



# Daily Highlight

MARKET RATES:

NGN	USD	GBP	EUR
20 APR	360/ 363*	505/515*	440/445*
19 APR	360/363	505/515	440/445
18 APR	360/363	504/514	438/445
17 APR	360/363	504/514	438/445

Source: Abokifx.com

**CBN RATE:** ₦305.9 – 1USD

[FINANCE](#) | [BUSINESS](#) | [CIBN NEWS](#) | [HEALTH](#) | [SPORTS](#) | [GENERAL](#)

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PHOTOS TAKEN AT THE INAUGURATION OF THE COUNCIL & 1<sup>ST</sup> CONFERENCE OF INSTITUTIONS HOSTING SPECIAL THEMATIC WORKING GROUPS (STWG) OF THINK TANK FOR TRANSLATING RESEARCH TO INNOVATIONS, STRATEGIES AND EVIDENCE FOR POLICIES AT UNIVERSITY OF IBADAN



From Left :Mrs. Funke Egbemode, MD/Editor -In- Chief of Daily Telegraph Publishing Ltd, President of the Nigerian Guild of Editors; Dr. Segun Aina, OFR, DSC, FCIB, Past President, CIBN; Prof. Olanike Kudirat Adeyemo, Deputy Vice -Chancellor, University of Ibadan; Prof. Isaac Olawale Albert, Director, Institute for Peace and Strategic Studies Ibadan; Professor Sulaiman E. Bogoro, Former Executive Secretary , TETFUND; Dr. Sanjana Bhardwaj, Chief Health Officer, UNICEF Nigeria and Prof. M.J.Oduola, Directory of the University of Ibadan Research Foundation

## TOP NEWS

- IMF reverses oil prices downward
- Dangote Cement, Oando, others buoy NSE's indices by N36 billion
- Eight benefits of avocado oil for the skin
- Rohr meets NFF, plots Eagles' preparation
- Buhari under fire for tagging Nigerian youths lazy

[CIBN NEWS](#)

## JOKE OF THE DAY

Akpos was riding in the back of his limousine when he saw a man eating grass by the roadside. He ordered his driver to stop and he got out to investigate. "Why are you eating grass?" he asked the man. "I don't have any money for food," the poor man replied. "Oh, please come to my house!" "But sir, I have a wife and four children..." "Bring them along!" Akpos said. They all climbed into the limousine. As they were going, the poor fellow said: "Sir, you are too kind. Thank you for taking all of us in." Akpos replied, "No, you don't understand. The grass at my house is over five feet tall it will be enough for



Cross Section of UI-RF Council & the Co-Chairs of the Special Thematic Working Groups



The Inauguration of the University of Ibadan Research Council (UI-RC)

all of your family members!

## FINANCE NEWS

### IMF reverses oil prices downward

Hopes of the Organisation of Petroleum Exporting Countries (OPEC) ever witnessing an oil price of \$100 per barrels has been dimmed by the latest forecast from the International Monetary Fund (IMF), which expects crude oil prices to drop from the projected \$62.31 per barrel to \$58 a barrels in 2019

**READ MORE AT:**

<https://guardian.ng/business-services/imf-reverses-oil-prices-downward/>

### Naira depreciates to N360.31/\$ in I&E

The naira yesterday depreciated by 15 kobo to N360.31 per dollar in the Investors and Exporters (I&E) window of the foreign exchange market.

**READ MORE AT:**

<https://www.vanguardngr.com/2018/04/naira-depreciates-n360-31-ie/>

### Oil price may hit \$75 as industry moves to save \$20 billion on drilling

Sub-Saharan Africa is on course for economic growth of 3.1 per cent this year, the World Bank said yesterday. This is marginally slower than it previously forecast but faster than last year's, thanks to rising commodity prices.

**READ MORE AT:**

<https://guardian.ng/business-services/oil-price-may-hit-75-as-industry-moves-to-save-20-billion-on-drilling/>

## BUSINESS NEWS

### Dangote Cement, Oando, others buoy NSE's indices by N36 billion

Following price gains recorded by major highly capitalized stocks, especially Dangote cement and Oando, transactions on the stock market closed in an upbeat yesterday, as market capitalisation increased by N36 billion.

**READ MORE AT:** <https://guardian.ng/business-services/dangote-cement-oando-others-buoy-nses-indices-by-n36-billion/>

### GTB records N52.6b profit in 3 months

Nigeria's most capitalised financial institution, Guaranty Trust Bank (GTB) Plc recorded modest growths in key performance indicators in the first quarter of this year with pre-tax profit for the three-month period rising to N52.62 billion.


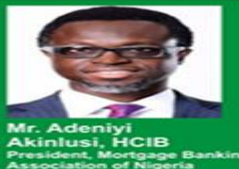
**READ MORE AT:** <http://thenationonlineng.net/gtb-records-n52-6b-profit-in-3-months-2/>

### \$16.8b NLNG dividends not remitted to Federation Account, NEITI insists

The Nigeria Extractive Industries Transparency Initiative (NEITI) Executive Secretary, Dr. Waziri Adio, yesterday insisted that the Nigerian Liquefied Natural Gas (NLNG's) \$16.8billion accruable dividend between 2000 to 2015 was not remitted to the Federation Account.

**READ MORE AT:** <http://thenationonlineng.net/16-8b-nlng-dividends-not-remitted-to-federation-account-neiti-insists/>

## CIBN NEWS

<p style="text-align: center;"><b>THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA</b> <b>COMPULSORY CONTINUING PROFESSIONAL DEVELOPMENT</b></p> <p style="text-align: center;"><b>OPERATIONAL RISK MANAGEMENT AND CONTROL IN FINANCIAL INSTITUTIONS</b></p> <p><b>Date:</b> Friday, April 27, 2018 <b>Venue:</b> PC 19, Adeola Hopewell Street, Victoria Island, Lagos <b>Time:</b> 8:30 a.m.</p> <p><b>Overview</b> Operational risk is the risk of loss resulting from inadequate or failed internal and external processes. Financial institutions are frequently changing operating environment, new technologies, business models and applications. It is imperative for financial institutions to develop the capabilities and skills that will enable them to continuously identify, dissect and successfully manage operational risks that confront them especially in times of volatility and fluctuations in the market.</p> <p>The Chartered Institute of Bankers of Nigeria in recognition of the need for Continuous Professional Development, provides a path for its members to regularly update their knowledge and skills, for the benefit of their organisation and individual development has specifically designed this programme on Operational Risk Management in Banks and other financial organisations which is value adding and must attend programme. It aims to provide and equip members with opportunities for capacity building and requisite skills needed to mitigate operational risks in order to maximise profitability.</p> <p><b>Learning Outcomes</b> Upon completion, participants will be able to:</p> <ul style="list-style-type: none"> <li>Identify categories of operational risk in financial institutions.</li> <li>Develop standard framework for operational risk management.</li> <li>Discuss different measurement approaches to operational risk by employing models and methodologies.</li> <li>Adopt stronger risk management practices</li> </ul> <p><b>Course content</b></p> <ul style="list-style-type: none"> <li>Operational Risk management and Control: An Overview.</li> <li>Operational Risk under Basel 11 &amp; 111 and calculations of capital charges.</li> <li>Internal Control and its scope for an independent evaluation of the Operational Risk.</li> <li>Regulatory perspectives on the importance of operational control</li> <li>Operational Risk and alignment with Business Objectives</li> <li>Risk Monitoring and key indicators</li> </ul> <p><b>Who should attend?</b> Fellows, Associates, Microfinance certified bankers of the Institute, Employees in Risk Management, Compliance, Operations, Internal Audit, Investment &amp; treasury departments in banks, regulatory and other financial institutions.</p> <p style="text-align: center;"><b>CCPD Credit 10</b></p> <p><b>Participation Fee</b></p> <ul style="list-style-type: none"> <li>Individual: N25, 000</li> <li>Group of 2 and above: N20, 000</li> </ul> <p><b>Cash/Cheque Deposit</b> Account Name - The Chartered Institute of Bankers of Nigeria Bank - Access Bank Plc Account Number - 0019395540 Payment can also be made at the venue via POS</p> <p><b>For nominations/enquiries, Please contact:</b> Ndidi (08023185048) email ndidiolaosegba@cibng.org Eze (08127465565) email udochuunegbu@cibng.org</p>	<p style="text-align: center;"><b>THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA</b> In Collaboration with <b>MORTGAGE BANKING ASSOCIATION OF NIGERIA (MBAN)</b></p> <p style="text-align: center;"><b>Workshop on Construction Finance &amp; Risk Management for the Mortgage Banking Sub-sector</b></p> <p><b>Date:</b> Wednesday, April 25, 2018 <b>Time:</b> 9.00 a.m - 3.30 p.m <b>Venue:</b> Ijewere Hall Bankers House Lagos</p> <p><b>Sub - Themes:</b></p> <ul style="list-style-type: none"> <li>Identification, Analysis and Profiling Risks in Construction Finance</li> <li>Viable Financing Models and Project Management in Estate Construction</li> <li>Mortgage Financing: Prospects and Challenges</li> <li>Developing Effective Risk Management and Response Strategies in Construction Finance</li> </ul> <p><b>Cash/Cheque Deposit</b> Account Name - The Chartered Institute of Bankers of Nigeria Bank - Access Bank Plc Account Number - 0019395540 Payment can also be made at the venue via POS.</p> <p><b>For further enquiries, please contact:</b> Ndidi - 08023185048/ndidiolaosegba@cibng.org Kemi - 08087497668/morinsola2001@yahoo.com</p> <p style="text-align: center;"><b>Participation Fee</b></p> <ul style="list-style-type: none"> <li>N50,000 - Per Participant</li> <li>N40,000 - Per Participant for group of 3 &amp; above</li> </ul> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p><b>Prof. Segun Ajibola, Ph.D, FCIB</b> President/Chairman of Council, CIBN</p> </div> <div style="text-align: center;">  <p><b>Mr. Adeniyi Akinlusi, HCIB</b> President, Mortgage Banking Association of Nigeria</p> </div> </div>
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IN COLLABORATION WITH



PRESENTS

A WORKSHOP ON

# BUILDING AN ETHICAL ORGANISATIONAL CULTURE



**Date:** Tuesday 8 & Wednesday 9 May, 2018  
**Venue:** Oriental Hotel, 3 Lekki Road, Victoria Island, Lagos

**TARGET AUDIENCE**  
Senior Managers & Managers of Banks & Other Financial Institutions

**PARTICIPATION FEE**  
N200,000 Per Participant

(Early birds and group discounts are available. Registration of three or more participants from the same organisation attracts a 10% discount)

**MODE OF PAYMENT**  
Payments should be made through electronic transfer, cash or cheque payment to:

The Chartered Institute of Bankers of Nigeria  
First Bank Ltd 2000607939  
Sort Code: 011152439

### Background

Globally, businesses are increasingly coming under the spotlight organisations, whatever size, are required to embed structures and processes that drive the right ethical culture in the face of increased consciousness for brand value.

While good ethical practices do not necessarily guarantee corporate competitiveness, absence of these values might lead to questionable practices and corporate failures, which sometimes surface suddenly and massively, thereby putting a section of, or the entire organisation at risk. By and Large, improving an organizational ethical culture requires thoughtful and dedicated leadership not only at the top, but also at the various strata of the organization.

Therefore, to embed sound ethical values and effective governance practices, it is imperative that senior management set the tone for organizational citizens. There must be right combinations of climate, values, structures and processes for sound ethical practices to thrive.

### Target Audience

Managers to General Managers of banks, financial and non-financial institutions, Assistant Directors, Deputy Directors in regulatory institutions, staff in roles being supervised directly by executives on the board, as well as those with accountabilities for subsidiary functions within the Nigerian financial and non-financial services sector or subsidiary of such.

### Learning/Business Outcomes

- Requisite Knowledge to Build Sound Ethical Values and Culture.
- Higher Commitment to Good Ethical Practices
- Reduced Unethical Practices within the Organization
- Improved Related Work Processes in Line with Appropriate Ethical Standards and Best Practices.
- Improved Organizational Sustainability

### Learning Objectives

At the end of the workshop, participants should be able to:

- Understand how a Corporate Governance Framework works effectively within an Organisation.
- Identify and handle Corporate Governance concerns and challenges.
- Appreciate the Importance of Business Ethics and Ethical Culture.
- Explain Business Ethics, Ethical Principles, and Ethical Values.
- Evaluate Strategies for Managing Instances of Unethical Behaviour.
- Acquaint Themselves With the Processes for Developing a Code of Ethics.
- Analyse Ethical Information

### Scope of Curriculum

1. Overview of Corporate Governance
  - Concepts of Corporate Governance
  - Basel Committee: Corporate Governance
  - Six Elements of Corporate Governance
  - Corporate Governance Framework
  - Who is Responsible for Corporate Governance?
  - Competing Tensions

- Corporate Governance System
- Case Studies/ Syndicate Sessions

### 2. Business Ethics

- Introduction and Objectives
- Definition
- Business Ethics
- Principles and Values
- Ethical Misconduct
- Unethical Behaviour
- Process in Developing a Code of Ethics
- Case Studies/Syndicate Sessions

### 3. Building an Ethical Culture

- The benefits of an Ethical Culture
- Creating an Ethical Culture
- Assessing Policies and Procedures
- Developing a Code of Ethics
- How a Code of Ethics Addresses Dilemmas
- Ethical Decision Making
- Case Studies/Syndicate Sessions

### 4. Disclosure and Transparency

- OECD Principles
- Disclosure Obligations and Benefits
- Disclosure Barriers
- Information Disclosure Policy
- Related – Party Transactions
- Case Studies/Syndicate Sessions

### Training Methodology:

The training will be presented via classroom style lectures, relevant case studies, syndicate group discussion and role plays.

### Faculty

To be facilitated by International Finance Corporation (IFC) Authorised Trainers.

### For nomination or further enquiries, please contact:

**Dimeji:** 08099918181 **email:** oladimejidurojaiye@cibng.org  
**Christy:** 08035267788 **email:** cochet@fitc-ng.com



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

COMPULSORY CONTINUING PROFESSIONAL DEVELOPMENT

## OPERATIONAL RISK MANAGEMENT AND CONTROL IN FINANCIAL INSTITUTIONS

**Date:** Friday, April 27, 2018  
**Venue:** PC 19, Adeola Hopewell Street, Victoria Island, Lagos  
**Time:** 8:30 a.m.



### Overview

Operational risk is the risk of loss resulting from inadequate or failed internal and external processes. Financial Institutions are frequently changing operating environment, new technologies, business models and applications. It is imperative for financial Institutions to develop the capabilities and skills that will enable them to continuously identify, dissect and successfully manage operational risks that confront them especially in times of volatility and fluctuations in the market.

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Upon completion, participants will be able to:

- Identify categories of operational risk in financial Institutions.
- Develop standard framework for operational risk management.
- Discuss different measurement approaches to operational risk by employing models and methodologies.
- Adopt stronger risk management practices

### Course content

- Operational Risk management and Control: An Overview.
- Operational Risk under Basel 11 & 111 and calculations of capital charges.
- Internal Control and its scope for an independent evaluation of the Operational Risk.
- Regulatory perspectives on the importance of operational control
- Operational Risk and alignment with Business Objectives Risk Monitoring and key indicators

### Who should attend?

Fellows, Associates, Microfinance certified bankers of the Institute, Employees in Risk Management, Compliance, Operations, Internal Audit, Investment & treasury departments in banks, regulatory and other financial Institutions.

**CCPD Credit**  
**10**

### Participation Fee

- Individual: N25, 000
- Group of 2 and above: N20, 000

**Cash/Cheque Deposit**  
Account Name - The Chartered Institute of Bankers of Nigeria  
Bank - Access Bank Plc  
Account Number - 0019395540  
Payment can also be made at the venue via POS

**For nominations/enquiries, Please contact:**  
**Ndidi** (08023185048) **email** ndidiolaosegba@cibng.org  
**Eze** (08127465565) **email** udochuiunegbu@cibng.org



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA  
CIBN UK BRANCH

## You are cordially invited to the CIBN UK Branch Quarterly Event Theme: De-risking in Banks



**Date:** Saturday, April 21, 2018 **Time:** 12 Noon - 4:00 pm  
**Venue:** Angel House, 2nd Floor, 225 Marsh Wall Road, Canary Wharf, London E14 9FW

### CONTACT

**Dr Innocent Okwuosa**  
Chairman, CIBN UK Branch  
Phone: +447854227720  
email: iokwuosa3@yahoo.co.uk

**Mr Uriel Kenekueyero**  
Publicity Secretary, CIBN UK Branch  
Phone: +447903705250  
e-mail: urielkene@yahoo.com

## **JOB VACANCY DIRECTOR-GENERAL WAIFEM**

The West African Institute for Financial and Economic Management (WAIFEM), a regional training Institute established by the Central Banks of The Gambia, Ghana, Liberia, Nigeria and Sierra Leone with the objective of building capacity for macroeconomic, financial and debt management in its member countries wants to fill the position of Director General.

### **A. Duties & Responsibilities**

Reporting directly to the Board of Governors of WAIFEM, the Director General will:

1. Be responsible for the day to day management of all the activities of the Institute.
2. Collaborate with national, bilateral and multilateral training or other institutions consistent with the objectives of WAIFEM.
3. Provide leadership and guidance in the development, execution and monitoring of the Institute's annual work plan and budget.
4. Design medium term Strategic Plans for the Institute.
5. Carry out such activities which may advance the purposes of WAIFEM.

### **B. Required Skills, Qualifications and Experience**

1. Ph.D in Economics, Finance or Management.
2. At least 10 years relevant experience in leading positions in multinational or public organizations. The candidate is also expected to possess an in-depth knowledge of financial instruments, macroeconomics and debt issues.
3. Extensive and outstanding experience in training and capacity building.
4. Necessary interactive skills needed for dealing with governments, donor agencies and intergovernmental organizations.
5. An extensive network of contacts both in Africa and globally.
6. Knowledge of Computer systems including internet navigation and Microsoft office applications.
7. Proven excellent writing skills.

### **C. Salary And Conditions of Service**

Appointment is for a period of four years in the first instance. Salary and other conditions of service are negotiable.

To apply, please send both hard and soft copies of your application letters and detailed resume including contact numbers, e-mail addresses, together with contact details of at least three referees within four weeks of this advertisement to:

The Director,  
Monetary Policy Department  
Central Bank of Nigeria Headquarters  
Plot 33, Abubakar Tafawa Balewa Way  
Central Business District,  
P.M.B. 0187, Garki  
Abuja, Nigeria.  
Email: [mktule@cbn.gov.ng](mailto:mktule@cbn.gov.ng)

## **Governing Council Approves New Group Life Insurance for Members**

As a means of ensuring that the Group Life Insurance Policy covers all the professional members of the Institute, the Governing Council at its meeting of December 3, 2015, approved a review of the

policy which was introduced in 2012.

To this end, all professional members who are up to date in the payment of their annual subscriptions will be covered under the new policy which has a sum assured of N1,000,000 (One Million Naira). The new policy is expected to take off from January 2016.

With the new policy, most members can enjoy financial peace of mind, safe and secure in the knowledge that the immediate needs of their loved ones are taken care of in case of any eventuality.

For enquiries/comments, please contact Funmbi Akinluyi at: [olufunmbiakinluyi@cibng.org](mailto:olufunmbiakinluyi@cibng.org)/ 0816 873 0986 or Peter Ejeomo at: [peterejeomo@cibng.org](mailto:peterejeomo@cibng.org)/ 0802 844 455

**TO LET:**

(2) vacant office space and a reception at Association of Professional Women Bankers of Nigeria secretariat situated at 7, Eletu Odibo Street, Off Abule Oja, Yaba, Lagos. For information about the vacant office space, please contact Mrs. Mercy Ojo on 08023100285 and Mrs. Rosaline Akinyeye on 08023062440 or [apwbng2013@yahoo.com](mailto:apwbng2013@yahoo.com)

Warm Regards,  
For: Association of Professional Women Bankers

**Contact information of CIBN Overseas Branch Chairmen:**

<b>Name:</b>	Dr. Innocent Okwuosa, FCIB	Mr. Felix M. Okaka, FCIB	Mr. Emmanuel Olajire Amosu, FCIB
<b>Position:</b>	Chairman, CIBN UK Branch	Chairman, CIBN Canada Branch	Chairman, CIBN - USA Branch
<b>Contact Address:</b>	11 Elbow Street Manchester M19 3PY	3 – 3221 Derry Road West, P.O. Box 13534, Mississauga, ON, Canada L5N 8G5	2814, Lost Lakes Way, Power Springs, GA 30127 USA
<b>Telephone:</b>	+447854227720	4166703465	+1 678 - 296 - 4150
<b>E – Mail:</b>	<a href="mailto:iokwuosa3@yahoo.co.uk">iokwuosa3@yahoo.co.uk</a>	<a href="mailto:okakaf@yahoo.com">okakaf@yahoo.com</a>	<a href="mailto:olamosu@yahoo.com">olamosu@yahoo.com</a>

Kindly be informed that it is now possible to check your financial status with just a click of your computer mouse.

Click here to see members of the Institute who are in good financial standing with the Institute.

**HEALTH NEWS**

**Eight benefits of avocado oil for the skin**

While avocado oil is best known for its uses in cooking, it can also contribute to skin care. The oil is an ingredient in many types of creams, moisturizers, and sunscreens.

**READ MORE AT:**

<https://www.medicalnewstoday.com/articles/321543.php>

**What to eat and avoid on a low-fiber diet**

Fiber is a substance in plant-based foods that remains undigested as it passes through the small intestine. A low-fiber diet contains foods that are easily digested and absorbed.

**READ MORE AT:**

<https://www.medicalnewstoday.com/articles/321548.php>

**Have some humans evolved into real-life merfolk?**

For centuries, we've dreamt of the existence of mermaids and mermen, or people of the seas who can breathe under water. What if these beings were not, in fact, mythical creatures, but real people?

**READ MORE AT:**

<https://www.medicalnewstoday.com/articles/321544.php>

**SPORT NEWS**

## Rohr meets NFF, plots Eagles' preparation

Super Eagles coach, Gernot Rohr has arrived in the country to lay the grounds for Nigeria's final phase of preparations for the 2018 World Cup taking place in Russia.

**READ MORE AT:**

<https://guardian.ng/sport/rohr-meets-nff-plots-eagles-preparation/>

## Chelsea win at Burnley to keep top-four hopes alive

Chelsea maintained their push for a top-four finish in the Premier League with a 2-1 victory at European hopefuls Burnley.

**READ MORE AT:**

<https://www.bbc.com/sport/football/43353970>

## Liverpool goal ace Salah in no mood to slacken off

Mohamed Salah has made clear to Jurgen Klopp he wants as many games as possible to try to create Liverpool goalscoring history as they prepare to travel to bottom of the Premier League table West Bromwich Albion.

**READ MORE AT:**

<https://www.vanguardngr.com/2018/04/liverpool-goal-ace-salah-no-mood-slacken-off/>

## GENERAL NEWS

### Buhari under fire for tagging Nigerian youths lazy

A statement credited to President Muhammadu Buhari to the effect that Nigerian youths are lazy has elicited angry reactions from eminent citizens and groups across the country.

**READ MORE AT:**

<https://guardian.ng/news/president-buhari-under-fire-for-tagging-nigerian-youths-lazy/>

### Vice President decries delay in passage of 2018 budget

Vice President Yemi Osinbajo has expressed concerns that the national budget for 2018 is yet to be passed after seven months with the National Assembly.

**READ MORE AT:**

<https://guardian.ng/news/vice-president-decries-delay-in-passage-of-2018-budget/>

### Syria returns Légion d'honneur award to France

Syria has returned to France the prestigious Légion d'honneur presented to President Bashar al-Assad, saying he would not wear the award of a country that was a "slave" to America.

**READ MORE AT:**

<http://www.bbc.com/news/world-middle-east-43833652>

#### CIBN DAILY HIGHLIGHT, 2018.

[www.cibng.org](http://www.cibng.org)    [cibn@cibng.org](mailto:cibn@cibng.org)

070034252426, 01 - 4610655 , 01- 4617924

PC 19, Adeola Hopewell Street, Bankers House, Victoria Island Lagos, Nigeria

For Enquiries/Advert placement : [corporate@cibng.org](mailto:corporate@cibng.org); [cibncorporateaffairs@cibng.org](mailto:cibncorporateaffairs@cibng.org)

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