

DAILY HIGHLIGHT

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CIBN to induct 1034 new members

Postoperative pain reduced with sleep, caffeine, study finds

Joshua open to fight with MMA opponent

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FINANCE NEWS

Govt agencies remitted N687.82bn operating surplus in nine years

Agencies of the Federal Government have remitted a total of N687.82bn to the Consolidated Revenue Fund in nine years, the Fiscal Responsibility Commission has said in a report. It stated in the report obtained by our correspondent on Monday that the amount was remitted as operating surplus between 2007 and 2015. The FRC Act 2007 requires listed government agencies to remit 80 per cent of their annual operating surpluses to the Consolidated Revenue Fund. The operating surplus as conceptualised by the FRA 2007 is made up of revenues accruing to government agencies above what it is approved to spend at the beginning of the budget year. Among the 30 agencies listed as qualifying to remit operating surpluses, the Central Bank of Nigeria made the highest return of N497.63bn in a period of eight years but the organisation did not remit any surplus in 2015. The Nigerian National Petroleum Corporation [Source:](#) Punch

CBN Intervenes with Fresh \$195 Million

The Central Bank of Nigeria (CBN) on Monday offered a total of \$195million in three segments of the interbank foreign exchange (forex) market. In the wholesale segment of the market, it auctioned \$100 million and intervened in the small and medium enterprises (SMEs) and invisible segments, with the sum of \$50million and \$45million respectively. The acting Director, Corporate Communications Department, Mr. Isaac Okorafor, said that despite the pressure in the market from those seeking forex for school fees and vacations, the Bank has kept faith with its resolve to ensure that there is sustained liquidity in the market and ensure that genuine requests for forex are met. He pointed out that there have been improved liquidity and flexibility in the market. The latest intervention comes on the heels of last week's intervention in which the retail secondary market intervention sales (SMIS) received the largest allocation of \$264,192,252.95 and the authorised dealers in the wholesale window had the sum of \$100,000,000. [Source:](#) Thisday

FG Increases Local Content Fund to \$200m

The Executive Secretary of the Nigerian Content Development and Monitoring Board (NCDMB), Mr. Simbi Wabote, Monday said the agency had obtained all necessary approvals to relaunch the Nigerian Content Intervention Fund (NCI Fund) and had increased the pool available for lending to qualified oil and gas players from \$100 million to \$200 million. This, he said, was to increase the opportunities for more deserving companies to benefit from the fund. He spoke in Lagos just as Dangote Refinery said it would select competent Nigerian vendors that would participate in the construction of its plant from the Nigerian Oil and Gas Industry Joint Qualification System (NOGICJQS), the database of available capacities in the oil and gas industry managed by the NCDMB. The Chief Operating Officer of Dangote Refinery, Mr. Giuseppe Surace, made this commitment at a recent technical meeting held between top officials of the company and the NCDMB at the refinery project site in Lekki, Lagos State. [Source:](#) Thisday

BUSINESS NEWS

W'Bank, others may not fund Nigeria's coal-to-power projects – Report

The development of coal deposits for power generation will not qualify for funding from the World Bank and many multilateral financial institutions despite the abundance of the mineral resources in Nigeria. Analysts on Monday stated that the Federal Government had plans to generate about 30 per cent of Nigeria's electricity from coal, but described the initiative as unclean power. In April this year, the Minister of Mines and Steel Development, Kayode Fayemi, announced that his ministry was collaborating with the Federal Ministry of Power, Works and Housing on coal-to-power projects, which is expected to account for 30 per cent of the country's electricity mix. We can get power from coal, which we have in abundance. We need people, private sector players to set up plants that will use coal,

Fayemi had said. But in their report on Monday, analysts at the FBNQuest Research, a research arm of First Bank Plc, stated that despite the abundance of coal in some states in Nigeria, international financial organisations would not fund the development of the deposits. They said, “Another route (for energy mix) open to the authorities is unclean power. [Source:](#) Punch

CIBN to induct 1034 new members

The Chartered Institute of Bankers of Nigeria (CIBN) will induct 1034 new members in Lagos on Aug. 26. The institute said the new members would consist of 234 newly qualified associates. Others are: “42 Chartered Bankers in Masters Business Administration (CBMBA), 689 Microfinance Certified of the Chartered Institute of Bankers of Nigeria (MCIBs) and 69 Banking Certificate graduates.’ CIBN said in a statement in Lagos on Monday that the graduates would be inducted at its 2017 Graduates Induction and Prize Awards Day. The institute said that a lecture to prepare the minds of the new members for the challenges ahead and particularly to acquaint them with survival tactics in any economic difficulty would be held as part of the ceremony. It said that the lecture with the title “Entrepreneurship Mindset: Critical success Factor for the 21st Century Professional” would be delivered by Mr Olabode Augusto, the Founder of Augusto and Co, [Source:](#) NAN

Fashola: FG to Support Auxiliary Meter Supply with N39bn Loan

The federal government will support the take-off of an ancillary meter supply industry in Nigeria’s electricity market with a loan of N39 billion, the Minister of Power, Works, and Housing, Mr. Babatunde Fashola has said. Fashola, at the 18th monthly meeting of power sector operators in Kano, stated that the government and Nigerian Electricity Regulatory Commission (NERC) were in talks with investors in the 11 electricity distribution companies (Discos) on a plan to have a separate meter supply industry that could bridge the metering deficits in the electricity market. He said since the Electric Power Sector Reform Act (EPSRA) 2005 did not give Discos the monopoly to supply meters to their customers even though it was their duty, the government has considered the need to license meter providers to supply meters to customers on conditions approved by the NERC. This development followed repeated complaints of Discos’ hypocrisy with meter deployment to their customers, as well as their mishandlings of an alternative meter supply initiative – the Credited Advance Payment for Metering Implementation (CAPMI), which allowed consumers to self-finance their meter installations. [Source:](#) Thisday

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 **deadline 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 CHARTERED INSTITUTE OF BANKERS OF NIGERIA
(Incorporated in 1976 and Chartered by Act 12 of 1990 now Act No. 5 of 2007)

P r e s e n t s

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



Date:
August 22- 23, 2017

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

Time:
10:00 a.m.

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.

In 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

OR

Cash/Cheque Deposit into CIBN Account

Zenith Bank Plc - 1011016327
Access Bank Plc - 0019395540
Bank Branch - Adeola Hopewell Branch
Bank Sort Code - 069150221

For nominations or further enquiries, please contact:

Alphonsus: 08037385602
alphonsusikoku@cibng.org
Mabel: 08134601100
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



BUSINESS FORUM on

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

Category	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
Bank	- First Bank Plc
Account Number	- 2000607939
Bank Branch	- NIJ Branch
Bank Sort Code	- 011152439
Account Name	- Chartered Institute of Bankers of Nigeria
Bank	- Access Bank Plc
Account Number	- 0019395540
Bank Branch	- Adeola Hopewell Branch
Bank Sort Code	- 069150221

For further enquiries:

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

Payment can also be made at the venue via POS.

Celebration of A Well Fulfilled Life



The entire families of
OLANREWAJU & OGUNLEYE
cordially request the pleasure of

to the
FUNERAL CEREMONY
of our beloved Mother, Grandmother & Great Grandmother

**PRINCESS
BEATRICE ADEFUNKE
OLANREWAJU
(NEE OGUNLEYE)**

FUNERAL ARRANGEMENT

Thurs. 31st Aug. 2017 @ Her residence: 1, Ekundayo Close,
Christian Wake Keep: Oke-Osun Quarters, Ikere Ekiti. **Time:** 4 - 6 pm

Friday 1st Sept. 2017 @ the same venue.
Interment **Time:** 8:00am

Outing Service @ CAC Oke Ibukun, God's Favour Zonal HQ,
Ikere-Ekiti, Ekiti State. **Time:** 10am-12noon

Entertainment of Guests at **GREAT EXPECTATION HOTELS & RESORT**
Akure Road, Via Anwoye - Granview School, Oke Osun, Ikere-Ekiti.

DRESS CODE
Champagne
Gold on Ankara

R.S.V.P Feju Oleyinka 0703 033 2401 - Seyi Olanrewaju 0807 501 2039
Tosin Oluade 0813 287 0180 - Tina Ajayi 0818 165 7205

In the spirit of Deji and Remi Olanrewaju

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/ 0816 873 0986 or Peter Ejeomo at: peterejeomo@cibng.org/ 0802 844 4550

How avocado seed husk, high dose injections of vitamin C beat cancer

Exciting early trials suggest that super-strength vitamin C doses could be a way to fight leukaemia. Found in high levels in oranges, peppers and kale, scientists believe it encourages blood cancer stem cells to die. Faulty stem cells in bone marrow often multiply, fuelling the growth of fatal tumours, but vitamin C tells them to die, scientists claim. But they warned it is impossible to get the required amount through fruit, and that such high quantities would be given intravenously. By injecting patients with it, sufferers can get up to 500 times the amount than they would through eating fruit and vegetables. This isn't the first-time researchers have studied the cancer-fighting properties of vitamin C – but its effects on leukaemia were previously not understood. What did the scientists discover? The new Perlmutter Cancer Centre trial discovered vitamin C activated the TE2 function in mice engineered to be deficient in the enzyme. Some forms of leukaemia often involve genetic changes in this enzyme – which stops faulty stem cells from dying naturally. [Source:](#) Guardian

Postoperative pain reduced with sleep, caffeine, study finds

A new preclinical study found that a brief period of extended wakefulness before surgery enhances pain and prolongs recovery time after surgery. Caffeine administration helped to reduce the harmful effects of sleep loss on subsequent surgical pain. Sleep is essential for good mental and physical health, and chronic insufficient sleep increases the risk for several chronic health problems. Now, a new study focuses in on the role that sleep loss plays in pain following surgery. Postoperative pain control is challenging,” says Giancarlo Vanini, M.D., a research assistant professor in the Department of Anaesthesiology at Michigan Medicine. “There is a general long-standing interest in the relationship between sleep and pain, and we know that both are reciprocally related. Several studies demonstrate that pre- and postoperative sleep disturbances worsen pain and, more importantly, predict the onset of long-term postoperative pain. However, while the relationship between sleep and pain is well known, its underlying mechanisms remain unclear. [Source:](#) Guardian

Givers really are happier than takers

Generosity really is its own reward, with the brain seemingly hardwired for happiness in response to giving, new research suggests. Scientists in Switzerland used brain scans to track activity in brain regions associated with socializing, decision-making and happiness. They found that even small acts of generosity — or just promising to be charitable — triggered brain changes that make people happier. The findings were published recently in the journal Nature Communications. The findings mean that spending money on others rather than on oneself could be an alternative road to happiness,” said study author Philippe Tobler. He's a neuro-economist at the University of Zurich's laboratory [Source:](#) Guardian

SPORT NEWS

England coach racially abused me — Aluko

Footballer Eniola Aluko has spoken publicly for the first time about the “bullying and discrimination” she says she was subjected to by England head coach Mark Sampson. In her first broadcast interview since details of the controversy emerged earlier this month, the Chelsea Ladies striker — who has 102 caps and scored 33 goals for her country — told the BBC: She was dropped by England just days after she had made allegations against Sampson having been asked by the Football Association to be part of a review — and suffered “victimisation because of me reporting discrimination”. Sampson made what she says was a “racist comment” about her family in Nigeria being infected with the Ebola virus that left her “shocked and intimidated”. The FA say this allegation arose in informal correspondence and was not included in her complaint. Sampson vehemently denies saying this. Two investigations into her grievances were “flawed” because key witnesses were not spoken to and key evidence not looked at. Last year, a three-month independent investigation did not uphold any of Chelsea [Source: Punch](#)

Joshua open to fight with MMA opponent

WBA and IBF heavyweight champion Anthony Joshua would fight a mixed martial arts opponent if there was a no submissions rule, BBC Sport reports. UFC lightweight champion Conor McGregor takes on undefeated American Floyd Mayweather in a boxing match in Las Vegas on August 26. I like fighting, I’d do whatever,” said Joshua. I’d probably get beaten. The only thing that they can’t do is submissions but they can kick, elbow, bite – whatever they want. He added, “I can’t beat a guy (via submission). That takes a lot of time to learn the skills and submissions, which I don’t have the time for, but when it comes to pure aggression and fighting rules, I can fight, so I don’t mind that. It wouldn’t be a problem.” Joshua has yet to finalise a date and venue for a fight with mandatory challenger Kubrat Pulev, who the Briton must face before 2 December or risk being stripped of his IBF belt. The WBA has also ordered Joshua to defend his title against Cuba’s Luis Ortiz, having given them 30 days from August 3 to agree the fight. [Source: Punch](#)

Evelyn Akhator hopeful Nigeria will beat Guinea today

D’Tigresses super star, Evelyn Akhator is confident of another world-class act against Guinea as the 2017 FIBA Women Afrobasket tournament hots up in Mali. Akhator, who plays as a forward/centre and currently in the books of Dallas Wings in the Women National Basketball Association (WNBA), said despite an impressive outing so far in the competition, she has not fully reached her full potential. The influential player, who started her campaign against Mozambique with 13 points and 6 rebounds before hitting seven points and catching nine rebounds against DR Congo, climaxed on Sunday against Egypt with 24 points, five assists and 13 rebounds. Speaking after her effort ensured Nigeria became the first team to qualify for the quarter finals, Akhator said, “I am just having fun. One thing about basketball is that you just should have fun to be at your best and that is what I have been doing. Despite recording a double-double against Egypt. [Source: Guardian](#)

GENERAL NEWS

How to stay safe with mobile banking

Access Bank Introduces Reward Scheme

In a bid to create a rewarding experience for its customers, Access Bank has just introduced a

Local airlines groan under low pricing regime

These days, you don't even need to be at a computer to manage your accounts; you can do it through your smartphone, according to www.bbc.co.uk. Banking applications allow you to pay bills, transfer money and keep an eye on your finances. But are they safe? Never leave your device unlocked. Keep the apps on your phone regularly updated. Try not to use unsecured Wi-Fi networks for banking, purchases or checking your emails. Take care when downloading apps– if something looks too good to be true, it probably is. Encrypt your phone. Check the security settings in your device to ensure maximum protection. Is mobile banking risky?

That really depends on the application. Most internet banking providers invest heavily in the security of their mobile applications. [Source](#): Punch

loyalty solution tagged REAL -Rewarding Every Act of Loyalty. The solution, according to a statement from the bank, was introduced to reward existing bank customers for their support over the years. REAL is a pan-banking program offering multiple ways to earn points through the usage of the bank's transactional platforms such as ATMs; PoS terminals; credit/debit cards; mobile and online platforms. The redemption suite of REAL incorporates many categories within its scope including travel, gift vouchers, shopping and more. Each category has a bundle of multiple options to be redeemed via 900 airlines, 450,000 hotel stays, 150,000 car rentals and numerous leading partner brands to shop from," the statement explained. Speaking on the initiative, the Executive Director, Personal Banking Division, Access Bank, Victor Etuokwu said the solution would enable the bank grow a portfolio of actively transacting [Source](#): Thisday

The current low pricing strategy and the attendant low cost of local air travel in the country may be attracting new passengers to airlines, but fast lowering the chances of struggling aircraft in the face of dire financial straits. Whereas the steady drop in the economic power of the naira to the United States dollar over the years has not helped local operators and investors, the seeming under-pricing approach now accounts for about 50 per cent fall in revenue of some airlines. Experts have, however, blamed the development on the desperation of some stronger operators to beat co-competitors to the market. They warned that such an unhealthy competition strategy, if not checked by the Nigerian Civil Aviation Authority (NCAA), will make it more difficult for airlines to meet financial obligations, compromise safety standards and hasten the collapse of struggling airlines. Specifically, the average cost of an economy class ticket for about an hour trip now ranges from N10,000 to N25,000 depending on the airline, time of purchase and route. [Source](#): Guardian

CIBN DAILY HIGHLIGHTS, 2017.







www.cibng.org cibn@cibng.org

070034252426, 01 - 4610655, 01- 4617924

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