The Chartered Institute of Bankers of Nigeria

September 5, 2017

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FINANCE NEWS

Adeosun confirms N350bn release FIRS generates N2.11tn revenue for capital projects

The Minister of Finance, Mrs. Kemi Adeosun, on Monday confirmed the release of the sum of N350bn to Ministries, Departments and Agencies of the Federal Government for the implementation of capital projects contained in the 2017 budget. She confirmed the development exclusively to our correspondent during a telephone interview. The 2017 budget, christened: 'Budget of Recovery and Growth, was presented to the National Assembly on December 14, 2016, and passed by the lawmakers on May 11, 2017. The fiscal document, which was signed into law by the then Acting President Yemi Osinbajo on June 12, 2017, has a total expenditure of N7.44tn, out of which N2.99tn is for non-debt recurrent spending; N2.36tn for capital expenditure; while debt servicing is to gulp N1.66tn. Adeosun had on June 6, during the public presentation of the budget, stated that the Finance ministry was ready to release the sum of N350bn for capital projects once the budget was loaded. The minister, while responding to enquiries by our correspondent on the development, explained that the funds had been the released of to various agencies government. Source: Punch

in seven months

The Federal Inland Revenue Service, through tax collection, generated the sum of N2.11tn as revenue from January to July this year. This is contained in a progress report of the FIRS for the period under review obtained by the News Agency of Nigeria on Monday, showing the revenue performance and impact of the new tax regime. The aggregate revenue projected in the 2017 budget is N4.94tn, out of which oil revenue is expected to contribute N1.98tn. This is based on an estimated crude oil production of 2.2 million barrels per day at an exchange rate of N305 to a dollar. Non-oil revenue for the year is projected at N1.37tn, which represents about 28 per cent of the budgeted revenue. Independent revenues, various recoveries and mining will account for the balance of about N1.58tn. A breakdown of the report showed that the FIRS collected N720.28bn as Petroleum Profit Tax from January to July this year, while the Value Added Tax revenue collected in the same period was N548.22bn. The Federal Government had also collected the sum of N679.9bn as Company Income Tax and N91.4bn as Education Tax in the first seven months of the year. Source: Punch

Finally, Nigeria Exits Recession, Reports 0.55% GDP Growth in Q2

After contracting for five consecutive quarters, the Nigerian economy has finally exited the recession, as data on the country's gross domestic product (GDP) growth rate to be released at 10 a.m. today by the National Bureau of Statistics (NBS) has shown that the economy grew at 0.55 per cent in the second guarter (Q2) of 2017. The preliminary Q2 2017 GDP results, which THISDAY had exclusively obtained from presidency sources, had been embargoed by the NBS at the weekend until the official release of the report today. The Q2 2017 growth rate of 0.55 per cent (yearon-year) was 2.04 per cent higher than the rate recorded in the corresponding quarter of 2016 (-1.49%) and higher by 1.46 per cent points from rate recorded in the preceding quarter, which was revised to -0.91% from -0.52% due to revisions to crude output for March 2017. According to the preliminary results for the second quarter of the year, Nigeria's economic recovery was driven principally by the performance of four main economic activities comprising oil, agriculture, manufacturing and trade. The results revealed that Oil GDP recovered significantly from -11.63 per cent in Q2 2016 and -15.40 per cent in Q1 2017 to 1.64 per cent in Q2 2017. Source: Thisday

BUSINESS NEWS

CBN, IFAD to assist farmers, artisans in Oyo

The Federal Government through the Central Bank of Nigeria and the International Fund for Agricultural Development are in partnership to provide support for smallholder farmers and business women in the rural communities. The funding is being done through the Rural Finance Institution-Building programme. The Oyo

State Microfinance Officer and Coordinator of RUFIN in the state, Olusola Ogundiran, said the funds would be provided through the CBN and microfinance institutions in the state. Ogundiran spoke during an awareness programme at the Oluyole Local Government Area of the state. The Permanent Secretary, Oyo State Ministry of Agriculture, Natural Resources and Rural Development, Atilola Adewale, at the event, called on those in charge of the facility and participants in the area to use the opportunity to contribute their quota to poverty eradication in the LGA. According to Ogundiran, participants in the programme would be organised into groups of 10 and 20, explaining that after a period of bonding, they would be expected to submit proposals to determine the level of support they would get from the providers of the funds. Source: Punch

Overseas aircraft maintenance costs local airlines N22.3b yearly

The absence of a functional maintenance and repair facility in the country at least in the last 17 years accounts for N22.3 billion local airlines spend yearly repairing their planes overseas. The mandatory maintenance programme, ranging from minor to complex checks per session on an aircraft, could cost over \$1 million (N305 million), which is a huge spending by already struggling local airlines with multiple planes in their fleets. And due to the huge financial burden, a total of 73 commercial aircraft operated by eight airlines have lately reduced to 48 serviceable planes. Whereas the financial burden is avoidable by stakeholders' estimates, overseas repairs continue to drain the lean purse of local operators lowering their capacity, revenue and chances of survival. Specifically, a maintenance facility, otherwise known as Maintenance, Repair and Overhaul (MRO) organisation, is an essential requirement in civil aviation to ensure that aircraft are maintained for airworthiness to safely transport passengers and cargoes. Aircraft maintenance checks are periodic inspections that have to be done on all commercial/civil planes after a certain amount of time or usage. Checks range from A to D. A and B checks are minor routine checks that a team of engineers carry out at an airline's hanger. C and D checks are more complex demanding expertise top-range facility. Source: Guardian

FMBN generates N9.5billion in second quarter from NHF collections

The Federal Mortgage Bank of Nigeria (FMBN), has made a total collection of N9.5billion under the National Housing Fund (NHF), and disbursed the sum of N1.12billion to 150 beneficiaries for the second quarter (Q2), 2017. FMBN made the disclosure in a memo to the National Council on Lands, Housing and Urban Development (NCLHUD), exclusively obtained by The Guardian. The NCLHUD held its sixth meeting recently in Abuja, and Chaired by the Minister of Power, Works and Housing, Babatunde Fashola. It said despite the challenges hindering its optimum performance such as inadequate capital base, legal, regulatory and macroeconomic factors facing the Nigerian housing sector, it made disbursement of N1.09billion for the delivery of 204 housing units under on-going Estate Development Loan (EDL) This is even as the FMBN called on the Federal Government to establish a Building Construction Bank (BCB), which would be charged with the mandate of providing housing loans, and strengthening the Infrastructure Development Bank, to allow the FMBN to concentrate on its operational mandate of mortgage banking. Source: Guardian

CIBN NEWS

ANNOUNCEMENT

FELLOWSHIP APPLICATION

The Board of Fellows and Practice Licence of the chartered Institute of Bankers of Nigeria has scheduled a meeting for Tuesday, July 25, 2017 to consider

Fellowship applications. This is a great opportunity for all Associates who possess professional experience of ten years and above, post ACIB to be elevated to the prestigious category of fellowship. You are therefore encouraged to click here to download the Fellowship Application Form. The completed form should be sent to the Group Head, Membership Services while the **dedline for submission is Friday, July 21, 2017**

Mr Nelson Olagundoye is available on 08028289271 or nelsonolagundoye@cibng.org for further information and clarification of your enquiries.



THE ALLIANCE OF AFRICAN INSTITUTES OF BANKERS (AAIOB)

INVITATION FOR BIDS

CONSULTANCY SERVICES TO DEVELOP AAIOB STRATEGIC PLAN

The Alliance of African Institutes of Bankers (AAIOB) was established by Members Charter at a meeting held on 18th February 1997 in Johannesburg South Africa attended by Banking Institutes that were formally recognized as founder members. The Alliance's major objective from its inception was "To co-ordinate and develop the Banking Profession on the African Continent through its member Organisations by promoting Internationally Accepted Professional Standards of Competence and Conduct"

Over the years the Alliance has been facing major challenges, including a stagnating/fledging membership and general lack of capacity in carrying out its mandate. In this regard the Alliance wishes to contract the services of a Consultant or Consultancy Firm to develop a sound Strategic Plan that will facilitate the transformation of the Alliance into a vibrant and effective organization to serve its members and the banking/financial services sector on the continent.

The Scope will include:

- Thorough review of the Alliance's current activities and programmes and whether they are relevant and consistent with the Alliance's mandate and objectives;
- Capacity strengthening recommendations including a functioning secretariat with adequate management, systems and processes;
- Appropriate re-branding strategy recommendations to increase the Alliance's membership, improve its image/marketability and visibility;
- Development of a comprehensive Strategic Plan, including a financial model and implementation plan, key performance targets and deliverables with timeframes.

Your bid should contain:

- · A detailed technical proposal, including;
 - Names and CVs of lead consultant(s) including qualifications and relevant experience in providing the kind of services required and an outline of team structure (where relevant);
 - A summary of your/your firms experience in providing the kind of results called for in the terms of reference;
 - An explanation of your understanding of the "Terms of Reference" and how you/your firm will approach this assignment/task, including methodology and work plan;
 - A detailed financial proposal, including both professional fees and reimbursable expenses.

Your proposal should not exceed 10 pages of A4 (font size 11), excluding CVs, company brochures, etc. Detailed Terms of Reference can be obtained from THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA, PC 19 ADEOLA HOPEWELL STREET, VICTORIA ISLAND, LAGOS. oluseyeawojobi@cibng.org

Your bid headed/titled "AAIOB STRATEGIC PLAN DEVELOPMENT" should be submitted through the address given above on or before 31st August 2017.



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

(Incorporated in 1976 and Chartered by Act 12 of 1990 now Act No. 5 of 2007)

Presents

WORKSHOP ON EFFECTIVE I.T. & INFORMATION SYSTEMS AUDIT IN THE NIGERIAN FINANCIAL SERVICES SECTOR



n response to the increasing cyber threat and frauds in the Global Financial Services Sector, IT Audit units of Banks and other Financial Institutions, ought to set the machineries in place to perform an objective and independent assessment to detect as well as manage the associated risks.

Learning how to efficiently manage your compliance and audit obligations through technology frees up the resources to achieve operational excellence. Information technology audit. In addition to detection and management of risks, would help the Organization guard against risks.

This workshop is therefore designed to equip the staff of banks and other financial institutions with enhanced skills and strategies for effective detection of cyber threats and frauds and knowledge of System Audit.

Learning outcomes

At the end of the Programme, participants will be able to:

 Understand the dynamics of IT Security issues in Banks and other Financial Institutions.

- Customize IT audit Methodologies and Frequencies to suit their Organization needs.
- Enhance their knowledge on Information System Audit, Data Integrity and Transaction Control
- Manage Database access and network security.
- Understand ethical hacking and penetration testing
- Handle effectively compliance audit roles in Banks and other Financial Institutions.

Contents

- Overview of IT Security issues in Banks and other Financial Institutions
- Customizing IT Audit Methodology and Frequency
- Information System Audit, Data Integrity and Transaction Control
- Database Access & Network Security Management
- Ethical Hacking and Penetration testing
- Designing Compliance Audit, Information Systems Audit and Control in Banks and Other Financial Institutions.

Who to Attend

Targeted Level of Officers: Information System Auditors, I.T and Business Risk Advisory Officers and Programmers, Audit Officers and Managers, I.T Compliance staff, Fraud desk Officers, and Analyst amongst others.

Participation Fee

The Workshop fee of N100000.00 (One Hundred thousand Naira only) per participant covers Workshop Materials, Tea/Coffee, Snacks and Group Lunch only. A 5% discount will be granted to organizations that send three or more participants.

Mode of Payment

Payment should be made to the Institute through any of the following channels:

Electronic Transfer Payment (E-transfer) First Bank of Nig. Ltd - 2000607939

Bank Branch -Adeyemo Alakija Branch
Bank Sort Code -011152439

Cash/Cheque Deposit into CIBN Account

Zenith Bank Plc Access Bank Plc Bank Branch Bank Sort Code - 1011016327 - 0019395540

Branch - Adeola Hopewell Branch Sort Code - 069150221

For nominations or further enquiries, please contact:

Alphonsus: 08037385602 alphonsusikoku@cibng.org

mabelokpaefi@cibng.org

All correspondences to:
The Registrar/Chief Executive, CIBN
PC 19 Adeola Hopewell Street, Victoria Island, Lagos Tel: 01-6310045-7, 4611842, 4617924 E-mail: cibn@cibng.org



THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA CENTRE FOR FINANCIAL STUDIES (CIBNCFS)

In collaboration with



CREDIT BUREAU ASSOCIATION OF NIGERIA (CBAN)

invite you to a



Credit Data Management: Promoting Effective Credit Risk Operations in the Financial Services Industry

Date: Thursday, September 7, 2017 Time: 8:30 a.m. – 3:00 p.m.

Venue: Bankers House, PC 19, Adeola Hopewell Street, Victoria Island, Lagos

Introduction

The financial services industry is constantly being inundated with new developments. The spate and speed of the changing dynamics in the industry require deliberate and proactive approaches to mitigating inherent risks and exploiting opportunities for improved business performance. Credit data management is not immune to these fundamental changes especially as they relate to regulatory and reporting requirements, big data, analytics and technological disruptions.

The Business Forum is intended to address contemporary and emerging issues in Credit Data Management with special focus on the peculiarities of the Nigerian business environment while borrowing a leaf from other climes.

Learning Outcomes

- Deploying FinTech for Efficient Credit Data Management.
- The Synergy Between Credit Risk and Information Technology.
- Using Big Data and Analytics for Effective Credit Management.
- Strategies for Improved Data Entry through Refinement of the KYC Process.
- Understanding the Import of BVN Submission in Data Management.
- Overcoming Regulatory Challenges in Credit Data Management
- Understanding the Challenges of Late Data Submission.
- The Consequences of Duplication in Bank Reports.

Expected Participants

Internal Auditors, Chief Inspectors, Chief Financial Officers, Chief Operating Officers, Credit Risk Managers, Portfolio Manager, Microfinance Banks, Pension Fund Administrators, Insurance Companies, Asset Management Companies, Government Ministries, Departments and Agencies (MDAs) etc.

Participation Fee

Regulatory Institutions

 (CBN, NDIC, SEC, NAICOM etc)
 N30,000.00

 DMBs/Devpt Banks etc
 N30,000.00

 Microfinance Banks
 N15,000.00

 Insurance Companies
 N15,000.00

 Pension Fund Administrators
 N15,000.00

 Government MDAs
 N15,000.00

 Self-Sponsored Members of CIBN
 N10,000.00

Payment Channels

Account Name - Chartered Institute of Bankers of Nigeria - First Bank Pic Account Number - 200607939 Bank Branch - NIJ Branch Bank Sort Code - 011152439

Account Name - Chartered Institute of

Bank - Access Bank Pic Account Number - 0019395540

Account Number - 0019395540

Bank Branch - Adeola Hopewell Branch

Bank Sort Code - 069150221

Payment can also be made at the venue via POS.

For further enquiries:

Odunayo: Onome: odunayo@cibng.org o.ako.cbanng@gmail.com 07069700050 08067491700



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, pleased contact Funmbi Akinluyi at: olufunmbiakinluyi@cibng.org/ 0816 873 0986 or Peter Ejeomo at: peterejeomo@cibng.org/ 0802 844 4550

HEALTH NEWS

Resident doctors begin indefinite nationwide strike

The National Association of Resident Doctors (NARD) has rejected the terms of settlement reached with the Federal Government last Thursday and declared a nationwide industrial action until the demands of its members are met. The President of NARD, Dr. John Onyebueze, who announced this in Abuja yesterday after a meeting of the National Executive Council (NEC) of the association, said the strike took off yesterday morning. The doctor's action portends more trouble for a government that is already grappling with Labour issues in critical sectors, including an ongoing strike action by university teachers. The current industrial unrest in the health sector is the second in the life of this government. The National Association of Resident Doctors (NARD) rising from its ordinary National Executive Council (NEC) meeting, which held on September 3, 2017 in Abuja, rejected the memorandum of terms of settlement from government on the items of her demand for strike, and resolved to proceed on the proposed national total and indefinite strike with effect from 8 a.m. Monday 4th September 2017," he said. Issues in dispute include salary shortfall of 2016 and January to May 2017; failure to rectify the salary shortfall from August 2017; Source: Guardian

begin indefinite Kogi's Lassa Fever patient dies

The 18-year-old lady, Miss Aisha Jimoh, confirmed to have contracted the dreaded Lassa fever is dead. A brother to the deceased, Mr Asipita Jimoh, told the News Agency of Nigeria (NAN) in Lokoja that Aisha, 18, died in the early hours of Monday at the Irua General Hospital in Edo, where she was rushed to. Asipita said that his family was contacted on the development, shortly after Aisha, a student of the Muslim Community Secondary School, Lokoja, gave up the ghost. Asipita, who spoke to NAN at his family house at Gadumo Layout in Lokoja, said that Aisha's sickness started about five days ago. He said that the lady was taken to the Federal Medical Centre (FMC), Lokoja from where she was transferred to the General Hospital in Lokoja. We lost our parents about two years ago and we have lost our sister again," Asipita cried. He said that other members of the Jimoh family would need medical assistance to stop the spread of the disease. NAN recalls that authorities at FMC Lokoja, had on Sept. 3, suspected that Aisha might have been suffering from Lassa fever and had, consequently, referred her to the General Hospital, Irua for confirmatory test and treatment. Source: Nan

Hospitals grounded, MDCN says striking doctors'll repeat internship

The Medical and Dental Council of Nigeria has declared the ongoing strike by members of the National Association of Resident Doctor illegal. The medical council warned that any doctor who participated in the industrial action might repeat his or her internship without remuneration. This was contained in a statement by the MDCN entitled, "Professional Ethics for House Officers/Interns," issued on Monday by its Acting Registrar and Chief Executive, Dr. Tajudeen Sanusi. The body advised Chief Medical Directors, Medical Directors and Medical Superintendents Source: Punch

Sharapova battles on while Kyrgios crashes out at US Open

Maria Sharapova of Russia shakes hands with Timea Babos of Hungary after their second round Women's Singles match on Day Three of the 2017 US Open at the USTA Billie Jean King National Tennis Center on August 30, 2017 in the Flushing neighbourhood of the Queens borough of New York City. Former world number one Maria Sharapova rallied to reach the third round of the US Open on Wednesday while a right shoulder injury sent Australian 14th seed Nick Kyrgios packing. Sharapova, who downed second-ranked Simona Halep in her first Grand Slam match after a 15-month doping ban, defeated Hungary's 59th-ranked Timea Babos 6-7 (4/7), 6-4, 6-1 at Arthur Ashe Stadium. I felt like going into the match I just wanted to get it done, Sharapova said. It wasn't my best tennis. It was scrappy tennis but sometimes those kinds of matches are a lot of fun and this was one of those days. The 30-year-old Russian became the first player into the third round at Flushing Meadows. She will next face an American, either Sofia Kenin or Sachia Vickery, for a berth in the last 16. Source: Guardian

Eagles sing victory song as Ezenwa given number one shirt

It is less than 24 hours to the crunch battle in Uyo between Nigeria and Cameroon and the gladiators say they are ready for war. The Super Eagles have been in Uyo since Monday getting ready for the match that could stamp their passport to the Russia 2018 World Cup; and going by the vibes from the Godswill Akpabio Stadium, Cameroon will be in for a torrid time on Friday. Under Gernot Rohr's watch, the players have been training morning and evening to get to the right shape for a battle the Cameroonians also dream of winning. Yesterday was the day of decision for Rohr, who has been forced by injury to look for a replacement for first choice goalkeeper, Daniel Akpeyi and he wasted no time in handing the mantle to FC IfeanyiUbah's goalkeeper, Ikechukwu Ezenwa. The former U-20 national team goalkeeper will be assisted by Dele Alampasu and Dele Ajiboye. Although the Cameroonians had not indicated the time of arrival for the match, The Guardian learnt that barred. Source: Thisday the Indomitable Lions have also been working day and night to ensure they win the game in Uyo. Anything short of victory automatically rules the Lions out of the 2018 World Cup. Source: Guardian

Eagles Camp Bubbling with Excitements as 24 Players Train

Super Eagles camp in Uyo got off to a bubbling start yesterday as 24 players filed out for training ahead of Friday's World Cup 2018 qualifier against Cameroon. All the invited 24 players trooped out of their Ibom Meridien Hotel camp for Tuesday's training sessions at the practice pitch of the Godswill Akpabio Stadium. Expectedly, John Mikel Obi led the team that included Abdullahi Shehu, Aaron Samuel, Moses Simon, Uche Agbo, Leon Balogun, John Ogu, Anthony Nwakaeme and Victor Moses who all arrived the Akwa Ibom capital yesterday for the first feel of the pitch. Early birds like Ogenyi Onazi, Oghenekaro Etebo, Kelechi Iheanacho, William Ekong, Ahmed Musa, Chidozie Awaziem, Ola Aina, Daniel Akpeyi, Ikechukwu Ezenwa, Mikel Agu, Odion Ighalo, Wilfred Ndidi, Dele Alampasu, Elderson Echiejile and Tyronne Ebuehi who made it to Uyo on Monday all showed enthusiasm to cage the Cameroonian Lions on Friday. The team's final training sessions today and tomorrow will be behind closed journalists gates as fans and are

Trump holds the fate of 800,000 young immigrants in his hands

President Donald Trump plans to announce Tuesday his decision on whether to end an amnesty for hundreds of thousands of people brought to America illegally as minors and who for the most part is thoroughly integrated into US society. His predecessor Barack Obama implemented the s0-called DACA program — Deferred Action for Childhood Arrivals — five years ago to help bring these young immigrants out of the shadows of illegality, permitting them to study and work without fear. The debate over DACA has been intense on both sides. For days, White House officials have insisted that numerous options are under study, warning against any hasty conclusions before the official announcement. But one reporting line has repeatedly surfaced: that the US president, determined to keep a central pledge to his political base to fight illegal immigration, plans to end the symbolically important program after a six-month delay intended to give Congress time to find a solution for the approximately 800,000 "Dreamers," most of them from Latin America. Several Republican lawmakers have warned against the temptation to cancel the popular program outright, a decision that could lead to the expulsion of many Dreamers. Source: Punch

I don't want to live up to 120 years, says Adeboye

The General Overseer Worldwide of the Redeemed Christian Church of God, Pastor Enoch Adeboye, on Monday told a large congregation in Minna, Niger State that he would not want to live up to 120 years. Adeboye spoke during a birthday service for Pastor Yerima El-Samaila of the Faith Foundation Church, who clocked 70 years on Monday. He also said he might not preside over the 80th birthday service of El- Samaila. "It is not how long you live but how well you spend your life, I don't want to be 120 years old; longevity is good but there is a limit" the cleric declared while delivering the message at the birthday service held at the Justice Idris Legbo Kutigi International Conference Centre in the Niger State capital. People don't want to die because they don't know where they are going; I know where I am going. I have seen heaven, I have seen my house in heaven, I know what is waiting for me there, heaven is beautiful, and I can't wait to go there. I want to finish what I have to do here and finish it well, any of us can go at any moment we have to get ready for home," he said. He urged Christians to be "committed to God more than ever before," noting that "many Christians are getting distracted from God." Source: Punch

I don't want to live up to 120 Lagos Airport Experiences Black Out

Activities at the international wing of the Murtala Muhammed Airport were last night paralysed following power outage as darkness enveloped the whole terminal. An eyewitness account said the outage which lasted for about two hours, forced airlines to stop attending to passengers, the Nigerian Immigration Service stopped the assessment of passengers' documents as facilitation came to abrupt stop. Also, passengers who arrived the airport had to stay back in the aircraft as there was no light in the arrival area of the airport. Those who had arrived already at the baggage collection hall had to also wait as they hoped that electricity would be restored. After waiting for some time, the immigration officials resorted to manual examination of passengers' documents as the airlines were chocked by time and had to leave to meet other connections at their destination. At the arrival areas, there was a growing chaos as angry passenger became impatient to collect their bags. I came here more than one hour ago but there was no light then and there is no light now. I am at the E Wing but the D Wing is more chaotic because the passengers are getting agitated. Source: Thisday

CIBN DAILY HIGHLIGHTS, 2017.

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