuses on positioning, identity, reputation and communication. These are important, but they do not complete the story. A brand promise creates an expectation; the organisation must then develop the capabilities to fulfil that expectation, not some of the times, but all the time. BLBG brings the brand promise into the wider and more holistic management process. It connects the value an organisation promises to its strategic priorities, operating model, people, culture, products and customer experience.

It also focuses on what we call the Brand-Business Growth Gap - the disconnect between what a brand promises, what the business delivers, what customers experience and what the market rewards. For example, a bank may promise convenience but operate digital platforms and customer-service processes that frustrate customers. A manufacturer may promote innovation but lack the product-development capabilities to respond to changing market needs with a fresh approach. In both cases, the challenge goes beyond communication; it concerns the organisation's structure and ability to deliver its promise.

Our framework helps leadership identify these gaps and consider the changes required to address them. The Brand Promise becomes a guide for business decisions rather than a message that sits separately from the organisation's operations.

***The Guardian:** How does the framework work, and what are its principal stages?*

Okupe: BLBG follows six stages: Discover, Define, Design, Align, Activate and Grow. Each stage addresses a specific part of the journey from strategic understanding to implementation.

Discover stage involves examining the organisation, its market, customers, opportunities and challenges. Before proposing solutions, we need to understand the business and what may be preventing it from achieving its objectives.

Define stage establishes the business opportunity, positioning, value proposition and brand promise. The organisation must be clear about the value it intends to create, whom it seeks to serve and how it intends to differentiate itself.

Design stage focuses on developing the brand, customer experience initiatives and organisational capabilities required to deliver that value. Align connects leadership, people, culture, processes and systems with the agreed strategic direction.

Activate stage concerns implementing the strategy and initiatives, while Grow stage focuses on advancing the organisation's growth objectives.

The stages are interconnected. An organisation cannot expect sustainable results simply by developing a new brand identity or launching a campaign. It must understand its market, define a relevant value proposition, build the organisational capabilities to deliver it and ensure that the entire organisation is working towards the same objectives.

***The Guardian:** What practical benefits can businesses expect, particularly in terms of competitiveness, profitability and organisational performance?*

Okupe: The first benefit is strategic clarity. When an organisation understands the value it wants to create and the market it wants to serve, it can make more focused decisions about products, customers, investments and priorities.

The second is organisational alignment. BLBG encourages leadership, marketing, operations, human resources, technology and customer service to work towards a common value proposition and the brand promise. This can help reduce inconsistencies between strategy and execution.

The third is improved customer experience. When the brand promise is supported by the organisation's processes, people, culture and systems, the business is better positioned to deliver consistently. This can strengthen customer confidence, satisfaction, retention and loyalty.

The framework can also help management identify why investments in brand visibility are not producing the expected business outcomes. Instead of automatically increasing promotional expenditure, leaders can investigate whether the underlying problem concerns product relevance, service delivery, operational efficiency or the value proposition itself.

These improvements can support competitiveness and create opportunities for growth and profitability. However, results depend on effective implementation, market conditions, leadership commitment and the quality of the organisation's offering. Soulsight BLBG Framework is a strategic framework for improving alignment and decision-making.

***The Guardian:** Why should Chief Executives and Companies' Boards take responsibility for Brand-Led Business Growth instead of leaving it to Marketing Departments?*

Okupe: Because the Brand Promise is ultimately fulfilled by the entire organisation working in unison. Marketing may communicate that a business is reliable, innovative or customer-focused, but the promise is validated through product quality, operational performance, employee behaviour and the experience customers receive.

Chief Executives and Boards influence the decisions that determine the organisation's ability to deliver. They establish strategic priorities, allocate resources, shape organisational culture and determine how performance is measured. BLBG therefore encourages leaders to treat brand alignment as a management responsibility. For example, a company that wants to compete on superior customer service must ensure that employees have the right capabilities, customer-support processes are effective and technology enables rather than obstructs superior service delivery.

The Board and Executive Team should ask whether the organisation's capabilities support its market positioning and whether its performance indicators reflect the outcomes it wants to achieve. When these questions become part of strategic planning, the brand can help guide decisions across the business rather than remaining the responsibility of one Department.

***The Guardian:** Can the principles of BLBG also be relevant to government institutions and public-sector organisations?*

Okupe: Yes, although the framework would need to be adapted to the objectives and accountability requirements of the public sector. Government institutions also make promises - to deliver accessible services, improve efficiency, act transparently and respond to citizens' needs. Their credibility depends on whether their systems and people can fulfil those commitments. An institution may communicate a commitment to efficient service delivery, for example, but achieving that objective requires capable personnel, effective administrative processes, appropriate technology and clear accountability, amongst others.

The broader principle behind BLBG is that communication cannot substitute for delivery. Institutional promises must be supported by the capabilities and systems required to fulfil them. For businesses, success is often assessed through commercial performance and customer value. For public institutions, the relevant outcomes include public value, service quality, accessibility, transparency and the achievement of policy objectives. The measures must reflect these differences. We believe the framework's emphasis on alignment can contribute to wider conversations about organisational effectiveness, institutional credibility and stakeholder confidence.

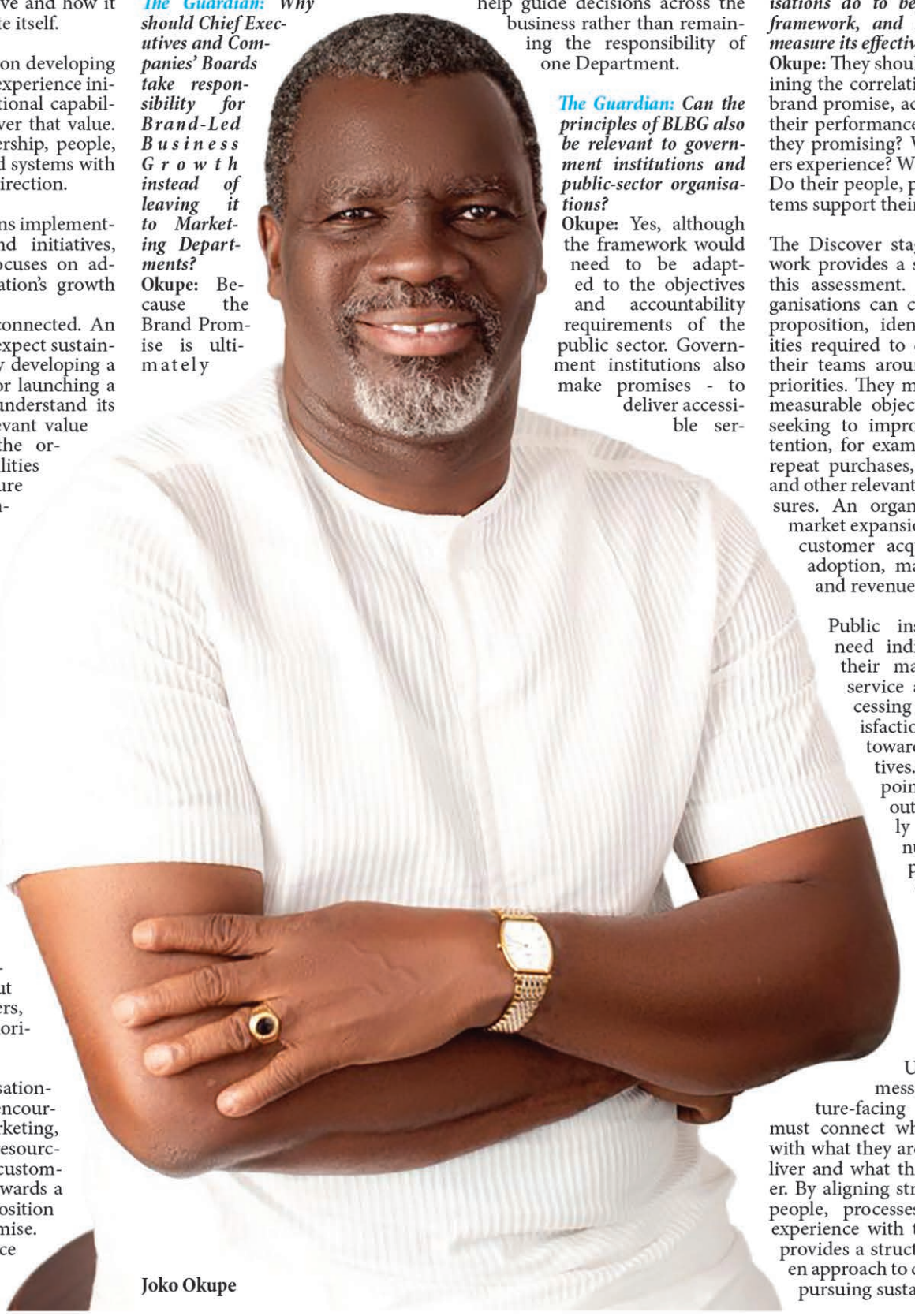
***The Guardian:** What should organisations do to begin adopting the framework, and how should they measure its effectiveness?*

Okupe: They should begin by examining the correlation between their brand promise, actual delivery and their performance. What value are they promising? What do customers experience? Where are the gaps? Do their people, processes and systems support their Promise?

The Discover stage of the framework provides a starting point for this assessment. From there, organisations can clarify their value proposition, identify the capabilities required to deliver and align their teams around these specific priorities. They must also establish measurable objectives. A business seeking to improve customer retention, for example, should track repeat purchases, customer churn and other relevant satisfaction measures. An organisation pursuing market expansion might monitor customer acquisition, product adoption, market penetration and revenue performance.

Public institutions would need indicators suited to their mandates, such as service accessibility, processing times, citizen satisfaction and progress towards policy objectives. The important point is to measure outcomes, not merely activities. The number of campaigns executed or the amount of media exposure generated does not, by itself, establish whether an organisation has improved its performance.

Ultimately, our message is that future-facing organisations must connect what they promise with what they are equipped to deliver and what they actually deliver. By aligning strategy, leadership, people, processes and customer experience with the brand, BLBG provides a structured brand-driven approach to creating value and pursuing sustainable growth.



Joko Okupe



STATEMENT TO THE NIGERIAN EXCHANGE LIMITED AND SHAREHOLDERS ON THE EXTRACT OF THE GROUP'S UNAUDITED RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

The Board of Directors of First HoldCo Plc. is pleased to announce the Group's unaudited financial results for the period ended September 30, 2026

SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT	GROUP		COMPANY	
	30 Sep 2026 N' million	31 Dec 2025 N' million	**30 Sep 2026 N' million**	31 Dec 2025 N' million
Assets				
Cash and balances with central banks	5,645,815	5,074,239	-	-
Loans and advances to banks	3,025,246	3,458,348	3,197	11,961
Loans and advances to customers	9,393,696	8,966,321	114	87
Financial assets at fair value through profit or loss	2,223,444	1,144,241	-	-
Investment securities	10,309,850	6,970,087	37,965	11,377
Asset pledged as collateral	257,299	343,612	-	-
Other assets	690,025	642,294	211,377	18,800
Investments in associates	4,987	3,109	-	-
Investment in subsidiaries	-	-	560,964	516,452
Property and equipment	547,997	541,194	1,607	1,342
Intangible assets	37,907	36,318	-	-
Deferred tax assets	28,398	39,916	-	-
	32,164,664	**27,219,679**	**815,254**	**560,019**
Assets held for sale	31,220	31,256	-	-
Total assets	**32,195,884**	**27,250,935**	**815,254**	**560,019**
Liabilities				
Deposits from banks	2,662,803	2,019,003	-	-
Deposits from customers	22,909,795	18,883,009	-	-
Financial liabilities at fair value through profit or loss	78,485	61,992	-	-
Current income tax liabilities	222,524	118,278	5,958	342
Other liabilities	1,246,198	896,575	184,264	13,816
Borrowings	1,191,144	1,943,978	-	-
Retirement benefit obligations	10,652	11,490	-	-
Deferred tax liabilities	10,977	13,462	-	-
	28,332,578	**23,947,787**	**190,222**	**14,158**
Liabilities held for sale	1,783	1,783	-	-
Total liabilities	**28,334,361**	**23,949,570**	**190,222**	**14,158**
Equity				
Share capital	22,738	22,227	22,738	22,227
Share premium	502,392	458,389	502,392	458,389
Other reserves	3,269,367	2,760,248	99,902	65,245
	3,794,497	**3,240,864**	**625,032**	**545,861**
Non-controlling interests	67,026	60,501	-	-
Total equity	**3,861,523**	**3,301,365**	**625,032**	**545,861**
Total equity and liabilities	**32,195,884**	**27,250,935**	**815,254**	**560,019**

SEPARATE AND CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED	GROUP		COMPANY	
	30 Sep 2026 N' million	30 Sep 2025 N' million	**30 Sep 2026 N' million**	30 Sep 2025 N' million
Gross earnings	**2,868,569**	**2,636,710**	**48,830**	**31,745**
Interest income	2,093,131	2,292,378	7,912	9,677
Interest expense	(833,002)	(791,800)	(4)	(1)
Net interest income	**1,260,129**	**1,500,578**	**7,908**	**9,676**
Impairment charge for losses	(207,096)	(288,919)	(64)	-
Net interest income after impairment charge for losses	**1,053,033**	**1,211,659**	**7,844**	**9,676**
Net Fee and commission income	**316,429**	**213,694**	**-**	**-**
Foreign exchange income/ (loss)	86,242	71,943	(314)	(180)
Net gains on sale of investment securities	61,121	48,492	9	142
Net gains/(losses) from financial instruments at FVTPL	104,588	(72,779)	-	-
Dividend income	12,488	11,740	4,319	3,701
Other operating income	142,058	23,832	36,904	18,405
Other income	**406,497**	**83,228**	**40,918**	**22,068**
Operating income	**1,775,959**	**1,508,581**	**48,762**	**31,744**
Operating Expenses	(866,596)	(942,671)	(5,698)	(5,595)
Operating profit	**909,363**	**565,910**	**43,064**	**26,149**
Share of profit of associate	1,878	627	-	-
Profit before tax	**911,241**	**566,537**	**43,064**	**26,149**
Income tax expense	(166,629)	(108,462)	(8,515)	(2,116)
Profit for the period from continuing operations	**744,612**	**458,075**	**34,549**	**24,033**
Loss for the period from discontinued operations	(162)	(7,207)	-	-
PROFIT FOR THE PERIOD	**744,450**	**450,868**	**34,549**	**24,033**
Profit attributable to:				
Owners of the parent	737,925	445,879	34,549	24,033
Non-controlling interests	6,525	4,989	-	-
	744,450	**450,868**	**34,549**	**24,033**
SEPARATE AND CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME				
PROFIT FOR THE PERIOD	**744,450**	**450,868**	**34,549**	**24,033**
Other comprehensive income:				
Items that may be subsequently reclassified to profit or loss				
From continuing operations:				
Movement in fair value reserves (FVOCI debt instruments):				
- Net changes in fair value	(103,865)	(88,941)	108	828
Foreign operations - foreign currency translation differences	(124,853)	(32,415)	-	-
From discontinued operations				
Net gains on debt instruments at fair value through other comprehensive income	-	4,799	-	-
Items that will not be reclassified to profit or loss				
From continuing operations:				
Equity investments at FVOCI- net changes in fair value	(88)	784	-	-
Total other comprehensive (loss)/income for the period	**(228,806)**	**(115,773)**	**108**	**828**
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**515,644**	**335,095**	**34,657**	**24,861**
Total Comprehensive income attributable to:				
- Owners of the parent	509,119	330,106	34,657	24,861
- Non-controlling interests	6,525	4,989	-	-
	515,644	**335,095**	**34,657**	**24,861**

The Board of Directors is optimistic that barring any unforeseen circumstances, this trend would be improved in the remaining period of the financial year.

By order of the Board

Adebowale Oyedeji
Group Managing Director
FRC/2024/PRO/DIR/003/450036

Abiola Baruwa
Group Company Secretary
FRC/2021/002/00000022520

Wasiu Shafe
Ag. Chief Financial Officer
FRC/2015/ICAN/00000012973

First HoldCo Plc - RC 916445

BOARD OF DIRECTORS:
Group Chairman: Olufemi Otedola, CON; **Group Managing Director:** Adebowale Oyedeji
Directors: Dr. Alimi Abdul-Razaq; Dr. Abiodun Fatade; Kofo Dosekun; Dr. (Sir) Peter Aliogo; Olusegun Alebiosu; Ms. Gwen Mwaba (Zambian)

CIS, ASHON mobilise stakeholders for N750 trillion market goal

By **Helen Oji**

THE Chartered Institute of Stockbrokers (CIS) and the Association of Securities Dealing Houses of Nigeria (ASHON) have called for sustained efforts to grow Nigeria's capital market towards a N750 trillion market capitalisation target, following a series of reforms and developments aimed at strengthening investor confidence and expanding access to investment opportunities.

The two professional bodies said the Nigerian capital market recorded significant milestones in 2026, including adopting a T+1 settlement cycle, introducing the National Savings Scheme, launching the Nigerian Capital Market Master Plan 2.0, and securing international recognition for the Nigerian Exchange Limited (NGX).

In a joint congratulatory message signed by the 14th President and Chairman of Council of CIS, Dr Fiona Ahimie, and Chairman of ASHON, Sehinde Adenagbe, the organisations said the developments reflected regulators', market operators', and other stakeholders' commitment to improving market competitiveness.

They urged stakeholders to sustain the momentum by strengthening market infrastructure, broadening retail investor participation and ensuring that the benefits of capital market growth translate into increased investment, business expansion and employment generation.

The organisations commended the Securities and Exchange Commission (SEC) for its regulatory leadership and efforts to deepen the market, mobilise domestic savings and advance the N750 trillion market capitalisation target.

They also praised the Federal Ministry of Finance for working with the SEC and other stakeholders to develop and launch the National Savings Scheme, which they said could encourage a savings culture, promote financial inclusion and channel more domestic funds into productive investments.

However, they stressed that effective implementation, sustained institutional cooperation and public awareness would be necessary to ensure that the scheme achieves its objectives.

The adoption of the T+1 settlement cycle on June 1, 2026, was also identified as a major step in developing Nigeria's capital market.

The shorter settlement period, which reduces the time between executing a securities transaction and settling it, is expected to improve operational efficiency, reduce counterparty exposure, and enable investors to deploy funds more quickly.

According to CIS and ASHON, the reform also brings Nigeria's market infrastructure closer to international standards and reinforces efforts to improve the ease of investing in the country.

The two bodies also described the initial public offering (IPO) of Dangote Petroleum Refinery and Petrochemicals as a significant development, demonstrating the capital market's capacity to support large-scale capital raising while giving members of the public opportunities to participate in wealth creation.

They noted that extending the offer period to October 27, 2026, would give prospective investors more time to consider the investment opportunity.

Tax Ombud expands services to traders, rural communities

From **Collins Olayinka**, Abuja

THE Office of the Tax Ombud (OTO) will extend its complaint-handling and resolution services to market traders and rural taxpayers through a proposed partnership with the Nigerian Postal Service (NIPOST).

The Tax Ombud/Chief Executive, Dr John Nwabueze, disclosed this at a town hall meeting in Abuja, attended by representatives of professional bodies, market associations, the private sector and civil society organisations.

Nwabueze said the Office was on the verge of formalising the collaboration with NIPOST to make it easier for market traders and taxpayers in rural areas to access its complaint-handling and resolution services.

He reaffirmed the Office's commitment to promoting fairness, transparency, and accountability in Nigeria's tax and revenue administration, noting that its initiatives were designed to encourage voluntary compliance, facilitate the impartial resolution of complaints, and strengthen confidence between taxpayers and revenue authorities.

He said a fair and predictable tax system is essential for economic growth, investor confidence, and improved compliance among small and medium-sized enterprises (SMEs), market traders, and the wider business community.

Nwabueze commended President Bola Ahmed Tinubu for establishing the Office of the Tax Ombud to provide taxpayers with access to an independent and impartial mechanism for addressing grievances without fear. He also acknowledged the contributions of the Minister of Finance and Coordinating Minister of the Economy, Taiwo Oyedele, and other stakeholders to the process

Nwabueze noted that his Office was established to promote consistency, clarity, and respect in the administration of tax and revenue laws.

Explaining the Office's mandate, Nwabueze described the Tax Ombud as an independent, impartial, non-judicial institution mandated to address operational, procedural, and administrative grievances arising from tax and revenue administration.

"Our focus is not only on the rights of taxpayers but also on their responsibilities and those of the relevant authorities. Our services, which are offered free of charge, are designed to resolve disputes, mediate complaints, and promote a transparent, fair, and consistent tax administration system," he said.



Regional Director, Abuja, Leadway Assurance, Olufemi Awodimibola (left); Head, Commercial Division, Leadway Assurance, Olawale Alao; President and Chairperson of the Nigerian Council of Registered Insurance Brokers (NCRIB), Mrs. Ekeoma Ezeibe; Global Head, Agricultural Risk Solutions, Ayoola Fatona, and Zonal Head, Lagos Cluster, Leadway Assurance, Mrs. Mfonobong Daniel-Nwoji, at the National Insurance Brokers Conference and Exhibition organised by the NCRIB in Abuja.

Experts warn PFAs' poor service could undermine recapitalisation gains

By **Bankole Orimisan**

PENSION Fund Administrators (PFAs) have been urged to translate their stronger capital base into improved service delivery, better technology infrastructure and wider pension coverage, as experts warned that recapitalisation alone will not guarantee sustainable growth in the industry.

The former Chief Executive Officer of the Pension Operators Association of Nigeria (PenOp), Oguche Agudah, gave the warning at the 11th yearly conference of the Nigerian Association of Insurance and Pension Editors (NAIPE) in Lagos, stressing that operators must strengthen their business models, workforce capacity and regulatory compliance to remain competitive.

Agudah, who is the Founder and Managing Partner of HRISP Partners, said pension operators needed to look beyond meeting regulatory capital requirements and develop strategies to respond to changing market conditions, rising customer expectations and emerging business opportunities

Presenting a paper, 'Post-Recapitalisation and Market Dynamics in the Nigerian Pension Industry,' he identified five critical priorities under the acronym SCOPE: Scale; Compliance and Regulatory Awareness; Organisational Adoption of Technology; People Strategy and Culture; and External Engagement and Differentiation.

"Recapitalisation is not the end of the business; it is a slice of the bigger puzzle," Agudah said.

He explained that the success of the exercise would depend on how operators deployed their additional capital to improve operational efficiency, expand their market reach and deliver better outcomes for pension contributors and retirees.

Under the scale component, he cited business combinations involving Trustfund Pensions and Premium Pension, as well as Leadway and PAL Pensions, as examples of consolidation in the industry.

According to him, consolidation could help operators reduce operating costs, achieve economies of scale, strengthen management capacity and improve their ability to invest in technology and specialist personnel.

Insurers advocate improved customer experience to unlock market growth

By **Bankole Orimisan**

AS Nigeria's insurance industry struggles to deepen public confidence and expand coverage, emPLE General Insurance and emPLE Life Assurance have identified customer experience, prompt claims support and stronger broker relationships as key to winning policyholders' trust and driving market growth.

The companies made the observation in Lagos, where they recognised employees and brokers and rewarded loyal retail policyholders.

Under the theme, "The Extra Mile" focuses on how service delivery strengthens relationships between insurers, intermediaries, and customers, amid the industry's longstanding challenge of improving public confidence and expanding insurance penetration.

The Managing Director of emPLE General Insurance, Olalekan Oyinlade, said customer experience could distinguish insurers in a market where products and prices were often similar.

He said consistent service, from policy purchase to customer support and claims settlement, was essential to building trust and maintaining long-term relationships with policyholders.

Oyinlade added that brokers and retail customers remained central to the company's operations, stressing the need for insurers to deliver reliability and value to both groups.

Similarly, emPLE Life Assurance Managing Director Jolaolu Fakoya said customer service should not be treated as a standalone function but integrated into product design, communication, policy administration, claims, and customer support.

According to him, coordination across these functions could improve service consistency, strengthen confidence and support sustainable business growth.

The Head of Marketing and Customer Experience at emPLE Life Assurance, Rachel Owolabi, said every interaction between an insurer and its customers influenced how the company was perceived.

She identified accountability, empathy, prompt follow-up, and resolving customer concerns as key elements of effective service delivery.

Consumers ditch premium goods as disposable income shrinks

By **Ngozi Egenuka**

NIGERIAN consumers are increasingly switching to smaller product sizes, cutting non-essential spending and reprioritising household needs as rising prices squeeze disposable incomes, according to NielsenIQ executives, who urged businesses to adopt data-driven and region-specific strategies to remain competitive.

This was disclosed at the NielsenIQ Annual Nigeria C-Suite Breakfast Conference 2026, themed "Leading the Next Wave", held in Lagos.

Speaking, Deputy Vice-Chancellor (Academic) of Pan-Atlantic University, Prof. Uchenna Uzo, urged businesses to embrace innovation and step outside their comfort zones to survive economic turbulence and remain competitive.

He said the current business environment presented companies with two choices: to innovate or remain stagnant and face the consequences, stressing that leading the next wave of growth would require businesses to rethink their strategies.

Uzo said Nigerian businesses were operating in an environment characterised by economic pressure, uncertainty and rapid technological changes, making innovation indispensable.

He warned that the challenges posed by emerging technologies, particularly artificial intelligence, underscored the need for businesses to anticipate disruptions and develop strategies that would enable them to remain resilient.

He identified Nigeria's informal market as a major opportunity for businesses seeking growth, urging companies to rethink their perceptions of the sector and build stronger relationships with its players.

He noted that informal markets remained significant to Nigeria's economy, with more than 90 per cent of retail transactions taking place within the sector, despite growing interest in technology-driven business models.

Uzo explained that businesses could build trust and expand their reach by learning from established grassroots networks and community structures, stating the importance of community engagement, visibility, accessibility and availability in building effective routes to market, particularly in an environment where trust remained a major consideration.

Uzo also urged businesses to develop pricing strategies based on consumer insights and the wider market ecosystem rather than making decisions solely from the manufacturers' perspective.

He said bargaining remained an important feature of consumer behaviour in Nigeria and across Africa, noting that businesses needed to understand regional differences in price sensitivity and engage customers, distributors, retailers and regulators when reviewing pricing decisions.

The professor said businesses seeking to lead in the next phase of growth must align their market positioning with what consumers actually value, including proximity, relationships and flexibility. According to him, companies must also embrace strategic collaboration with customers, competitors and trade partners, stressing that collaboration was becoming an important source of competitive advantage in an increasingly uncertain business environment.

World Report

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Algerian parliament approves troop deployment to Niger

UPPER house of Algeria's parliament – The Council of the Nations, has unanimously approved the deployment of troops to neighbouring Niger in line with the country's constitution, empowers the president to send military units abroad, provided that both chambers of parliament approve it by a two-thirds majority.

The Council had held an emergency session yesterday to vote on troop deployment while the lower house - People's National Assembly, is expected to hold a separate session later in the evening, Algeria's popular newspaper, El Khabar reported.

If the deployment is approved, it would be the first mission outside Algeria's borders since the 1973 War between Israel and several Arab countries, known to Arabs as the October War and Israelis as the Yom Kippur War.

The military units to be deployed by Algeria are expected to be tasked with securing oil facilities in Niger.

The vote came after a visit by Niger's Defence Minister, General Salifou Modi, to Algeria last week, where he held talks with Algerian President, Abdelmadjid Tebboune and Chief of Staff of the People's National Army General, Said Chanegriha.

During that visit, both sides signed a military cooperation protocol, the details of which were not made public.

Earlier this month, President Tebboune confirmed that Algeria sent fighter jets to Niger in late August to help thwart a coup attempt that shook the capital, Niamey.

The Algerian Ministry of Defence previously said it had sent four jets to Niger following the unrest. It said two patrols of four Sukhoi Su-30 aircraft had landed at Niamey airport, accompanied by an air-to-air refuelling plane.

The warplanes were deployed at the request of Nigerien authorities to support the army in confronting an attempt to "destabilise the brotherly state of Niger", the ministry said on August 30.

Relations between Algeria and Niger have witnessed a significant rapprochement over the past few months on political, diplomatic, military and economic levels, following a period of tension between the two countries.

UN Women, World Bank seek equal sharing of caregiving responsibilities

By **Silver Nwokoro**

THE UN Women and the World Bank Group's Women, Business and the Law (WBL) project, have called for care systems that challenge discriminatory gender norms, recognise men and boys as caregivers, and promote the equal sharing of care work.

The call came amid findings that fathers receive on average, nearly eight times less paid parental leave than mothers, a disparity the organisations claim, contributes to unequal caregiving responsibilities and limits the benefits for families, children and economies.

The findings are contained in a policy brief, 'From Parenthood Leave to Childcare Services: Building Care Systems That Work for Women, Families and Economies', launched October 22 in New York.

According to the report, 66 of the 190 economies assessed guarantee no paid leave for fathers, compared with six that provide no guaranteed paid leave for mothers.

Of the 124 economies that offer paid leave to fathers, half provide less than two weeks while nearly one-third or 61 economies, fall short of the International Labour Organisation's standard of 14 weeks of paid leave for mothers.

About 1,300 arrested as mass protests continue across France

MORE than 1,300 people have been arrested as thousands took part in another day of protests that were followed by some clashes later in the day across France on Saturday, officials said.

After largely peaceful demonstrations, police fired tear gas and water cannon to disperse protesters in several cities, including Paris, while barricades were set ablaze in Marseille and people ripped boards from a shop in Bordeaux.

Officials have so far managed to avoid rioting and looting on the scale seen last weekend, which resulted in some of the worst scenes of disorder in France's modern history.

The interior ministry said an estimated 410,000 people protested at the weekend while the unions put the number at about 800,000.

Some 70,000 police officers were deployed and restrictions imposed in several cities to prevent the latest protests over the cost of living and poor school conditions from descending into the kind of chaos which saw officers outnumbered, hundreds of businesses looted and buildings torched.

The interior ministry said 53 officers were hurt in clashes across the country.

French President, Emmanuel Macron, had decreed last week that only demonstrations organised by a recognised trade unions would be permitted while hundreds of people were jailed for vandalism, arson and looting after fast-track court hearings.

Clashes between protesters and riot police in Paris erupted at the end of a peaceful march from the city's Porte d'Italie towards Porte de Vincennes, where the police operation included an elite unit that usually deals with organised crime and counter-terrorism.

Some protesters were seen erecting makeshift barricades and pelting officers with projectiles while police baton-charged groups of masked youths were smashing the windows of a car dealership.

French Interior Minister, Laurent Nuñez, said that "several thousand radical activists gathered at the rear of the march, including around 500 individuals identified as rioters", reported the Agence France-Presse (AFP).

The Interior Ministry said 142 people were arrested in the French Capital less than half of the number arrested on the same day last week.

In the southern port of Marseille, rubbish bins were set ablaze and metal sheets used to block streets. A law enforcement vehicle was seen driving through a burning barricade in France's second-largest city.

Meanwhile, some protesters in dark clothing and face coverings were seen taking boards off a building to build a street barricade in the southern city of Bordeaux.



Nigerian Institute of Town Planners (NITP)

Bawa Bwari House, Plot 2047, Micheal Okpara Way, Wuse Zone 5, PMB 7012, Garki, Abuja.

The National Council of the Nigerian Institute of Town Planners, having found the following candidates qualified, approved their admission into FULL MEMBERSHIP, GRADUATE MEMBERSHIP, TECHNOLOGIST MEMBERSHIP and STUDENT MEMBERSHIP categories of the Institute and their Induction Ceremony at the 57th International Conference and Annual General Meeting holding at Sheraton Hotel, Ikeja, Lagos, on Tuesday, 27th October, 2026

NITP 2026 MEMBERSHIP INDUCTION LIST FOR FULL, GRADUATE, TECHNOLOGIST AND STUDENT MEMBERS

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5	PETER YOHANNA	7405
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7	ALAKA MARIAM DAMILOLA	7407
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FEDERAL REPUBLIC OF NIGERIA
EKITI STATE GOVERNMENT
EKITI KNOWLEDGE ZONE PROJECT

REQUEST FOR EXPRESSIONS OF INTEREST FOR ENGAGEMENT OF A CONSULTANT FOR PRIVATE-SECTOR OPERATOR CAPABILITY DEVELOPMENT AND RECOGNITION (CONSULTING FIRM)

PROJECT ID: P-NG-I00-002

The Federal Government of Nigeria has secured a loan from the African Development Bank towards the Ekiti Knowledge Zone Project (EKZ). The project site is located between Ago Araromi in Ado Local Government Area and Ijan Ekiti in Gbonyin Local Government Area in Ekiti State.

The Project intends to apply a portion of the loan to engage a qualified Consulting Firm, or consortium of firms, to design and implement an integrated operator capability-development programme that strengthens the capability and market readiness of existing Ekiti-based private-sector operators, establishes a credible mechanism for assessing and recognising delivery readiness, and connects qualifying operators to buyers, contracts, workplace-learning opportunities and skilled talent.

The EKZ is a strategic initiative of the Ekiti State Government aimed at building a thriving innovation ecosystem that integrates research, enterprise, and technology development. Component 2 of the Project, Building Talents and Creating Innovation Demand, combines skills development, enterprise creation, private-sector participation and access to economic opportunities, and includes the Training and Certification of Private-Sector Operators sub-component, which provides for the capability building and certification of existing Ekiti businesses against an EKZ Delivery-Ready Standard so that they can win work from EKZ tenants, the EKZ Delivery Studio and Government, and hire EKZ-trained talent. The requirement is not simply to provide business training, but to establish an effective system through which existing businesses are assessed, strengthened, recognised and connected to credible commercial opportunities that translate into contracts, revenue and employment.

This assignment is focused primarily on strengthening existing private-sector operators rather than creating new ventures, and its principal unit of outcome is the participating operator. It forms part of the wider EKZ Component 2 delivery architecture under the oversight of the Project Implementation Unit (PIU), and complements the BPO, ICT and Digital Skills programme, TVET and apprenticeship development, enterprise development, and the wider EKZ investor and tenant pipeline.

The specific objectives of the assignment will include, but not be limited to:

1. Identify and assess Ekiti-based private-sector operators with potential to participate in relevant EKZ and wider market opportunities.
2. Determine the capability and compliance requirements of relevant buyers and markets.
3. Provide targeted capability development to address material gaps identified through assessment.
4. Establish a credible and transparent mechanism for assessing and recognising operator delivery readiness, capable of continuing beyond the assignment.
5. Connect qualifying operators to relevant buyers, customers and contracting opportunities.
6. Strengthen the capacity of participating businesses to recruit, supervise and retain skilled workers and workplace learners.
7. Support participating operators to demonstrate successful delivery of commercial work.
8. Ensure fair access to the programme for businesses across Ekiti State, including smaller, women-led, youth-led and other underserved operators, consistent with applicable AfDB and Project requirements.
9. Establish sustainable arrangements for continued operator assessment and capability development.
10. Track and verify business, contract, workforce and employment outcomes.

The assignment shall be implemented over twenty (20) months from contract effectiveness.

The Ekiti State Development and Investment Promotion Agency (EKDIPA), the Implementing Agency, now invites eligible Consulting Firms (including consortia of firms) to indicate their interest in providing the above services.

Interested firms must be reputable firms, or consortia of firms, with a proven track record in enterprise and supplier development, business capability assessment and market linkage.

The Consulting Firm (or the lead firm and members of a consortium, taken together) must demonstrate:

1. A minimum of seven (7) years of demonstrable experience in delivering SME, enterprise or supplier-development programmes in Sub-Saharan Africa (experience in Nigeria is a strong advantage);
2. Demonstrated experience helping businesses meet the requirements of corporate, institutional or public-sector buyers, including buyer engagement, supplier matching, and tender and bid-readiness support;
3. Proven experience designing and implementing business capability-assessment, supplier-readiness, accreditation, certification or comparable recognition mechanisms;
4. Demonstrated experience providing targeted business advisory and capability-development support to SMEs;
5. Experience supporting workforce development, employment or workplace learning within businesses;
6. Strong monitoring and outcome-verification capability, and demonstrable experience working with donor-funded projects (e.g., AfDB, World Bank) and familiarity with their reporting, procurement, and environmental and social safeguard standards;
7. Knowledge of relevant Nigerian business, regulatory and commercial requirements, and established links with business associations, SMEs and other private-sector networks;
8. Experience integrating cross-cutting themes, particularly women and youth inclusion, into enterprise-development programmes; and
9. The capacity to mobilise qualified Key Experts covering: Team Leader / Enterprise and Supplier Development Lead; Business Assessment and Capability Framework Specialist; Buyer Engagement and Market Access Specialist; Workforce and Talent Development Specialist; and Monitoring, Evaluation and Results Verification Specialist.

Interested firms must provide information demonstrating that they are qualified to perform the services, including a company profile, a description of similar assignments completed (stating the client, scale, value and results achieved), relevant experience in comparable conditions, and the availability of appropriate skills among their staff. Firms may associate with other firms to enhance their chances of qualification; where a joint venture or consortium is proposed, the lead firm and the role of each member should be stated.

Eligibility criteria, establishment of the short-list, and the selection procedure shall be in accordance with the African Development Bank's Procurement Policy for Bank Group Funded Operations (October 2015), which is available on the Bank's website at https://www.afdb.org/en/projects-and-operations/procurement/new-procurement-policy/

Further information can be obtained at the address below during office hours (09:00 to 17:00 hours). Interested parties may request the Terms of Reference (ToRs) for better understanding of the assignment.

Expressions of Interest must be delivered in written form to the address below (in person, or by e-mail) on or before 12 Noon Nigeria Time on 9th November, 2026.

The Director General
Ekiti State Development and Investment Promotion Agency (EKDIPA)
Mutual House, Ado-Ekiti, Ekiti-State,
Tel. No: +234-704-100-1814, +234-806-017-4418
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REQUEST FOR EXPRESSIONS OF INTEREST FOR ENGAGEMENT OF A CONSULTANT FOR PRIVATE-SECTOR DELIVERY OF CLUSTER INNOVATION AND ENTERPRISE DEVELOPMENT (CONSULTING FIRM)

PROJECT ID: P-NG-I00-002

The Federal Government of Nigeria has secured a loan from the African Development Bank towards the Ekiti Knowledge Zone Project (EKZ). The project site is located between Ago Araromi in Ado Local Government Area and Ijan Ekiti in Gbonyin Local Government Area in Ekiti State.

The Project intends to apply a portion of the loan to engage a qualified Consulting Firm, or consortium of firms, to establish and operate a private-sector-led enterprise-development system that identifies promising entrepreneurs and ventures across Ekiti State and supports their progression into viable technology and digitally enabled businesses with customers, revenue, employment potential, investment readiness and, where appropriate, access to domestic and international innovation funds.

The EKZ is a strategic initiative of the Ekiti State Government aimed at building a thriving innovation ecosystem that integrates research, enterprise, and technology development. Component 2 of the Project, Building Talents and Creating Innovation Demand, is intended to develop skilled talent and nurture innovation and entrepreneurial activity into commercially viable and investible businesses. The Project commits to at least four competitive innovation challenges/hackathons and a project outcome of 50 new technology/digital-enabled businesses created, and separately provides for the Ekiti Innovation Fund (EIF) to support innovative businesses within the State. The requirement is not simply to provide innovation spaces or entrepreneurship programmes, but to establish an effective enterprise-development system through which promising ideas and ventures can progress towards customers, revenue, employment, investment and growth.

This assignment is distinct from the higher-education-focused Research and Innovation Hubs/Centres of Excellence supported through the Global Alliance and HEI interventions; its principal unit of outcome is the venture or business. It forms part of the wider EKZ Component 2 delivery architecture under the oversight of the Project Implementation Unit (PIU), with referral arrangements to the EIF and other EKZ interventions.

The specific objectives of the assignment will include, but not be limited to:

1. Establish an effective operating model for enterprise development, drawing on existing innovation hubs, institutions and ecosystem assets where these provide an effective and sustainable delivery route.
2. Identify and source promising entrepreneurs, innovators and ventures across Ekiti State.
3. Deliver a minimum of four competitive innovation challenges.
4. Provide structured venture-development support appropriate to the maturity and needs of participating businesses.
5. Support business formation, product and service development, market validation and commercial progression.
6. Connect supported businesses to customers, industry partners, markets and commercial opportunities.
7. Prepare suitable ventures for investment and facilitate progression to the EIF and other appropriate sources of finance.
8. Contribute to the creation and support of at least 50 new technology and digitally enabled businesses.
9. Build a pipeline of businesses capable of contributing to the wider EKZ ecosystem and potentially becoming future EKZ tenants.
10. Establish sustainable arrangements for continued enterprise-development support.
11. Ensure meaningful participation of women, youth, persons with disabilities, underserved groups and enterprises located beyond Ado-Ekiti, consistent with applicable AfDB and Project requirements.
12. Track and verify venture progression and economic outcomes.

The assignment shall be implemented over twenty (20) months from contract effectiveness.

The Ekiti State Development and Investment Promotion Agency (EKDIPA), the Implementing Agency, now invites eligible Consulting Firms (including consortia of firms) to indicate their interest in providing the above services.

Interested firms must be reputable firms, or consortia of firms, with a proven track record in building and managing technology-driven enterprise-development ecosystems

The Consulting Firm (or the lead firm and members of a consortium, taken together) must demonstrate:

1. A minimum of seven (7) years of demonstrable experience in designing, operating and managing startup incubators, accelerators or enterprise-development programmes in Sub-Saharan Africa (experience in Nigeria is a strong advantage);
2. A proven track record of designing and executing at least two (2) competitive innovation challenges or hackathons that resulted in commercially viable solutions;
3. A strong portfolio demonstrating the successful venture building of early-stage tech/digital businesses, including securing venture capital, angel investment or grant funding for supported startups;
4. Demonstrable experience working with donor-funded projects (e.g., AfDB, World Bank) and familiarity with their reporting, procurement, and environmental and social safeguard standards;
5. Established networks within the regional tech ecosystem, including direct links to corporate partners, venture capitalists, innovation hubs and market-access channels;
6. Experience integrating cross-cutting themes, particularly women and youth inclusion, into enterprise-development frameworks; and
7. The capacity to mobilise qualified Key Experts covering: Team Leader / Enterprise Development; Venture Building, Investment Readiness and Finance; Digital Product / Technology Commercialisation; Innovation Challenge and Market Linkage; and Monitoring, Evaluation, Learning (MEL) and Inclusion.

Interested firms must provide information demonstrating that they are qualified to perform the services, including a company profile, a description of similar assignments completed (stating the client, scale, value and results achieved), relevant experience in comparable conditions, and the availability of appropriate skills among their staff. Firms may associate with other firms to enhance their chances of qualification; where a joint venture or consortium is proposed, the lead firm and the role of each member should be stated.

Eligibility criteria, establishment of the short-list, and the selection procedure shall be in accordance with the African Development Bank's Procurement Policy for Bank Group Funded Operations (October 2015), which is available on the Bank's website at https://www.afdb.org/en/projects-and-operations/procurement/new-procurement-policy/

Further information can be obtained at the address below during office hours (09:00 to 17:00 hours). Interested parties may request the Terms of Reference (ToRs) for better understanding of the assignment.

Expressions of Interest must be delivered in written form to the address below (in person, or by e-mail) on or before 12 Noon Nigeria Time on 9th November, 2026.

The Director General
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Mutual House, Ado-Ekiti, Ekiti-State,
Tel. No: +234-704-100-1814, +234-806-017-4418
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REQUEST FOR EXPRESSION OF INTEREST FOR ENGAGEMENT OF A CONSULTANT FOR TECHNICAL ASSISTANCE FOR THE EKZ INDUSTRY-LED TECHNICAL SKILLS AND APPRENTICESHIP PROGRAMME (CONSULTING FIRM)

PROJECT ID: P-NG-I00-002

The Federal Government of Nigeria has secured a loan from the African Development Bank towards the Ekiti Knowledge Zone Project (EKZ). The project site is located between Ago Araromi in Ado Local Government Area and Ijan Ekiti in Gbonyin Local Government Area in Ekiti State.

The Project intends to apply a portion of the loan to engage a qualified Consulting Firm, or consortium of firms, to design, establish and support the initial implementation of industry-led technical skills and apprenticeship pathways, using and strengthening existing technical colleges, polytechnics, health training institutions and other training providers to develop practical occupational capabilities aligned with demonstrated employer and market demand.

The EKZ is a strategic initiative of the Ekiti State Government aimed at building a thriving innovation ecosystem that integrates research, enterprise, and technology development. Component 2 of the Project, Building Talents and Creating Innovation Demand, is intended to develop skilled talent at different levels of the economy. A complementary need exists for practical technical and occupational pathways that respond directly to employer requirements and give young people routes into skilled employment, apprenticeships, contracting, self-employment and enterprise. Ekiti State already has technical colleges, polytechnics, health training institutions and other providers with existing trainers, facilities, programmes and equipment, and the requirement is to strengthen this institutional base without creating unnecessary parallel training structures. The programme shall provide appropriate access for out-of-school youth, consistent with the EKZ Project Appraisal Report (PAR).

This assignment is primarily an institutional activation and pathway-development intervention rather than a second mass-training programme. It shall complement, and not duplicate, the separate BPO, ICT and Digital Skills assignment and its formal 8,000-person ICT training target. It forms part of the wider EKZ Component 2 delivery architecture under the oversight of the Project Implementation Unit (PIU), and its principal outcome is operational pathways in participating institutions, not programme designs alone.

The specific objectives of the assignment will include, but not be limited to:

1. Identify priority technical and occupational skills based on demonstrated employer, investor and market demand.
2. Assess the capacity of relevant technical colleges, polytechnics, health training institutions and other appropriate providers, and identify existing programmes, trainers, facilities and equipment that can be used or adapted.
3. Establish structured partnerships between participating institutions, employers, industry bodies, certification organisations and relevant technical partners.
4. Design or adapt competency-based technical skills and apprenticeship pathways aligned with occupational requirements.
5. Strengthen trainer and institutional capability where required.
6. Establish practical training, workplace learning, apprenticeship, assessment and certification arrangements.
7. Provide appropriate access and progression pathways for out-of-school youth, women and other eligible participants, consistent with applicable AfDB and Project requirements.
8. Define the equipment, facilities and other targeted improvements required, with indicative costs and priorities, to enable the PIU and institutions to undertake the necessary procurement or works.
9. Activate selected priority pathways through participating institutions, with initial cohorts commencing delivery.
10. Establish arrangements, including a costed roadmap, through which successful pathways can be sustained and scaled..

The assignment shall be implemented over twelve (12) months from contract effectiveness.

The Ekiti State Development and Investment Promotion Agency (EKDIPA), the Implementing Agency, now invites eligible Consulting Firms (including consortia of firms) to indicate their interest in providing the above services.

Interested firms must be reputable firms, or consortia of firms, with a proven track record in technical and vocational skills development, industry partnerships and employment-linked programme implementation

The Consulting Firm (or the lead firm and members of a consortium, taken together) must demonstrate:

1. A minimum of seven (7) years of demonstrable experience leading TVET reform, occupational skills development or institutional capability projects in Sub-Saharan Africa (experience in Nigeria is a strong advantage);
2. Proven experience conducting labour-market and skills-demand assessments, developing competency-based training (CBT) curricula and occupational standards, and structuring recognised certification routes with regulatory or industry bodies;
3. Demonstrated experience structuring public-private TVET partnerships and designing workplace-learning and apprenticeship frameworks with corporate employers and industry bodies;
4. Demonstrated experience assessing the readiness of technical colleges, polytechnics or similar institutions, diagnosing workshop, equipment and facility needs, and designing and delivering trainer-development programmes;
5. Experience designing outreach and bridging programmes for out-of-school youth and women in technical and vocational training, and establishing monitoring and evaluation frameworks that track enrolment, competency attainment, workplace placement and early outcomes;
6. Demonstrable experience working with donor-funded projects (e.g., AfDB, World Bank) and familiarity with their reporting, procurement, and environmental and social safeguard standards; and
7. The capacity to mobilise qualified Key Experts covering: Team Leader / TVET and Skills Development Lead; Labour Market and CBT Curriculum Specialist; Industry Engagement and Apprenticeship Specialist; Institutional Capability and Master Trainer Specialist; and Inclusion, Youth Access and MEL Specialist.

Interested firms must provide information demonstrating that they are qualified to perform the services, including a company profile, a description of similar assignments completed (stating the client, scale, value and results achieved), relevant experience in comparable conditions, and the availability of appropriate skills among their staff. Firms may associate with other firms to enhance their chances of qualification; where a joint venture or consortium is proposed, the lead firm and the role of each member should be stated.

Eligibility criteria, establishment of the short-list, and the selection procedure shall be in accordance with the African Development Bank's Procurement Policy for Bank Group Funded Operations (October 2015), which is available on the Bank's website at https://www.afdb.org/en/projects-and-operations/procurement/new-procurement-policy/

Further information can be obtained at the address below during office hours (09:00 to 17:00 hours). Interested parties may request the Terms of Reference (ToRs) for better understanding of the assignment.

Expressions of Interest must be delivered in written form to the address below (in person, or by e-mail) on or before 12 Noon Nigeria Time on 9th November, 2026.

The Director General
Ekiti State Development and Investment Promotion Agency (EKDIPA)
Mutual House, Ado-Ekiti, Ekiti-State,
Tel. No: +234-704-100-1814, +234-806-017-4418
Email: ekitiknowledgezone@gmail.com, *ekdipa@ekitistate.gov.ng*

AFRICAN DEVELOPMENT BANK GROUP
GROUPE DE LA BANQUE AFRICAINE DE DÉVELOPPEMENT

FEDERAL REPUBLIC OF NIGERIA
EKITI STATE GOVERNMENT
EKITI KNOWLEDGE ZONE PROJECT

REQUEST FOR EXPRESSION OF INTEREST FOR ENGAGEMENT OF CONSULTANT FOR BUSINESS PROCESS OUTSOURCING (BPO), ICT AND DIGITAL SKILLS DEVELOPMENT (CONSULTING FIRM)

PROJECT ID: P-NG-I00-002

The Federal Government of Nigeria has secured a loan from the African Development Bank towards the Ekiti Knowledge Zone Project (EKZ). The project site is located between Ago Araromi in Ado Local Government Area and Ijan Ekiti in Gbonyin Local Government Area in Ekiti State.

The Project intends to apply a portion of the loan to engage a suitably qualified Consulting Firm, or consortium of firms, to design and deliver a demand-led BPO, ICT and digital skills programme for at least 8,000 eligible young people in Ekiti State, and to establish credible, verifiable pathways connecting trained participants to private-sector and other economic opportunities.

The EKZ is a strategic initiative of the Ekiti State Government aimed at building a thriving innovation ecosystem that integrates research, enterprise, and technology development. Component 2 of the Project, Building Talents and Creating Innovation Demand, is intended to equip young people with ICT industry skills while developing the innovation and enterprise pipeline required to support the EKZ ecosystem. The Project sets a minimum target of 8,000 young people trained and certified to match private-sector ICT skills needs, including at least 40% women, at least 500 young people from households with affected livelihoods and at least 10% receiving advanced-level skills training, with at least 4,800 certified participants linked to verified job opportunities. The assignment is therefore intended to deliver skills development at scale while establishing pathways through which digital capabilities are developed, assessed, certified and connected to work and economic participation.

This assignment forms part of the wider EKZ Component 2 delivery architecture and will operate alongside other EKZ interventions, including TVET and apprenticeship development, enterprise development, private-sector capability development, innovation finance and higher-education interventions, under the oversight of the Project Implementation Unit (PIU)..

The specific objectives of the assignment will include, but not be limited to:

1. Assess current and emerging demand for BPO, ICT and digital skills relevant to Ekiti participants and the wider labour market.
2. Design and deliver foundational, intermediate and advanced skills pathways responsive to demonstrated demand.
3. Establish credible arrangements for the assessment and certification of participants.
4. Recruit and support at least 8,000 eligible young people while meeting the inclusion commitments established under the Project.
5. Establish effective links with employers, BPO operators, prospective EKZ tenants, technology companies, local businesses and other sources of economic opportunity.
6. Provide mechanisms for the practical application of skills, workplace experience and transition into economic opportunities.
7. Track participant progression from enrolment through training and certification to subsequent economic opportunities and outcomes.
8. Establish scalable and sustainable delivery arrangements, including a scalable, accessible and mobile-responsive learning management system.
10. Transfer relevant programme assets, data, systems, partnerships and operational capability to the appropriate EKZ institutions at completion.

The assignment shall be implemented over twenty (20) months from contract effectiveness.

The Ekiti State Development and Investment Promotion Agency (EKDIPA), the Implementing Agency, now invites eligible Consulting Firms (including consortia of firms) to indicate their interest in providing the above services.

Interested firms must be suitably qualified firms, or consortia of firms, with the technical, operational and institutional capacity required to deliver the assignment at the scale envisaged. Experience in skills-to-employment programmes, BPO and digital-talent markets, and results-based donor-funded programmes will be a distinct advantage.

The Consulting Firm (or the lead firm and members of a consortium, taken together) must demonstrate:

1. Demonstrated experience designing and delivering large-scale digital skills, ICT, BPO/ITES or workforce-development programmes that connect trained participants to verified jobs, paid work or workplace experience;
2. Proven experience engaging employers, BPO operators and private-sector clients, and translating their demand into occupational profiles, competency standards, assessment requirements and cohort specifications;
3. Experience designing competency-based, multi-level (foundational, intermediate and advanced) curricula with credible assessment and industry-recognised certification;
4. Experience establishing or operating learning management systems and participant registration, tracking and results-verification systems, with appropriate data protection and information security;
5. Experience recruiting and supporting large cohorts of young people and delivering measurable inclusion outcomes for women, persons with disabilities and other underserved groups, including familiarity with GESI, social safeguards, grievance redress and GBV/SEA/SH risk mitigation;
6. Experience tracking participant progression and verifying certification, placement and employment outcomes, including through tracer studies and the prevention of double counting;
7. Demonstrated experience on donor- or DFI-funded assignments (AfDB, World Bank or comparable), including familiarity with their reporting and results frameworks;
8. Experience in sustainability planning and institutional handover, including the transfer of technology, data and operational capability to local institutions; and
9. The capacity to mobilise qualified Key Experts covering: Team Leader / Digital Skills and Employment Programme; BPO, Labour Market and Private Sector Linkages; Skills Architecture, Curriculum and Certification; Monitoring, Evaluation and Employment Outcomes; and GESI, Safeguards and Inclusive Participation.

Interested firms must provide information demonstrating that they are qualified to perform the services, including a company profile, a description of similar assignments completed (stating the client, scale, value and results achieved), relevant experience in comparable conditions, and the availability of appropriate skills among their staff. Firms may associate with other firms to enhance their chances of qualification; where a joint venture or consortium is proposed, the lead firm and the role of each member should be stated.

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TheGuardian Property

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2027 elections: Buyers hold back despite spike in luxury home listings

Property listings are increasing ahead of the 2027 general elections, with some market operators attributing the trend to politicians seeking to raise campaign funds while others see it as a market slowdown often triggered by pre-election anxiety and uncertainty. However, real estate experts say the anticipated election spending is yet to translate into widespread sales, as buyers remain cautious amid economic uncertainty, ***VICTOR GBONEGUN*** *reports.*



1004 Estate, Lagos.

AS political activities gather momentum ahead of the 2027 general elections, property listings are reportedly increasing as some politicians put houses, land and other real estate assets up for sale to raise campaign funds. The development is bringing more properties onto the market, although it remains unclear how much of the increase is directly linked to election spending.

Estate surveyors and property market operators are divided over the reasons for the trend. While some attribute the listings to politicians seeking to raise funds for campaigns, others say property owners are selling to finance businesses, travel and other personal needs amid difficult economic conditions.

The increase in supply could intensify competition among sellers, but its effect on prices will depend on buyers' purchasing power and the volume of properties available.

The scale of the reported sell-offs and their implications for property values remain key concerns for the sector. Market operators say the coming months will reveal whether the increase in listings translates into lower prices, faster transactions or a glut of unsold properties, particularly as prospective buyers adopt a cautious approach ahead of the polls.

Campaign activities for the 2027 elections are gathering momentum, with the presidential and National Assembly elections scheduled for January 16, 2027, while governorship and state Houses of Assembly elections are slated for February 6, 2027.

The Guardian's survey of the property market last week found marketers increasingly seeking buyers on behalf of developers and property owners in locations including Ikeja, Ojodu Berger, Victoria Island and Lekki in Lagos, as well as Abuja, Asaba, Uyo, Warri, Awka, Ibadan, Abeokuta, Benin City, Kaduna, Owerri, Onitsha, Kano and Port Harcourt.

In one street in an upscale Lagos neighbourhood, at least two properties valued at more than N600 million were reportedly listed for sale within a week, while another property worth about N300 million had been sold. Market sources also reported more than 1,000 properties listed for sale across Lagos and Abuja, although the figure could not be independently verified.

Nigeria's previous election cycles have often been characterised by cautious investment decisions as buyers and developers assess political and economic risks. Checks by The Guardian suggest that the 2011, 2015 and 2019 elections were accompanied by periods of uncertainty and slower property transactions, followed by varying levels of recovery. The period leading up to the 2023 elections also saw liquidity shifts in some segments of the property market.

Despite the uncertainty, real estate remains a significant contributor to the economy. National Bureau of Statistics (NBS) data showed that the sector recorded growth of 3.5 per cent in the third quarter of 2025, supported by activities including rentals, facility management, property management and valuation services.

The sector contributed 12.71 per cent to Nigeria's real gross domestic product in the second quarter of 2026, ranking third among the country's economic activities, while overall GDP grew by 4.43 per cent, according to the NBS. The construction sector contributed 5.57 per cent.

However, the property market continues to face a supply-demand imbalance. While more properties are being offered for sale, access to financing and weak purchasing power remain major constraints for prospective buyers. High property prices and rents have put homeownership beyond the reach of many Nigerians, including salaried workers.

Even with interventions such as the Ministry of Finance Incorporated Real Estate Investment Fund (MREIF), which offers mortgages at an interest rate of 9.75 per cent, affordability remains a major challenge. Many workers earning the N70,000 national minimum wage cannot realistically finance properties worth hundreds of millions of naira, leaving a widening gap between available housing stock and effective demand.

The President of the International Real Estate Federation (FIABCI), Nigeria Chapter, Ayodeji Odeleye, confirmed that more property owners were putting their assets on the market, with some reportedly seeking funds for electioneering.

"What is happening now in the sector is that a lot of people are putting out their properties for sale. Operators are attributing this to people wanting to raise funds for elections," he said.

Odeleye, however, noted that the politicians and other high-net-worth individuals who traditionally account for a significant share of high-value property purchases were also holding back on investments as they focused on campaigning and related expenses.

While he could not quantify the resulting decline in transactions, he said the slowdown was affecting developers, particularly those relying on sales to finance ongoing projects. "There are projects that people want to deliver, but because of the paucity of funds, they are stalled. People who would normally buy five properties are holding on to their money. Developers are feeling it, too, and are sending marketers out to look for clients," he said.

He added that joint-venture developments were continuing, although progress on some projects had slowed because of funding constraints and weaker demand.

Odeleye predicted that the market could witness renewed activity after the elections, as investors seek to reinvest available funds in real estate. He also suggested that luxury property transactions could increase after the polls, although the scale of any recovery would depend on how the political and economic climate evolves.

He said the strongest period for property marketing and deal-making might have been between 2025 and the first half of 2026, when marketers were actively pursuing buyers but were struggling to close transactions.

A past chairman of the Nigerian Institution of Estate Surveyors and Valuers (NIESV), Lagos branch, Mr Dotun Bamigbola, offered a more cautious assessment, saying the current listings were not necessarily evidence of a fresh wave of election-related asset disposals.

He said the property market was still adjusting to substantial price increases recorded last year, with values continuing to rise, albeit more gradually, across many major cities.

Bamigbola said property prices in several locations could be 35 to 45 per cent or more above their levels at the end of 2025, although Port Harcourt had experienced a different pattern because of specific local factors.

On whether politicians were already selling properties to finance campaigns, he said the trend was not yet clearly distinguishable from existing market activity. "It is not different from what was already on the ground before now. The sales of high-end properties have been going on since January this year. For specific reasons, people want to cash in on the price surge and move on. Others need funding for business or travel," he said.

> **"Projects in the private sector that are time-bound may continue, but investors want to be sure that the economic situation will not change after the elections. For new projects or those that are not yet near completion, developers may prefer to hold back because of financing concerns and post-election uncertainty."**

According to him, difficult economic conditions have compelled some property owners to unlock the value of their assets, while households whose incomes have failed to keep pace with housing costs are moving from expensive neighbourhoods to locations with lower property values.

Bamigbola said the effect of the elections on transactions might become clearer towards November and December, when political campaigns gather momentum. He also expects the usual end-of-year return of Nigerians in the diaspora to influence market activity.

He noted that uncertainty surrounding a possible change in government could cause private investors to postpone new developments or delay projects that had not reached advanced stages of construction.

"Projects in the private sector that are time-bound may continue, but investors want to be sure that the economic situation will not change after the elections. For new projects or those that are not yet near completion, developers may prefer to hold back because of financing concerns and post-election uncertainty," he said.

Government projects already nearing completion, he added, might proceed as politicians seek to showcase achievements during campaigns, although delivery would depend on the stage of construction and available funding.

Speaking to *The Guardian*, the Chief Investment Officer of Panterra Real Estate Group, Ayo Ibaru, said local investors with a strong understanding of the market and policy direction would be better positioned to navigate the pre-election period.

He expects rents in major cities to continue rising, while construction activity persists but becomes more selective. "Construction will continue, but investors will be cautious. Those with committed investments, particularly projects that have already been paid for upfront, will see their developments continue," he said.

The Chairman, Board of Trustees of NIESV, Prof. Austin Otegbulu, also confirmed a slowdown in property transactions, particularly in commercial real estate and high-value residential developments.

He said some residential purchases would continue where buyers had immediate accommodation needs and sufficient funds, but many prospective investors were adopting a wait-and-see approach.

Otegbulu recalled that previous election cycles had sometimes brought a flood of properties onto the market as politicians sought to raise campaign funds, creating a mismatch between available properties and the number of willing buyers.

"I am not too sure that practice is still common now. But in the past, we used to have more properties coming into the market during elections than there were buyers. There are still many properties in the market, but you cannot get buyers, perhaps because people are holding back," he said.

He attributed the hesitation partly to concerns about political stability and the possibility of electoral violence, arguing that Nigeria's democratic process had yet to provide the level of certainty that would allow businesses to operate without disruption during election periods.

According to him, the fear of losing investments in the event of violence or instability is discouraging some buyers from committing funds to property transactions.

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AHCN flays slow housing delivery in states as agencies record zero completions

By **Chinedum Uwaegbulam**

HOUSING delivery across Nigeria remains uneven, with some states recording hundreds of completed homes while others reported no new residential units in 2026, according to the Association of Housing Corporations of Nigeria (AHCN).

The association's state-by-state housing delivery audit, released to mark World Habitat Day, highlights wide disparities in performance, growing reliance on public-private partnerships (PPPs) and institutional challenges facing state housing corporations.

AHCN said Nigeria needs not only more housing projects but also stronger housing institutions, reliable performance data and a clearer link between government construction programmes and the housing needs of ordinary citizens.

The 2026 audit showed that Borno completed 1,614 housing units during the reporting period, up from 500 in 2025, while Benue recorded 154, compared with 30 in the previous year. Jigawa reported 505 completed units, against 500 in 2025. Bayelsa completed 108 housing units for civil servants, while Delta recorded 72, Kano 340 and Zamfara 80.

However, several states reported no completed units during the period, while others had no new projects or provided insufficient information on their activities. The findings highlight differences in the capacity of state housing institutions to sustain delivery and the need for more consistent reporting.

Although some states recorded no completions, others reported substantial construction pipelines. Enugu listed 15,000 housing units under construction, while Lagos reported 2,413 ongoing units. Niger State also listed 6,000 units under a joint venture at an advanced stage.

The figures, however, do not establish how many of the ongoing or proposed homes will be completed within the year or whether they will be affordable to low- and middle-income households.

Several states are increasingly relying on PPPs and joint ventures to expand housing supply. The audit identified such arrangements in Abia, Akwa Ibom, Kaduna, Kano, Kebbi, Lagos and Niger.

Kebbi reported a joint venture involving 250 housing units, of which 50 had been completed, while Kaduna recorded ongoing PPP activity alongside projects still at the mobilisation stage.

AHCN said PPP could help expand development opportunities, but its impact should be assessed against actual completions and affordability. It noted that a project pipeline does not automatically translate into additional homes, as delivery depends on financing, construction progress and the capacity to provide housing at prices households can afford.

The audit also identified institutional challenges, including the merger of housing corporations with ministries in Bauchi, Nasarawa and Taraba. While the findings do not establish a direct link between such mergers and lower output, they raise questions about the funding, autonomy and operational capacity of the corporations.

AHCN President, Eno Obongha, said housing was more than a roof over people's heads, describing it as essential to human dignity, family stability, economic productivity, public health, security and national development.

"When a family cannot afford decent accommodation, the consequences extend beyond the household. It affects children's education, workers' productivity, health, urban security, household income and ultimately, the economic development of the nation. Nigeria therefore cannot continue to treat housing as an isolated sector," he said.

Obongha called for reforms in housing policies, institutional structures and operations to support mass housing production and address the national deficit, as well as structurally defective and substandard homes.

Experts seek stronger professional collaboration to prevent building collapse

By **Victor Gbonegun**

BUILT environment experts have called for stronger professional collaboration, construction governance, accountability and regulatory enforcement to prevent building collapse and make safety a priority throughout the construction process.

The Founder and Chief Executive Officer of Beseh Planning and Developers Limited, Agatha Irabor, made the call at a webinar organised by the Building Collapse Prevention Guild (BCPG), Abuja Chapter, themed "Strengthening Nigeria's Construction Governance: Professional Collaboration for Building Collapse Prevention".

Irabor, an architect, said governance reforms should promote an integrated professional team for every construction project, mandatory verification of registered professionals and their practice status, project-specific compliance checklists and traceable material testing for critical structural elements.

She also advocated independent inspections for high-risk buildings and complex structures, digital building safety records, clear accountability mechanisms and protection for professionals who raise legitimate safety concerns.

She said a building was only as safe as the system that produced it, adding that professional success should be measured not merely by the number of buildings designed or constructed, but by the safety of their occupants.

Irabor described building collapse as a governance, professional ethics, regulatory and capacity challenge that ultimately threatened public safety, requiring coordinated action by architects, engineers, builders, regulators, communities and other stakeholders.

She cited a 2026 study published in the University of Abuja Journal of Engineering and Technology, which analysed 111 validated building collapse incidents in Nigeria between 2015 and 2025, resulting in 321 deaths and 344 injuries.

Firm plans digital solution to bridge housing finance gap

By **Favour Udezue**

A DIGITAL platform designed to connect prospective homeowners, property developers, financial institutions, mortgage providers, cooperative societies and investors is being developed to improve access to housing finance and facilitate transactions across Nigeria's housing value chain.

The platform, known as Proppay, is promoted by Affordable Housing Finance and Investment Summit and Expo Ltd (AHFIS) and is scheduled for launch at the organisation's ninth annual summit next month. It is designed to facilitate continuous digital engagement, connect stakeholders to housing-related opportunities and support practical pathways to affordable homeownership.

The disclosure was made by its founder and Vice Board Chairman, Dr Yemi Adelakun, at the inaugural board meeting, where members were urged to support the initiative by providing strategic direction, leveraging their professional networks and attracting potential investment partners.

Proppay is expected to complement other initiatives, including the Housing Connect Platform and the AHFIS Exhibition and Virtual Pavilion, by improving coordination and accessibility across the housing ecosystem and strengthening connections between housing demand, supply, finance, investment and technology.

The initiative comes amid persistent challenges in affordable housing delivery in Nigeria, where limited access to mortgage financing and the widening gap between housing costs and household purchasing power continue to constrain homeownership.

However, Adelakun noted that the success of the initiatives would depend largely on stakeholder adoption, the availability of suitable financing products, strategic partnerships and the development of sustainable business models.

He also called for stronger governance, leadership and execution to support AHFIS's long-term growth and impact, urging board members to contribute their experience, professional expertise, networks and perspectives to the organisation's development.

Adelakun further invited interested board members to consider equity participation in Affordable Housing Finance and Investment Summit and Expo Ltd, subject to the company's governance framework and applicable requirements.

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NIBIFM advocates improved capacity devt for facility managers

By **Victor Gbonegun**

THE Nigerian Institute of Builders in Facility Management (NIBIFM) has called for continuous capacity development to bridge skills gaps among practitioners and promote standardisation in the facility management sector.

Speaking at a workshop on Facilities Management and Maintenance Repairs, themed "FM01 Series Four", organised by NIBIFM in Lagos, the institute's National Chairman, Akpatre Ndaw, emphasised the need to strengthen maintenance culture in buildings and national assets across the country.

Ndaw, who is also President of the Nigerian Academy of Facility Management, said the workshop was designed to address deficiencies in maintenance practices and maximise the lifespan of infrastructure.

He said the institute was upgrading practitioners' skills to keep pace with emerging trends in the profession, noting that many buildings deteriorate rapidly after construction and commissioning, despite being designed to serve for decades.

The NIBIFM chairman said effective maintenance practices and adequate funding were essential to developing the sector, noting that many facilities were not routinely maintained due to budgetary constraints and delays in releasing approved funds.

He urged organisations to engage trained professionals and prioritise preventive maintenance to ensure buildings and other facilities remain functional and serve their intended purposes throughout their lifespans.

Ndaw disclosed that about 46 professionals were trained in critical areas, including asset lifecycle management, space management and its economic value, facility management technologies, standardisation, sustainability, and health and safety.

The workshop coordinator, Sanwo Kehinde, said facility management practitioners needed to continuously upgrade their skills to improve competence and align their services with global best practices.

Kehinde noted that technological advancements were transforming the construction industry and making facility management more efficient. He urged practitioners to acquire relevant skills and expertise to improve service delivery to clients and the sector.

Speaking on health and safety in facility management, the Chairman of the Nigerian Institute of Building (NIOB), Ogun State Chapter, Adedayo Ogunsola, said safety was a shared responsibility among property owners, end-users, visitors and facility management practitioners.

He stressed the need for proper planning and implementation of safety measures, particularly fire prevention and emergency evacuation procedures, to protect building occupants. Ogunsola said prioritising health and safety in commercial and residential facilities could reduce long-term costs, improve performance and help organisations comply with relevant regulations.

Architects seek mass production of local building materials to cut import reliance

By **Isaac Chibuife**

ARCHITECTS and other built environment professionals have called for the mass production and wider commercial distribution of locally sourced building materials to reduce import dependence, strengthen local manufacturing and expand market opportunities for domestic producers.

They made the call at the Architects Forum 2026, organised by the Association of Consulting Architects Nigeria (ACAN) in partnership with Design Week Lagos. The forum was themed, "From Material to Market: The Evolving Role of the Future Designer."

Setting the tone, ACAN President, Ekaete Bassey-Fujah, said the industry must move beyond developing materials for individual projects to producing commercially viable products that could be manufactured at scale and distributed to a wider market.

Citing locally produced bricks as an example, she identified unreliable electricity supply and limited access to funding as major constraints to manufacturing. She urged architects to explore ways of overcoming these challenges, drawing lessons from countries such as China.

Delivering the keynote address, the Chief Executive Officer of Design Union, Anthony Aihie, said architects should go beyond selecting existing materials to developing innovative products that address local construction needs.

He cited modified concrete blocks, polystyrene-concrete blocks and reusable formwork used in projects in Lagos, noting that effective design did not necessarily depend on expensive or sophisticated materials but on how available resources were applied.

Aihie identified poor documentation, inadequate promotion of local innovations, an import-oriented mindset and resistance to technology as some of the challenges confronting African designers. He called for stronger collaboration, research, marketing and technology adoption to improve the industry's competitiveness.

Speaking during the panel session, he urged professionals to view construction challenges as market opportunities requiring research and practical solutions. He recalled that his firm ventured into construction in 2000 after encountering poor finishing standards among local builders working on Oando filling stations.

Aihie also disclosed that his firm developed a digital platform to help young prospective homeowners navigate housing affordability challenges, particularly mortgage interest rates of between 25 and 30 per cent. He said the platform allows users to make periodic contributions through a cooperative model.

On artificial intelligence (AI), he said the technology could expand architects' capabilities but would not replace their creativity. He urged designers to train AI systems using African data to ensure that their outputs reflected local contexts, needs and architectural traditions.

He also encouraged young designers to promote African identity through architecture, interior design and other creative industries, including food.

A Fellow of the Nigerian Institute of Architects, Oluremi Ajose-Adeogun, identified cash flow as critical to the survival and growth of architecture firms.

He cited the design-build model, which combines design and construction services, as one approach his group uses to sustain its operations, while acknowledging that the model might not be suitable for every practice.



Chief Executive Officer, Energy Inc. Advisors, Rolake Akinkugbe-Filani (left);Partner, Detail Commercial Solicitors, Olawunmi Alade; Executive Director, Enterprise Services, Lagos State Development and Property Corporation (LSDPC), Adeniyi Aromolaran; Founder/CEO, ThinkMint Nigeria/Europe & Green Mortgage, Imelda Olaoye; Representative of Lagos State Governor and State's Commissioner for Housing, Moruf Akinderu-Fatai, Representative of Lagos State Deputy Governor and Permanent Secretary, State's Ministry of Housing, Abdulhafis Toriola and Executive Director, Business Development and Joint Venture, LSDPC, Dr Derin Phillips during the Real Estate Discussions and Awards (REDA) held in Lagos.

Experts urge FG to decentralise housing construction, embrace new technologies

By **Favour Udezue**

EXPERTS have urged the Federal Government to decentralise housing delivery through local councils and promote alternative building technologies to reduce construction costs and expand access to affordable homes, particularly for low-income earners.

A Professor of Construction Management at the University of Cape Town, South Africa, Abimbola Windapo, made the call at the Urban October Industry Dialogue on Practical Solutions to Housing Affordability, organised by the Centre for Housing and Sustainable Development (CHSD) and the ARUA Centre of Excellence for Urbanisation and Habitable Cities, University of Lagos.

Windapo said empowering local councils to facilitate housing delivery could improve access to land, basic infrastructure, local artisans and building-material suppliers. She also advocated taxing the wealthy to subsidise housing for low-income households.

The dialogue, which brought together academics, industry experts, policymakers and other stakeholders, focused on the theme, Building Affordable, Cost-Effective Construction, Finance and Delivery Models for Housing in African Cities.

Delivering the keynote address, Windapo said housing affordability depended on an interconnected system involving land, building materials, finance, labour, regulation, procurement and political will. She identified land, construction materials, finance and household income as critical determinants of affordability.

She advocated alternative construction technologies, including sandbag construction and precast building systems, to reduce building costs. According to her, construction materials account for between 50 and 60 per cent of total construction costs, making projects more expensive and potentially delaying completion or rendering developments unviable when prices rise.

Windapo identified six major material groups that collectively account for 44.4 per cent of building costs: reinforcement, cement, granite, crushed stone, bricks and blocks, and concrete. She urged stakeholders to address the costs of these materials collectively rather than focus on a single product.

However, she cautioned that cheaper building systems alone would not resolve the housing affordability crisis, given the additional pressures of expensive land, high borrowing costs and low household incomes.

"The practical message from this is that technology needs to be considered alongside the factors of secured land, suitable finance and a workable delivery system," she said.

The professor stressed that alternative building technologies should be assessed not only on their initial costs but also on their performance, ease of construction, public acceptance and maintenance requirements.

She noted that limited availability of alternative materials and unreliable supply chains could impede their wider adoption. Low public awareness, gaps in professional knowledge and weak government promotion also posed challenges, she said, adding that new construction systems must meet established performance and safety standards.

Windapo called for alternative construction methods to be introduced to younger generations of architects, engineers, builders and other construction professionals to encourage familiarity and acceptance. "Before scaling a new system, they need to be socialised with it. We need evidence. There needs to be standards. We need trained people. We need finance and insurance, acceptance and user confidence," she said.

She urged governments, industry practitioners, financial institutions, professional bodies, households and civil society organisations to work together to address the housing crisis. "Responsibility becomes fragmented if everyone is not brought together and no one is answerable," she added.

Also speaking, the Director of the ARUA Centre of Excellence for Urbanisation and Habitable Cities, University of Lagos, Prof. Timothy Nubi, questioned the failure to implement the Employee Housing Act, which he said had been in existence since 1995.

He called for stronger advocacy to ensure that employers with at least 50 employees complied with the law and provided accommodation for their workers.

A property developer and founder of Cogent Properties Limited, Folajomi Ibrahim, warned that widespread adoption of alternative construction methods could drive up their costs if demand outstripped supply.

Port health services step up screening at five int'l airports

CONTINUED FROM PAGE 6

for follow-up, with health officials monitoring them according to their level of exposure."

Idris explained that being identified as a contact did not mean that an individual had contracted Ebola. Rather, he said, contact tracing was a preventive measure aimed at detecting symptoms promptly, arranging tests where necessary and interrupting possible chains of transmission.

He added that the agency would continue monitoring the contacts and arrange testing for anyone who developed symptoms.

The NCDC director-general also disclosed that some contacts had been accommodated at a designated facility during the monitoring period. The government was providing accommodation and feeding, while financial support was being reviewed to address the difficulties faced by those required to stay away from their homes and daily activities.

He said the University of Abuja Teaching Hospital had been designated as the isolation and treatment centre for the current response, with preparations made to accommodate patients who might require specialised care.

According to him, the facility had been assessed and its readiness strengthened, while experienced clinicians and case managers were being mobilised to support patient management.

Society urges FG to upgrade intensive care units nationwide

THE Intensive and Critical Care Society of Nigeria has urged the Federal Government to prioritise the upgrading and equipping of intensive care units (ICUs) in public hospitals, describing the recent Ebola Virus Disease incident as a wake-up call to strengthen the country's health security.

The society, in a statement signed by its President, Prof Otokwala Job Gogo, and Secretary, Dr Paul Ufoegbunam, expressed concern over the deplorable state of ICUs in most public tertiary hospitals across the country.

It said many facilities lacked basic life-support equipment, including functional ventilators, multiparameter monitors, infusion pumps and dialysis machines, as well as essential critical care medications. It added that manpower remained inadequate.

According to the society, severe Ebola Virus Disease can cause life-threatening complications, including acute respiratory failure, septic shock, acute kidney injury, blood-clotting disorders and multiple organ failure.

It stressed that such complications required more than isolation wards, as patients needed fully equipped ICUs staffed by trained intensive care physicians, critical care nurses and other relevant professionals.

"Without functional ICUs, we risk losing patients not directly to the virus itself, but to treatable organ failure," the society said.

To address the gaps, ICCSN urged the Federal Government, through the Federal Ministry of Health and Social Welfare, to use the Ebola incident as an opportunity to comprehensively equip and upgrade ICUs in all federal tertiary hospitals.

It also called for dedicated funding for critical care equipment, consumables and infrastructure maintenance, alongside investment in the recruitment, retention and continuous training of intensive care physicians, nurses and biomedical engineers.

The society further advocated the establishment of a National Critical Care Support Network to facilitate the rapid deployment of expertise and equipment during disease outbreaks and other public health emergencies.

It noted that strengthening ICUs would improve survival rates among Ebola patients and enhance the country's capacity to manage other life-threatening conditions, including severe sepsis, trauma, stroke, obstetric emergencies and post-operative complications.

While commending the Federal Government, the Nigeria Centre for Disease Control and Prevention and frontline health workers for their efforts to contain the outbreak, ICCSN said the incident had once again exposed the vulnerability of Nigeria's critical care infrastructure.

The society expressed its readiness to partner with the government by providing technical guidance on ICU standards, equipment specifications and training.

It warned that Nigeria could not afford to remain unprepared for future public health emergencies.

Igini decries rule of law abuse, says 2027 elections will test Nigeria's democracy

By **Kehinde Olatunji**

- 'Most people in public office today should be in prison'
- Politicians infiltrating recruitment of INEC ad-hoc staff

FORMER Resident Electoral Commissioner of the Independent National Electoral Commission (INEC), Mike Igini, has said the 2027 general election will be more than a test for Nigeria's democracy.

Speaking on Channels Television's Sunday Politics last night, Igini said the 2027 general election is a litmus test for Nigeria at a time when distrust is high.

"In 2023, what broke public confidence and created distrust was that we had three elections on the same day, but only one could not be transmitted, which was the presidential election. The 2027 general elections will be more than a test. INEC will be judged, and officials like the judiciary will be judged. More importantly, the politicians who are seeking political office will be judged. Most of the characters you see today in public offices are supposed to be candidates for prison," Igini said.

He lamented that Nigeria is now operating under the rule of individuals instead of the rule of law, warning that laws are no longer enforced.

He raised alarm over Section 97 of the Electoral Act, which says a candidate shall not be compelled to support any political party, saying the law is being violated daily.

"They want to end Nigeria. They are putting out light on democracy. Where were they when we were fighting for democracy in this country?" he asked.

He also warned that politicians have infiltrated NYSC lists to rig elections by inserting fake corps members as ad hoc staff, raising concerns about the commission's ability to conduct credible elections in 2027.

Igini insisted that if Nigeria cannot fix its politics, it can never fix its economy, because development is embedded in political processes.

Igini said political interference in the recruitment process could expose INEC to problems caused by other institutions, while the failure to enforce electoral laws remained his greatest concern ahead of the next general election.

Igini spoke about the recruitment of ad hoc staff and the use of technology. "The most important staff that Nigeria should focus on will be the presiding officers."

He said the presiding officers play a central role at polling units, where votes are cast and recorded. "At the polling unit, the presiding officer, at the ward, ward collection officer, Nigeria can go to section 25 to see."

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FEDERAL REPUBLIC OF NIGERIA

COMPANIES AND ALLIED MATTERS ACT, 2020 ("CAMA")

COMPANY LIMITED BY SHARES

NOTICE OF FINAL GENERAL MEETING

OF

234 STORES LIMITED
RC – 1539479

(IN VOLUNTARY WINDING-UP)

NOTICE IS HEREBY GIVEN that, pursuant to Section 631 of Companies and Allied Matters Act, 2020, the Final General Meeting of the above Company will be held at Iganmu House, 1 Abebe Village Road Lagos on **Friday, the 27th day of November, 2026,** at 10:00 am for the purpose of laying before such meeting the Final Account of the Company and of giving any explanation thereof.

Dated this 22nd day of October, 2026

BY ORDER OF THE LIQUIDATOR

DAVID I. OKORIE, Esq.
Liquidator

NOTE:

A member entitled to attend and vote at the meeting my appoint a proxy to attend and vote in his stead, by completing and sending in a Proxy Form in the usual form to the Liquidator at **I & A Solicitors, House LD3A, Aquamarine Estate, (By Chrisland School Junction), Wumba, Apo, Abuja – FCT**, at least 48 hours before the meeting. A proxy need not be a member of the company.

Directors: U.G. Agbebaku; F. Agbeni

ACTION AGAINST HUNGER

ACTION AGAINST HUNGER MISSION NIGERIA

TENDER FOR A FRAMEWORK AGREEMENT

Action Against Hunger tackles the causes and effects of hunger and diseases that threaten the lives of vulnerable children, women and men.

Established in France in 1979, Action Against Hunger are a non-governmental, non-political, non-religious, non-profit organisation.

Action Against Hunger - Nigeria intends to award a Framework Agreement for humanitarian programs in Nigeria for TRAVEL AGENTS

Interested parties can obtain the Bidding documents only at the following email address below between 8:30 a.m. and 4:00 p.m. Monday to Friday.

tender-enquiry@ng-actionagainsthunger.org

Submissions will be delivered in hard copy sealed envelopes to below address:

Action Against Hunger Office Address:
Action Against Hunger- Abuja
N0. 3 Adamu Ciroma Crescent Off Ebitu Ukiwe Jabi District Abuja - Nigeria

Action Against Hunger does not bind itself to award the tender to the lowest tender or any bid and reserves the right to accept the whole or part of the tender

Electronic version will not be accepted
The deadline for submission of tenders is 8th Nov, 2026 at 5:30pm, local Nigerian time.

FG vows to commercialise FUNAAB-Alpha, boost livestock genetics

By **Gbenga Akinfenwa**

As part of efforts to strengthen livestock genetics, reduce dependence on imported breeding stock and advance Nigeria's food-security agenda, the Federal Government has disclosed willingness to collaborate with the Federal University of Agriculture, Abeokuta (FUNAAB), to commercialise and scale up FUNAAB-Alpha, the University's indigenous poultry innovation.

FUNAAB-Alpha is an improved breed of chicken developed through years of scientific selection and breeding. The breed, developed by Emerita Olufunmilayo Adebambo, combines the resilience of indigenous chickens with the productivity traits of exotic lines.

The result is faster growth, higher egg yield, and strong adaptability to local conditions, while retaining the disease resistance and unique taste that make local chickens so valued.

The Minister of Livestock Development, Idi Mukhtar Maiha, who disclosed this during his working visit to FUNAAB, commended the university's contributions to livestock research, agricultural innovation, human-capacity development and national food production.

He said commercialising FUNAAB-Alpha would strengthen Nigeria's livestock genetics and ensure that research innovations translate into tangible benefits for farmers, industries and the wider economy.

Describing FUNAAB-Alpha as a research innovation with significant commercial potential, the Minister stressed the need to move beyond research development to production, market penetration and widespread adoption.

He assured the university that the Ministry is prepared to collaborate on financing, institutional arrangements, production capacity, market development and distribution required to take the innovation to scale.

According to him, strengthening Nigeria's livestock genetics is central to the Federal Government's livestock transformation agenda, particularly its efforts to reduce dependence on imported breeding materials and build sustainable domestic production systems.

The minister identified feed and fodder development, genetic improvement, and animal health and disease management as three key priorities of the Federal Government's Livestock Transformation Agenda.

He emphasised that animals could only realise their genetic potential when adequately nourished, calling for intensified research into improved fodder varieties, particularly grasses and legumes adapted to Nigeria's environmental conditions.



The FUNAAB-Alpha birds.

On poultry production, Maiha described the sector as one of Nigeria's most commercially developed livestock value chains, while identifying feed costs, availability of day-old chicks and disease management among the major challenges confronting the industry.

He said the Federal Government is taking steps to improve access to day-old chicks and strengthen domestic genetic development as a sustainable alternative to dependence on imported breeding stock.

The minister further stated that a transformed livestock sector would contribute significantly to food security, employment generation, wealth creation and national economic development, while creating opportunities for women, young people and other Nigerians across the value chain.

He also expressed optimism that Nigerian poultry genetics and day-old chicks could serve markets beyond the country, particularly across the West African sub-region.

Earlier, the Vice-Chancellor, Prof. Babatunde Kehinde, described the visit as significant to the university's longstanding commitment to teaching, research, extension services and practical solutions to agricultural challenges.

Prof. Kehinde highlighted FUNAAB's contributions to livestock production, research and training since its establishment, noting that the university had consistently developed knowledge, technologies and innovations aimed at improving agricultural productivity and addressing national development challenges.

He assured the minister of the institution's readiness to support the Federal Government's livestock transformation and food-security agenda through research, innovation, training and strategic partnerships.

The Vice-Chancellor also commended the minister's practical agricultural background and interest in livestock development, expressing optimism that the visit would deepen collaboration between FUNAAB and the Federal Ministry of Livestock Development.

He described FUNAAB as a leading institution in agricultural education and research, with a strong record of practical contributions to Nigeria's agricultural development.

During the visit, Maiha inspected the FUNAAB-Alpha Poultry Breeding Facility, where he commended the University's work in indigenous poultry genetics. He also inspected FUNAAB's 3.4MW Hybrid Solar Power Plant, an infrastructure investment designed to strengthen sustainable energy supply for the University's teaching, research and operational activities.

Expert advocates professional handling of reptiles for public safety

By **Innocent Anoruo**

CHIEF Executive Officer of Rotimax Pest Control Training Academy, Dr Tolu Caleb, has called for improved public awareness, professional training and strict safety procedures in the handling and removal of reptiles and potentially dangerous arthropods to prevent avoidable injuries and protect public health.

Caleb made the call while delivering the keynote address at an event organised by Environmental Health Council of Nigeria in Abuja, where he presented a paper entitled 'Practical Control, Safe Capture and Removal Techniques (Reptiles and Venomous Arthropods)'.

In his presentation, he highlighted the risks posed by snakes, scorpions, spiders, centipedes, bees, wasps and other potentially hazardous animals that may enter homes, schools, hospitals, offices, markets and other public spaces in search of food, water or shelter.

He explained that encounters with these animals could result in bites, stings, allergic reactions, contamination and injuries, while also triggering panic among occupants. He stressed that proper identification, environmental sanitation, risk assessment and effective emergency procedures were essential to reducing such dangers.

According to him, individuals should avoid touching, chasing, cornering or attempting to kill unidentified snakes and potentially dangerous arthropods. "Instead, occupants should keep a safe distance, restrict access to affected areas and contact trained wildlife handlers or qualified pest control professionals."

Caleb also emphasised the importance of appropriate Personal Protective Equipment (PPE) and specialised capture tools, noting that equipment must be selected according to the animal involved, its behaviour, the location and the handler's competence.

He warned that animal capture should not be attempted when the risks exceed the handler's training, authorisation or available equipment. In such circumstances, he advised that the area should be secured while suitably trained specialists are contacted.

On prevention, the Rotimax boss identified environmental sanitation as a critical measure. He recommended proper waste disposal, maintaining vegetation around buildings, repairing leaking pipes, removing stagnant water, sealing cracks and gaps, and storing food in covered containers to reduce conditions that attract pests and other animals.

He further urged organisations to establish clear emergency response procedures for bites and stings, ensuring that affected persons receive prompt medical attention. He cautioned against harmful practices such as cutting or sucking snakebite wounds, applying tight tourniquets or using traditional remedies in place of medical care.

CHI farms, Aviagen mark two decades of mutual partnership

By **Gbenga Akinfenwa**

CHI FARMS Limited, a member of Tropical General Investments (TGI) Group is marking 20 years of mutual partnership with Aviagen, the global poultry breeding company behind Arbor Acres that has supported poultry farmers across Nigeria.

Since 1986, CHI Farms has worked with poultry producers across the country, helping them improve flock performance and meeting the growing demand for poultry products. Through its partnership with Aviagen, CHI Farms has made Arbor Acres genetics available to poultry farmers while providing the technical support required achieving strong results under local conditions.

Over the past two decades, the partnership has grown beyond the supply of breeding stock to include training, knowledge sharing, and close engagement with customers. These efforts have helped poultry producers improve productivity, while contributing to the growth of Nigeria's poultry industry.

Speaking on the milestone, Managing Director, CHI Farms Limited, Dr Olatunji Olaitan Olaofe, said the anniversary is a proud moment for CHI Farms and for everyone who has contributed to our journey. "Our focus has always been on delivering value to our customers and responding to the needs of the market. We appreciate the support of Aviagen and, most importantly, the trust our customers have placed in us throughout the years."

The Business Manager, Sub-Saharan Africa, Aviagen, Florian Blevin, added, "Reaching this milestone is a remarkable achievement and demonstrates CHI Farms' long-standing commitment to serving the Nigerian poultry industry.

Read the remaining story on www.guardian.ng

Growtech, NADF partner to strengthen agricultural growth, food security

By **Gbenga Akinfenwa**

As stakeholders seek to strengthen access to technology, investment, and expertise that can support productivity and food security across Nigeria's agricultural sector, an international agribusiness platform, Growtech West Africa, has announced collaboration with the National Agricultural Development Fund (NADF) ahead of the inaugural exhibition in Lagos.

The collaboration connects Growtech's international network of agricultural businesses, technology providers, and industry experts with NADF's mandate to expand access to agricultural finance, strengthen productivity, and support food security in Nigeria.

The Executive Secretary/CEO of NADF, Mohammed A. Ibrahim, said the country's agricultural transformation requires an ecosystem where finance, technology, expertise, and enterprise can work together to create greater value.

"Events such as Growtech West Africa can help connect Nigerian businesses and agricultural enterprises with technologies, knowledge, and international expertise that can improve productivity, strengthen value chains, and create new economic opportunities. NADF is pleased to support the event as part of our commitment to collaboration that expands opportunity, strengthens the agricultural sector, and contributes to a more resilient and prosperous food system."

The collaboration comes at a time when agricultural businesses across Nigeria are seeking new ways to improve efficiency, increase production, and respond to changing demands across the food system. From irrigation and mechanisation to protected agriculture, livestock, aquaculture, and food processing, technology and investment are increasingly important to the development of productive and competitive agricultural value chains.

The Commercial & Strategy Director, InD Group, Alan Kelly, stated: "Nigeria is an important market for Growtech because of its scale, its agricultural diversity, and its influence across the wider West African region. The launch of Growtech West Africa reflects our confidence in the market and the opportunities we see across its agricultural value chains.

"Bringing the Growtech platform to Lagos allows us to engage directly with businesses and professionals seeking technology, expertise, and new commercial connections. We see strong potential in the West African market and believe Nigeria can become a key meeting point for regional and international players, helping build new relationships and support the continued development of agriculture across the region."

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Presidency: How scorecards, antecedent favour opposition in S'West

President Bola Tinubu's re-election campaign, launched in Kaduna on Saturday, has turned attention to the Southwest, his traditional political base, where economic hardship, opposition challengers and disaffection among sections of the Yoruba political elite could complicate the second-term bid, SEYE OLUMIDE reports.

PRESIDENT Bola Ahmed Tinubu's re-election campaign began in Kaduna on Saturday as the All Progressives Congress (APC) mobilised its political machinery behind his second-term bid. Beyond the rally and the party's national mobilisation, however, a critical question confronts the President: can he retain the Southwest, the region that nurtured his political career and remains central to his electoral calculations, amid economic hardship, opposition realignments and growing dissent among sections of the Yoruba elite?

Tinubu's political structures remain formidable, but the 2023 presidential election demonstrated that the Southwest is not an automatic electoral inheritance. Peter Obi of the then Labour Party defeated him narrowly in Lagos, while Atiku Abubakar of the then Peoples Democratic Party (PDP) won Osun. Tinubu carried Ogun, Ondo, Ekiti and Oyo.

The results exposed the limitations of assuming that party machinery, regional identity and endorsements by influential individuals will necessarily translate into votes.

Tinubu polled 2,279,407 votes across the six Southwest states in 2023, accounting for about 25.9 per cent of his national total of 8,794,726. He lost Lagos to Obi by 9,848 votes and Osun to Atiku by 10,421 votes. The narrow margins in both states underscore the importance of the region to his re-election prospects.

The political landscape has since changed. Obi is now the presidential candidate of the Nigeria Democratic Congress (NDC), while Atiku is running on the platform of the African Democratic Congress (ADC). Other politicians are also seeking to challenge the incumbent through different platforms, creating a more complex contest for the region's votes.

Oyo State Governor Seyi Makinde's presidential ambition on the platform of the Allied Peoples Movement (APM), Social Democratic Party (SDP) candidate Adewole Adebayo and African Action Congress (AAC) candidate Omoyele Sowore present different challenges to Tinubu in the zone, although none should automatically be regarded as a decisive threat to his support.

Makinde is particularly significant because he combines executive experience, an established political network and familiarity with Oyo State's voters. His candidacy could attract voters dissatisfied with the Federal Government, especially in Oyo. However, extending that influence beyond his home state, building a wider national coalition and translating state-level popularity into a substantial presidential vote remain major tests.

Adebayo offers another platform for voters seeking an alternative to the APC and the larger opposition parties. His electoral significance will depend on whether he can move beyond political messaging to present a compelling programme on economic recovery, governance and public accountability.

Sowore's AAC candidacy brings a more radical reform message, potentially appealing to younger voters and citizens frustrated with the political establishment. Yet the ability to articulate public discontent is different from building the nationwide organisation required to secure substantial votes.

The implications for Tinubu are therefore not straightforward. If these candidates attract voters who might otherwise support the APC, they could reduce his margin. If they divide the opposition vote, they could indirectly benefit him. Alternatively, their campaigns could mobilise citizens who might otherwise abstain. The eventual effect will depend on their appeal, organisation, alliances and voters' choices.

Economic hardship remains a central test

THE more consequential challenge may come not only from opposition candidates but also from economic hardship and the public discontent it has generated, particularly in the Southwest.

President of the Yoruba Ronu Leadership Forum, Akin Malaolu, and Convener of the Movement for Credible Elections (MCE), Wale Okunniyi, believe that the removal of the petrol subsidy, exchange-rate reforms, and other policies, which the administration defends as necessary economic adjustments, have placed considerable pressure on household budgets and businesses.

Malaolu was particularly critical of Tinubu's economic record. "President Tinubu needs not to return in 2027. The damage his economic policies have done to an average Nigerian household should not continue beyond 2027. The obvious fact is he has lost it," he said.

He argued that higher transport costs, food prices and operating expenses remain central to how many Nigerians assess the government. Improvements in public revenue or investor confidence, he added, would not necessarily translate into electoral support unless citizens experienced tangible benefits.

For the APC, the danger is that dissatisfied voters may either turn to an opposition candidate or withdraw from the electoral process. Neither outcome can be established in advance, but both make it risky for the party to equate attendance at rallies and public endorsements with electoral support.

> "Sections of the Yoruba political and civic elite also remain unconvinced that Tinubu's re-election deserves automatic support. Elements associated with the late Pa Ayo Adebanjo's Afenifere represent strands of opinion that have questioned the President's leadership and political direction."

Persistent insecurity and criticism of what opponents describe as the lackadaisical attitude of some presidential aides, particularly those from the Southwest, could compound the problem. The administration's challenge is to demonstrate responsiveness to public concerns and tangible progress on food affordability, jobs, electricity, wages, security and the survival of small businesses.

Sections of the Yoruba political and civic elite also remain unconvinced that Tinubu's re-election deserves automatic support. Elements associated with the late Pa Ayo Adebanjo's Afenifere represent strands of opinion that have questioned the President's leadership and political direction.

Such dissent does not necessarily translate into votes for a particular opponent. Nevertheless, it challenges the assumption that regional identity alone will secure the President's support. The critical question is whether these disagreements can be translated into organised political action capable of influencing voters.

APC supporters insist on Tinubu's advantage

DESPITE these concerns, prominent APC figures remain confident that Tinubu will retain the region.

Former APC Deputy National Vice Chairman (Southwest), Bankole Oluwajana, expressed certainty that the region would support the President's re-election, predicting that Tinubu would secure more votes than he did in 2023.

He based his position on what he described as the administration's infrastructural achievements in the Southwest, arguing that the President should be allowed to continue his programmes.

Similarly, APC governorship candidate in Ogun State, Senator Olakilekan Solomon Adeola, described Tinubu as his political mentor and expressed confidence that the President would win across the Southwest, including Oyo, where Makinde is seeking the presidency. Adeola also predicted substantial support for Tinubu in other regions.

Governors Lucky Aiyedatiwa of Ondo State and Biodun Oyebanji of Ekiti State have likewise expressed confidence in the President's prospects, arguing at separate engagements attended by The Guardian that retaining the Southwest would not be a major problem.

These positions reflect the APC's confidence in its political structures, incumbency advantages and the administration's infrastructure record.

Lagos and Osun present different tests

LAGOS remains especially important to Tinubu's political legacy and re-election calculations. The mobilisation around governorship candidate Femi Hamzat, involving Musiliu Obanikoro, Director-General of the Hamzat Campaign Organisation, and Fouad Oki, a former director-general of the campaign organisations of Tinubu and Babatunde Fashola, could help the APC reach constituencies beyond its immediate party base.

Obanikoro's political networks and Oki's campaign experience may assist grassroots engagement for both Tinubu and Hamzat. However, the strategy's effectiveness will depend on whether it addresses the concerns of traders, informal-sector workers, professionals, young people and households struggling with rising living costs.

Hamzat's governorship campaign and Tinubu's presidential bid may reinforce each other, but the two contests are not identical. Voters can support a state candidate while choosing a different presidential candidate, as the 2023 election demonstrated.

Okunniyi argues that the APC must therefore persuade voters on the President's record rather than assume that support for its Lagos governorship ticket will automatically transfer to him.

Across Ogun, Ekiti and Ondo, APC control of the state governments provides organisational advantages. Yet party unity and incumbency are not substitutes for effective voter engagement.

Osun presents a different challenge. Tinubu lost the state in 2023, while Governor Ademola Adeleke's political strength and the Accord Party's position remain relevant to the presidential contest.

Adeleke has been named as coordinator of Tinubu's Presidential Campaign Council in the state, raising questions about the extent of any understanding between the Accord Party and the APC. The precise nature of the arrangement, including whether it extends beyond the presidential contest, requires clarification.

Any cooperation between the parties would have to contend with their separate political interests and the ambitions of their respective candidates. The APC must also manage internal divisions, including those associated with former governor Gboyega Oyetola. Whether political cooperation can produce a coherent mobilisation strategy remains an open question.

Traditional rulers remain influential interlocutors in Southwest communities, but their political role requires careful distinction. Palace visits, public appearances with the President and discussions about development do not necessarily amount to endorsements of his re-election.

The Ooni of Ife, Oba Adeyeye Enitan Ogunwusi; the Alaafin of Oyo, Oba Abimbola Akeem Owoade; the Olubadan of Ibadanland, Oba Rashidi Ladoja; Oba Rilwanu Akiolu of Lagos; and other prominent monarchs occupy important cultural positions.

Their engagements with political leaders provide opportunities to discuss security, infrastructure, agriculture and community welfare. However, the political significance of such engagements should not be exaggerated without clear evidence of an endorsement or a measurable public response.

For Tinubu, the more meaningful test is whether relationships with traditional institutions help address local concerns and improve people's lives. An explicit palace endorsement may strengthen a campaign's visibility, but it cannot guarantee that subjects will vote according to a monarch's preference.

The Kaduna campaign launch marks the beginning of a national contest, but Tinubu's prospects in the Southwest will depend on more than the strength of his political network. The APC must manage internal disagreements, explain its economic record and demonstrate how its policies will improve household welfare.

The opposition, for its part, must convert dissatisfaction into effective political participation while presenting credible alternatives. Makinde, Adebayo and Sowore may influence the contest, but their significance will ultimately be determined by the votes they attract and the extent to which their campaigns reshape the choices available to the electorate.

Ultimately, Tinubu's Southwest base will be tested not by the number of governors, political heavyweights or monarchs who receive or endorse him, but by whether voters believe his administration deserves another four years.



Renaissance Africa Energy Company

Operator of the NNPC/Renaissance/TotalEnergies/AENR Joint Venture

TENDER OPPORTUNITY: **PROVISION OF INTEGRATED TRAVEL SERVICES TO RENAISSANCE**

TENDER REF: **NIPEX/TENDER NUMBER: RAEC 00000042/ CW69851**

NCDMB CERTIFICATION OF AUTHORIZATION NUMBER: **NCDMB/PCAD/UPD/RAEC-0826/101126**

1.0 INTRODUCTION

Renaissance Africa Energy Company Limited, in its role as Operators of the Joint Venture between itself and the Nigerian Upstream Investment Management Services (NUIMS), on behalf of the Joint Venture hereby announces to interested and prequalified companies, an upcoming tendering opportunity for the PROVISION OF INTEGRATED TRAVEL SERVICES TO RENAISSANCE. The proposed contract will commence in Q1, 2027 and remain active for a duration of Three (3) years, with an option to extend by a further one (1) year.

2.0 SCOPE OF WORK

The Work shall also include **PROVISION OF INTEGRATED TRAVEL SERVICES TO RENAISSANCE**. The work activities include the following to deliver strategic E2E (end-to-end) travel services that promote seamless travel solutions and positive travel experience by providing innovative, digitally enabled, safe, and cost optimised travel solutions and general wellbeing of travellers.

3.0 MANDATORY REQUIREMENTS

1. To be eligible for this tender exercise, interested contractors are required to be pre-qualified as essential service to vendors in the NIPEX Product Category List with prequalified bidders **"LIVE" status in NIPEX NJQS as at advert close date and under NJQS product categories of 3.18.10 for Travel Agency using the Double Tender Envelope (DET) functionality.**
2. To be eligible for this tender exercise, interested contractors should also be registered on the NCDMB NOGIC NJQS in the relevant product category'.
3. To determine if you are pre-qualified and to view the product/service category under which you are registered, visit **https://vms.nipex**.org/login and access NJQS using your login credentials. Click on the **Subscription** tab on the left-hand side of the dashboard to view your subscription status, and then click the **Product Code** tab to view your registered product codes.
4. If you are not listed under the product/service category mentioned above but have registered with the Nigerian Upstream Petroleum Regulatory Commission (NUPRC) to conduct business in the Nigerian Oil & Gas Industry in that area, please contact the NipeX Administration Office at **Post Square Towers (Building B), 1–3 Ologun Agbaje Street, Off Adeola Odeku Street, Victoria Island, Lagos, Nigeria**, with your NUPRC (formerly DPR) certificate as evidence for verification and the necessary update.
5. To initiate the NJQS pre-qualification process, access **http://www.nipex-ng.com**, click on the **Registration** tab, and select "**New Vendor Registration.**"
6. To be eligible, all tenders must comply with the Nigerian Content Requirements in the NipeX system.

4.0 NIGERIAN CONTENT REQUIREMENTS

Tenderers are to note that they will be requested during the technical tender to give full details of their relevant strategy to ensure that they fully comply with the Nigerian Oil & Gas Industry Content Development (NOGICD) Act, 2010 as non-compliance will constitute a FATAL FLAW in all tender evaluations. In line with the above, Tenderers will be required to ensure that information on the following, among others, is included in their technical submission:

a. Demonstrate that the entity is a Nigerian registered company with greater than 51% Nigerian shareholding. Submit certified true copies of CAC forms 10, 02 & 07 (or its equivalent; CAC 2.3, 2.4, 2.5, etc.) including company memorandum & article of association and/or evidence of entity's incorporation, shareholding & ownership structure in Nigeria.
b. Tenderer shall provide evidence of Category 8 NCEC – Non-moveable Assets (DA).
Valid category 1, 2, 3, 4 or 5 Consultancy services NCEC demonstrating capacity to deploy Manpower personnel to execute the work scope.
c. Tenderer shall, via a (letter of undertaking on company letterheaded paper) commit to: comply with the latest approved version of NCDMB HCD guideline by providing Project-Specific training, man-hour, budget, skill development and understudy plan for Nigerian personnel utilizing OGTAN registered trainer(s) or other approved NCDMB training institution(s).
d. deduct 1% NCDF for every subcontract to be issued on the contract and remit same to NCDMB.
e. Provide evidence of what percentage of your key management positions is held by Nigerians and what percentage of the total workforce are Nigerians. Also, show overall percentage of work to be performed in Nigeria and those by Nigerian resources relative to total work volume.
f. Tenderer shall provide documented evidence (not limited to ownership/ rental of administrative office) demonstrating presence in Nigeria for the execution of the work scope.

5.0 CLOSING DATE

Only Tenderers who are registered in the NIPEX Joint Qualification System (NJQS) Portal under **3.18.10 for Travel Agency** categories at the advert close date of **12th November 2026** shall be invited to submit technical bids and Commercial bids.
Adverts will include vendors from categories **A - Industry leader, B - Major players, C - Upcoming players, D - New entrants**.

6.0 ADDITIONAL INFORMATION

- Bidders shall receive and submit both Technical and Commercial ITT together.
- All costs incurred in preparing, registering and prequalifying for this and other product/service categories shall be borne solely by suppliers.
- Suppliers that are prequalified for this product/service category in NJQS must ensure that the name and contact details (physical address, email address and telephone number) of their company and authorised/ responsible personnel are up to date in their company profile in the NJQS database.
- Renaissance shall communicate only with authorized/responsible personnel of prequalified companies and not through unauthorized individuals or agents.
- All respondents to Renaissance must ensure full compliance with the Nigerian Oil and Gas Industry Content Development Act, 2010. (NOGICD) All respondents should educate themselves on the requirements of the NOGICD and ensure full compliance. Non-Compliance is a FATAL FLAW.
- This advertisement of "Invitation to tender" shall not be construed to be a commitment on the part of NUIMS/ Renaissance to award any form of contract to any company and/or associated companies, sub-contractors or agents; nor shall it entitle any company submitting documents to claim any indemnity from NUIMS/ Renaissance and/or any of its partners. NUIMS/ Renaissance reserves the right to take final decision on any of the documents received in the pre-qualification/ Technical package.

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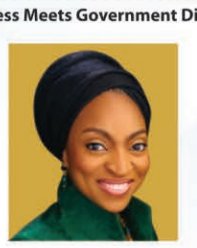
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Deputy Governor, Lagos State
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Founder/CEO
ISTAR Capital Nigeria Limited



Nonye Ayeni,
M.CIoD
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Enugu 2026 National Sports Festival

NSC, LOC begin joint technical meeting, venues inspection tomorrow

By **Christian Okpara**

THE joint technical meeting and venues inspection by the National Sports Commission (NSC) and the Local Organising Committee (LOC) for the 2026 National Sports Festival, tagged Coal City Games Enugu 2026, will begin tomorrow in Enugu, the NSC has said.

According to the NSC, the NSC, led by its Chairman, Shehu Dikko, and Director-General, Bukola Olopade, will join the LOC, led by Enugu State Commissioner for Sports, Lloyd Ekweremadu, to ascertain Enugu's readiness to host the festival billed to hold from November 27 to December 11, 2026.

The NSC said that the exercise, which will also bring together key stakeholders in Nigerian sports, is designed to address technical issues relating to the Festival and assess the readiness of facilities designated for the Games.

"The meeting and inspection are important components of preparations for the Festival, providing an opportunity to review technical arrangements, identify potential challenges and ensure that relevant facilities are assessed ahead of the national sporting event," the NSC said.

According to the schedule issued by the NSC, tomorrow is designated for arrivals, while the inspection of venues and facilities will hold on Wednesday.



Mixed Martial Arts (MMA) is one of the events listed for the Enugu 2026 National Sports Festival, which begins on November 27. PHOTO: SUNDAY AKINLOLU

NJF assures stakeholders of fair, open electoral process

THE Caretaker Committee of the Nigeria Judo Federation (NJF) has reaffirmed its commitment to conducting a transparent, credible and inclusive electoral process, while maintaining its independence and neutrality in the discharge of its transitional responsibilities.

In a statement yesterday, the Committee's Chairman, Sheriff Hammed, clarified its position following recent public comments and reports concerning its activities and mandate.

The Committee emphasised that although it operates under the authority granted by the National Sports Commission (NSC), it remains fully committed to acting independently, fairly and in the best interests of Nigerian judo.

"The Caretaker Committee is not a mouthpiece for any individual, group or interest, nor is it a platform for advancing personal or political agendas," the statement said.

The Committee acknowledged that it has received information and concerns regarding the conduct of certain individuals associated with the former Board. However, it stressed that allegations, personal interests or preconceived positions will not be permitted to influence the electoral process.

Lagos SWAN inaugurates seven-man electoral committee

THE Lagos State chapter of the Sports Writers Association of Nigeria (SWAN) took a major step in the efforts to reposition the association at the weekend with the inauguration of a seven-man SWAN Electoral Committee (SWANECO) at an extraordinary congress of the association.

At the extraordinary congress held at the Teslim Balgogun Stadium, Surulere, the electoral body was inaugurated by the Caretaker Committee chairman, Patrick Omorodion. It has as its chairman, Mozez Praiz, while McAnthony Anaelechukwu is to serve as secretary. Other members are Dr Abdul Rahmone Abulore, Soliu Adeyemo, Tega Onajaife, Jovita Ekeh and Dr Suo Chapele.

Speaking during the ceremony, Omorodion said the establishment of the SWANECO is part of the responsibilities handed to the Caretaker Committee by the National body of SWAN to "strengthen the chapter's administration and facilitate the process leading to the conduct of a credible election."

Brazil 2027 Women's World Cup

Nigeria misses FIFA's $2.5m preparatory fund

By **Gowon Akpodonor**

CAMEROON'S women's national team, the Lionesses, is set to benefit from a $2.5 million preparation fund from FIFA ahead of the 2027 Women's World Cup in Brazil. Nigeria's Super Falcons will miss out on the financial package after failing to qualify for the championship.

FIFA has announced that each of the 32 nations that qualified for the tournament will receive $2.5 million to prepare for the global showpiece, representing a significant increase from the $960,000 allocated to each participating team ahead of the 2023 edition.

The funding package brings the preparation allowance for the women's tournament in line with the amount provided to participating nations at the 2026 FIFA Men's World Cup.

However, Nigeria, one of Africa's traditional powerhouses in women's football, will not benefit from the financial windfall after failing to punch their ticket to Brazil during the qualifying campaign in Morocco.

Carrick's sack looms as Bournemouth humiliate Man United 3-0

MICHAEL Carrick may well have overseen his final match as Manchester United head coach after his players' feeble Old Trafford display led to a 3-0 defeat to Bournemouth and boos at the final whistle, reports standard.co.uk.

The former Red Devils midfielder's position was already hanging in the balance as their poor start to the season was compounded by Wednesday's calamitous 4-1 loss at Champions League upstarts Como.

Under-fire Carrick spoke with defiance and hope ahead of hosting Bournemouth, but yesterday's meek loss extended United's winless run to an eighth straight match in all competitions and leaves their boss facing the sack.

Rayan and Marcus Tavernier scored avoidable first-half goals for the well-drilled Cherries at Old Trafford, where home fans displayed a banner reading "standards" as the players trudged off at the break.

Roy Keane, Eric Cantona and Bryan Robson featured on the sign brought out of storage for a match that current captain Bruno Fernandes was dropped four days after his critique of Carrick's approach in Italy.

The head coach claimed it was a "pure football" decision rather than punishment, but he remained on the bench throughout a tepid second half that saw Evanilson punish a wandering Senne Lammens.

United fans expressed their fury at the Glazers and co-owner Sir Jim Ratcliffe towards the end of a game that brought anger as Bournemouth celebrated a third 3-0 win at Old Trafford in the last four seasons.



Carrick

Kane, Mbappe, Yamal on notice as 2026 Ballon d'Or ceremony holds today

THE votes have been collated, with English star Harry Kane, France captain, Kylian Mbappe and Spain's prodigy Lamine Yamal the top contenders for this year's men's Ballon d'Or.

This year's edition is particularly intriguing, with such a tightly contested race that there is no clear favourite.

Each member of the jury, made up of 100 journalists representing the top 100 countries in the FIFA rankings, was required to rank 10 players in descending order of merit, awarding them 15, 12, 10, 8, 7, 5, 4, 3, 2 and 1 point, respectively.

Youth Olympic Games

Nigeria targets best-ever outing in Dakar

By **Gowon Akpodonor**

NIGERIA'S contingent to the 2026 Youth Olympics, the first to be held on African continent, is targeting an improved performance than it placed 16 years ago in Singapore.

At Singapore 2010, which was the inaugural edition of the Youth Games, Nigeria recorded its best moment by winning a total of four medals, made up of two gold, one silver, and one bronze, to be ranked 29th overall in the world.

Eight years later in Buenos Aires, Argentina, Nigeria also got a total of four medals, made up of one gold and three silver medals to finish in 48th position in the general medal table.

This time around, Nigeria is optimistic about surpassing its past performance as focus shifts to Dakar, Senegal.

Team Nigeria is expected to depart Abuja for Dakar on October 29, where it will compete in six sports: athletics, boxing, road cycling, swimming, table tennis and beach volleyball. The team has been in camp in Abuja since October 9.

Solution

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OBITUARY ANNOUNCEMENT
ADIEU DADDY

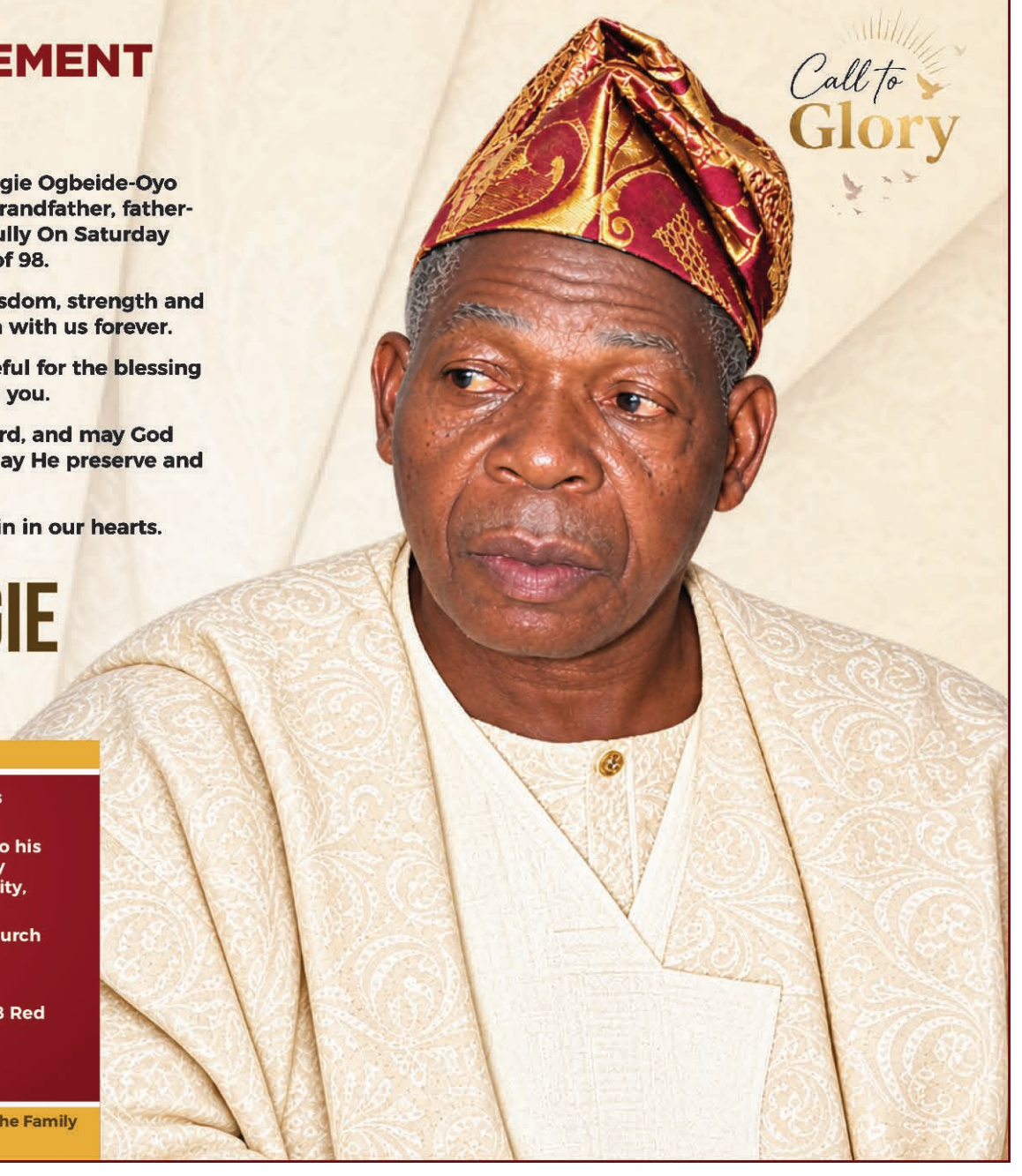
With gratitude to God for a life well lived, the Omoregie Ogbeide-Oyo Family announces the passing of our beloved father, grandfather, father-in-law, brother and uncle, who passed away peacefully On Saturday August 22nd, 2026, at the good old age of 98.

Daddy lived a fulfilled and impactful life, marked by wisdom, strength and love. His legacy and cherished memories will remain with us forever.

Adieu, Daddy. We will surely miss you, but we are grateful for the blessing of your life and the years we shared with you.

May your soul rest peacefully in the bosom of the Lord, and may God comfort and strengthen all who mourn your passing. May He preserve and bless the family you left behind.

Rest in perfect peace, Daddy. You will forever remain in our hearts.



PA. THOMPSON EKHOGIE ANDREW OMOREGIE

BURIAL ARRANGEMENTS:-

Wednesday October 28th, 2026, at 4.30pm - Virgil Mass at St Augustine's Catholic Church Ukhegie Road, Benin City

Thursday October 29th at 10.30am - Body leaves Military Base Hospital to his residence 16 Osasumwen Street, Off T.V Road, by Uwa Market, Benin City with a stopover at his Family Compound at No 76 Mission Road, Benin City, Edo State. Followed by Lying in State and Family Wake Keep.

Friday October 30th at 2pm - Funeral Mass at St Augustine's Catholic Church Ukhegie Road, Benin City.

Interment follows immediately at his Residence.

Saturday October 31st at 1pm - Celebration of Life at SIO Event Center. 8 Red Cross Cres, Off Ikpokpan Road, Benin City.

Sunday November 1st at 10am - Thanksgiving Mass at St. Augustine's Catholic Church.Ukhegie Road, Benin City.

Signed: **Mrs. Catherine Otokiti (Neé Omoregie) & Mrs. Juliet Oni (Neé Omoregie) for the Family**

EKOCORP PLC.
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TRANSITION TO *Glory*

The Board, Management, Staff and Shareholders of EKOCORP PLC - EKO Hospitals, announce with profound sorrow, yet with gratitude to God for a life well-lived, the transition of our beloved SHAREHOLDER and VICE CHAIRMAN of the BOARD OF DIRECTORS,

DR. GEOFF OHEN JR

whose transition occurred on 22nd September, 2026.

FUNERAL ARRANGEMENTS:

MONDAY, 26TH OCTOBER LAGOS
Service of Songs & Night of Tributes
St Saviour's School,
Alexander Avenue, Ikoyi
4pm Service of Songs
6pm Night of Tributes

THURSDAY, 29TH OCTOBER DELTA
Service of Songs
St James Anglican Church, Agbor
4pm

SUNDAY, 1ST NOVEMBER DELTA
Thanksgiving & Outing Service

TUESDAY, 27TH OCTOBER LAGOS
Commendation Service
Our Saviour's Church, TBS
9am

FRIDAY, 30TH OCTOBER DELTA
Lying in State Family home, Owa
9am

FUNERAL SERVICE
Anglican Cathedral Church
of Ascension,
Lagos/Asaba Road,
Boji-Boji Owa
11am

Signed: Management



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NSC, LOC begin joint technical meeting, venues inspection tomorrow /38



2027: Atiku assassination plot story and Sowore's letter

LAST week's report of an assassination plot targeting former Vice President and African Democratic Congress (ADC), Presidential candidate, Atiku Abubakar, added a twist to an already charged election season. Threat to life and property are not designed to be part of the democratic exercise. However, history of electioneering at home and abroad is replete with incidences of violence and political murders.

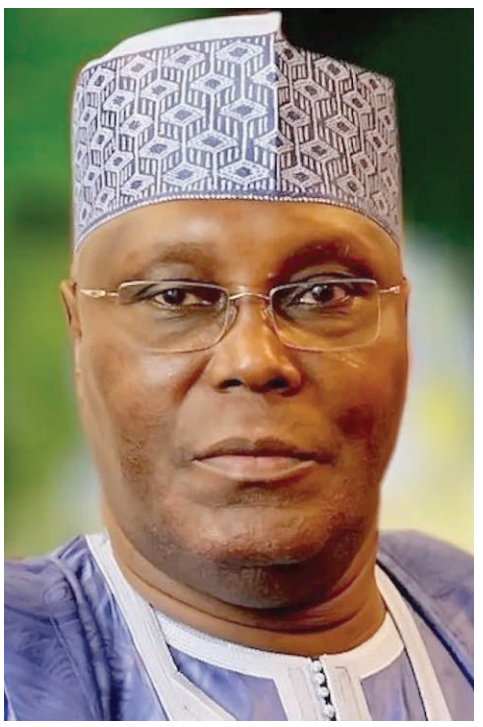
It is on record that not less than 30 persons were murdered to usher in the Osun State governorship election of August 15. Even President Donald Trump of the United States, had his ear grazed by an assassin's bullet in a campaign rally at Butler, Pennsylvania, on July 13, 2024. It was a narrow escape, but some theorists doubted it could have been staged. Despite the remoteness of claims, the concern should be to have politics that is devoid of violence toxic language. A presidential candidate of any party is no longer the average citizen. He is a carrier of the mandate of a political party. Let politicians and their supporters be careful.

It was Dr Karl Von Batten, the U.S.-based lobbyist working for the ADC presidential candidate, who raised the alarm last week Tuesday, of an alleged plot to assassinate Atiku ahead of the 2027 presidential election. He disclosed this in a post on X, where he described the report as very troubling. He alleged also, that the Nigerian Presidency and its agents are behind the plot. He said he intended to bring the situation to the notice of the administration of President Donald Trump, where he is advertised as a senior Government Advisor, Consultant and close Republican ally. Meaning that he could have Trump's ears.

His words: "We find the reports that the Nigerian Presidency and its agents are allegedly plotting to assassinate former Nigerian Vice President, Atiku Abubakar, very troubling. Despite a reported $9 million D.D. engagement and $700 billion in mines, they cannot beat him in Nigeria, so their only option is to kill him. President Donald Trump has survived multiple assassination attempts, so we know the lengths evil people will go to stop change. Dr Von Batten fully intends to bring these latest allegations against Nigerian President Bola Tinubu to the attention of the Trump administration and the Congress. The United States has given President Tinubu enough rope. A word of advice to President Tinubu and company: Do not test the United States and President Trump with a political assassination that will cause geopolitical shockwaves and force the United States to act. It will not end well for you."

Pretty weighty allegation and strong words. Von Batten Montague was hired by Atiku Abubakar in March 2026, in a formal lobbying contract filed with the U.S. Department of Justice under the Foreign Agents Registration Act (FARA), 1938. The contract is valued at $1.2 million for 12 months, with responsibility to influence U.S. government and public opinion in favour of his client. He is to lobby the U.S. Congress, congressional staff and officials of the executive. Part of the job is to put eye on democratic governance, regional stability, economic development, U.S., Nigeria/West Africa relations.

Part of the assignment is to counter narratives of the Nigerian government and project Atiku's side. For that, Von Batten has been deeply involved in the politics of 2027 and how Atiku will come out victorious. He became active in the quest by Aaron Greespan to make public records on Bola Tinubu and others in a Chicago heroine case between 1992-93. On that score, it's been a grueling media turf between Karl Von Batten and agents of the Federal Government, with both sides sparring in a no-end back and forth.



Abubakar

The media confrontation was so fierce, some might conclude, was the underlying reason President Tinubu could not make it to the 81st session of the United Nations General Assembly (UNGA) in New York. In the months preceding UNGA, the intense media focus on Nigeria and its Presidency was unmistakable, to the extent that even when there was no direct threat from Washington, discretion became the better of valour. As for the aspect of unraveling the 1992/93 Chicago court records, that has cut no ice, or is at best work in progress.

For Von Batten, the assassination theory may be a strategy to keep the conversation alive. Perhaps not. That's why the allegation deserves serious attention. Timi Frank, former Deputy national Publicity Secretary of the APC and consistent ally of Atiku, also echoed the assassination alarm. In an open letter, he pleaded with President Trump and the international community to intervene, noting that the allegations regarding Alhaji Atiku's safety require urgent and independent investigation.

Timi Frank said: "These allegations must be independently and urgently investigated. Given their gravity, however, they cannot be dismissed or ignored until it's too late to prevent harm… The protection of political opposition is not a favour that any government grants at its discretion. It's a fundamental obligation of every democratic state… The protection of Atiku Abubakar's life and liberty, the safety of all opposition leaders, and the integrity of Nigeria's 2027 elections must be treated as urgent democratic priorities. The world mustn't wait for a tragedy before it acts."

In its reaction, the Presidential Campaign Council of APC, in a statement signed by Dele Alake, its spokesperson, admitted the allegation is grave, one which the security agencies must prove.

The statement said: "We thus urge security agencies to invite him (Timi Frank), to substantiate the allegation, given its gravity and the urgent need to preserve life. We also urge Mr. Frank not to hesitate to provide any information in his possession that will enable prompt investigation. Any credible threat to life must be treated seriously, irrespective of political affiliation."

In another breath in the same response, Alake said the APCPCC categorically reject the claim that the Presidency or the councils itself is involved in plots to assassinate Atiku.

Hear him: "Mr Frank's claim is typical opposition rabble-rousing meant to heat the polity. Many opposition figures, including Timi Frank, have made it a habit to write open letters and tag foreign leaders and international organisations in social media posts to draw undeserved attention to themselves…" asserting that as parties go deeper into the campaigns, outlandish and frivolous allegations of this nature will be bandied by politicians to gain advantage.

The APC Presidency thinks the assassination plot is grave enough to warrant security scrutiny. At the same time, it considers it frivolous and outlandish. That ought to be the decision of security agencies that have the responsibility and expertise to interrogate intelligence and investigate allegations. It is not for the APC to postulate on what is real or fabricated. This is a threat to life and if the Tinubu government wanted to be taken seriously, it should have constituted a security team to quickly investigate the allegation. The President is the Commander-in-Chief of the armed forces and other security agencies. Let it commandeer the DSS and others to investigate the plot, and invite Timi Frank and perhaps, get briefed by Atiku before a report is issued. That will show some level of concern and responsibility.

> "With Dr Karl Von Batten still active, an Atiku assassination story is not one the Tinubu government should dismiss or treat as a non-issue. There is a likelihood that President Trump would be touched by it, being victim of a close shave himself. If the APC believed that they did the right thing in 2015 with the U.S. government, when they hired lobbyists and PR experts to project their case, they should not be surprised that today's opposition is apply same method."

The Von Batten connection in the assassination story should worry people in government. Nigeria became a sovereign member of the United Nations in 1960. But elections in the country are still dependent on financial support and endorsement by Western countries. It is a sign of weakness and failure to develop a political system that is self-regulating and accounting.

The Tinubu government is worried that the opposition is externalising local politics. But this is not the first time Nigeria would form the habit of writing open and tag foreign leaders in the hope to draw international attention to high-handedness of the ruling party. It was the APC that perfected the trick during the Goodluck Jonathan years. APC exploited the Boko Haram and Chibok schoolgirls' abduction to score cheap points with President Obama and Mrs Obama.

With Dr Karl Von Batten still active, an Atiku assassination story is not one the Tinubu government should dismiss or treat as a non-issue. There is a likelihood that President Trump would be touched by it, being victim of a close shave himself. If the APC believed that they did the right thing in 2015 with the U.S. government, when they hired lobbyists and PR experts to project their case, they should not be surprised that today's opposition is applying same method.

The response is not to be dismissive. Let politicians work hard to evolve a political system that is free and fair and free of violence and killings. Nigeria is big enough to solve her problems.

Sowore's request to use Aso Villa for AAC campaign inauguration

The candidate of the African Action Congress (AAC), Omoyele Sowore, has written to President Tinubu, requesting permission to inaugurate AAC's presidential campaign council at the Presidential Villa, Aso Rock, on November 11. The letter, dated October 21, 2026, signed by AAC's national Secretary, Oshiokhue Philip Ikpeminoghena, also demanded food, drinks and logistical support for 5,000 participants from home and abroad.

AAC said its demand is based on the principles of multi-party democracy: political inclusiveness and equal treatment, citing similar arrangements reportedly extended to the APC. The party is insisting that public institutions must serve all Nigerians without partisan discrimination.

One's reading of AAC's letter does not suggest that the party cannot afford to hire a place to hold its inauguration. It is rather a subtle call for government to democratise democracy. Nigeria's winner-takes-all style of democracy is not serving the majority. The Tinubu government has captured the institutions and resources that belong to all Nigerians. It is only APC that is doing real physical campaigns, just showing off stupendous wealth amidst excruciating mass poverty.

The only thing this government has not monopolised is the oxygen that God has made available to all.

Sowore's letter is food for thought!

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