

# DAILY HIGHLIGHT

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Naira strengthens as CBN injects \$457.3m into FX market

FG's Revenue Rises by 20.4% in February

Equities lose N235bn to profit-taking

Men and breast cancer

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[22<sup>nd</sup> World Conference Banking Institutes \(WCBI\)](#)

## FINANCE NEWS

### Naira strengthens as CBN injects \$457.3m into FX market

The Central Bank of Nigeria on Monday injected the sum of \$457.3 million into various segments of the market. A breakdown of the offer from the CBN shows that both spot and forwards got the sum of \$267.3 million while the wholesale segment got \$100 million. Also, the SME and invisibles segments comprising of basic travel allowance, tuition fee and medical got and \$50 million and \$40 million respectively. With the injection, the naira firmed at the parallel market checks by our correspondent show. Price checks yesterday at the parallel market in Abuja showed that the dollar was sold for N385 and bought at N382 yesterday. On Monday it was sold for N384/1\$ and bought at N382/\$1. The naira for about a week has been selling within the band of N381 to N38 3 to the dollar at the parallel market, checks by our correspondent show. A check on the volume of trading on the Investors and Exporters foreign exchange window in the past three weeks on the FMDQ platform revealed that the sum of \$600 million has for been sold by both the CBN and autonomous sources. When contacted for comments on the developments in the market, the Acting Director, Corporate Communications at the Central Bank of Nigeria, Isaac Okorafor, expressed satisfaction with the level of activities in the market. While confirming the sales figure for the day, Mr. Okorafor singled out the Investors and Exporters [Source: DailyTrust](#)

### FG's Revenue Rises by 20.4% in February

Nigeria's gross federally-collected revenue rose by 20.4 per cent in February 2017 to N545.05 billion, as against the N433.86 billion recorded in January 2017, the Central Bank of Nigeria's (CBN) economic report for February 2017 has shown. The increase relative to the preceding month level was attributed to the rise in receipts from both oil and non-oil components. But, the revenue receipt recorded in February, fell short of the 2017 provisional monthly budget estimate of N792.71 billion by 31.2 per cent, according to the report. Gross oil receipts, at N292.82 billion or 53.7 per cent of total revenue, fell below the provisional monthly budget estimate by 0.6, but was 37.9 per cent higher than the receipts in January 2017. The increase in oil revenue relative to the preceding month reflected the significant rise in receipts from domestic crude oil/gas sales and PPT/Royalties. According to the report, at N252.24 billion or 46.3 per cent of the total revenue, gross non-oil revenue was below the 2017 provisional monthly budget estimate of N498.14 billion by 49.4 per cent. It, however, exceeded the receipts in January 2017 by 4.9 per cent. The poor performance relative to the provisional budget reflected the shortfall in most of the components due to the low economic activities in the country during the review period. The estimated federal government retained revenue for the month of February 2017, [Source: Thisday](#)

### Senate orders CBN, NNPC, others to submit budget proposals

The Senate yesterday ordered the Nigeria National Petroleum Corporation, Central Bank of Nigeria (CBN), Federal Inland Revenue Service (FIRS) and 35 other Federal Government agencies to submit their 2017 budget proposals for approval or risk sanctions. The upper chamber lamented that it was unbecoming that five months into the year, 38 statutory agencies of the Federal Government have failed to submit their budget proposal for the 2017 fiscal year. It said the agencies continued to make huge extra budgetary expenditure against the law establishing them. Deputy Senate Leader, Senator Bala Ibn Na'Allah (Kebbi South) drew the attention of the Senate to what he described as the abnormality of the agencies to submit their budgets for the approval of the National Assembly. Na'Allah noted that it was wrong for agencies to spend money that has not been appropriated by the legislature. Na'Allah told the Senate that he intends to bring the issue to the floor as a motion so that Senators will understand the implications and the need to assist the government to fight corruption. He said: "I deliberately decided that I will bring it on the floor, so that Senators will understand the implications. "In our commitment to assist this government to fight corruption, we must stand on our feet that every spirit of our law must be obeyed by those holding public offices. I think that if you permit me I will like to come tomorrow by way of motion, The Nation

## BUSINESS NEWS

### Equities lose N235bn to profit-taking

Following the significant improvement in foreign exchange(FX) liquidity in the economy, operators of commercial banks in the country believe the economy has past the worst of what was described as “the most severe downturn in 25 years.” Renaissance Capital, a financial advisory firm stated this in a report, at the end of its 8th Annual Pan-Africa 1:1 Investor Conference in Lagos recently. According to the firm, one of the big theme at the meeting with investors was the year-to-date (YTD) improvement in FX liquidity, which allowed for the unwinding of some outstanding obligations. Trade facilities and velocity increased as a result, it cited one bank to have disclosed. During the height of the FX shortages, trade cycles lengthened to 12 months, from a typical four-to-sixmonths.“The trade cycle is now contracting. Banks are cautiously optimistic about the Investors and Exporters (I&E) FX window. One bank thinks it is a tacit devaluation and precursor to a more liberal FX policy. Another sees the FX rate settling at N370-400/\$1,” it stated. In addition, the report revealed that banks see little incentive to lend with Treasury yields, while non-performing loans (NPLs) tend to lag the economy. It also quoted another bank to have estimated that there was 18 months to go of high NPLs and downside surprises.“Retail transactions fell, when households cut spending, have yet to pick up. That said, banks believe things are getting better. In the short term, they see opportunities in manufacturing, agriculture and infrastructure. They are steering clear of the oil & gas, and haulage sectors. One bank thinks the nascent recovery is led by an improvement in the oil sector, and fears that if it is not sustained by structural reform, it will be fragile. The banks’ biggest concern is regulatory changes,” it added. [Source: Thisday](#)

### \$5.9bn rail: S'East alleges exclusion, Senate summons Amaechi

Leader of the South-East caucus in the Senate, Senator Enyinnaya Abaribe, has protested against the alleged exclusion of the eastern rail line from the ongoing rail projects by the Federal Government. Abaribe, in his motion at the plenary on Tuesday, alleged that the South-East would not benefit from the projects for which the government was obtaining a loan of \$5.851bn from China Exim Bank. The motion was titled, ‘Outright Omission of Eastern Corridor Rail Line in the Request for Approval of Federal Government 2016-2017 External Borrowing (Rolling Plan)’. The lawmaker, who is representing the Abia-South senatorial district, recalled that the Federal Government, on April 26, 2017, laid a request seeking an approval for the loan before the National Assembly to execute the modernisation of Lagos-Kano, Kano-Kaduna, Lagos-Ibadan and Lagos-Calabar rail segments. Abaribe, however, said, “The Senate observes with dismay that the above sections of the rail line that the loan was being sought for covers only a section of the country i.e. the western corridor. “The Senate notes that the eastern section of the rail segment, which has a link between the southeastern to northeastern parts of the rail line, is completely excluded from the request. “The Senate further notes that the loan, being a Federal Government borrowing, would be repaid by all sections of the country; therefore, every section of the country should be taken into consideration.” [Source: Punch](#)

### Stockbrokers to Facilitate Economic Growth through Capital Market

The Association of Owners of Stockbroking Houses of Nigeria (ASHON) is making moves to support the federal government’s efforts to take the economy from recession and put it on a sound footing. To this end, ASHON will hold the Capital Market Summit on Thursday, May 25, in Lagos. Speaking yesterday at a press conference on the summit, Chairman of ASHON, Chief Patrick Ezeagu explained that the event would create a platform to identify means by which the federal government can salvage the economy. According to Ezeagu, the theme for the summit, ‘The Road to Nigeria’s Economic Recovery- The Capital Market Route’, was borne out of the association’s desire to sensitise the federal government and other tiers of government as well as the private sector players/investors on the critical roles the capital market can play towards the achievement of the objectives of the Economic Recovery and Growth Plan (ERGP) and successful implementation of the 2017 budget.” He noted that the capital market primarily helps to mobilise funds from the surplus economic units and channels them to the deficit ones. Ezeagu said: “This underscores the fact that government’s budget deficit gap and critical infrastructure development can be financed through the instrumentality of the capital market. Indeed, the history of our capital market in Nigeria is robust with several times in the past when governments at various tiers took advantage

of the market to raise funds to execute infrastructural projects." Also speaking at the event, Vice Chairman of ASHON, Mr.Akin Akeredolu-Ale explained that the relative stability in the forex market and good corporate earnings were part of the factors driving the stock market currently and they are sustainable. According to him, with better policies the market would be able to play its role of economic development capital formation. [Source](#): Thisday

## CIBN NEWS

### OTHER UP COMING EVENTS/EXAMINATIONS

S/N	NAME OF EVENT/EXAMINATION	DATE	Contacts
1	<b>CIBN Annual General Meeting (AGM)</b>	<b>20<sup>th</sup> May, 2017</b>	<b>08028289271</b>

THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

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THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

## Notice of **2017** Annual General Meeting

This is to notify all members that the Institute's Year 2017 Annual General Meeting will hold as follows:

Date: Saturday, May 20, 2017 Time: 10.00 a.m.

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

### AGENDA

- 1 2016 Report
- 2 2016 Accounts
- 3 Special Business
- 4 Any Other Business.
- 5 Adjournment.

NOTE: Attendance at the Annual General Meeting attracts 5 credit units for the Compulsory Continuing Professional Development (CCPD) programme of the Institute.

### By Order of Governing Council

**'Seye Awojobi, FCIB**  
Registrar/Chief Executive, CIBN

Tel: 01-4610655; 4617924; 4618930



## Release of April, 2017

## Examination Results

Following the approval by the President/Chairman of Council, **Prof. Segun Ajibola, FCIB**, the results of the **April 2017 Examinations of the Institute (ACIB & MCIB)** have been released

To this end, candidates can now access their results by visiting the Institute's website, [www.cibng.org](http://www.cibng.org) and follow the steps below:

1. Logon to CIBN Portal with Membership Number and Password.
2. Click on Check Results.
3. Select the Year and Diet of Examination.
4. Click on View Result.

# Calling the Attention of Members



The Chartered Institute of Bankers of Nigeria hereby informs its professional members: **MCIB**, **ACIB**, **HCIB** and **FCIB** that the Institute is updating its database. In this regard, Members should kindly forward the following details to [cibn@cibng.org](mailto:cibn@cibng.org):

- ✓ Your Name in Capital Letters(Surname First)
- ✓ Membership Number
- ✓ Mobile Number(s)
- ✓ Email Address
- ✓ Company Name
- ✓ Current/Last Position

You can also send the information by text or Whatsapp to **08028289271/ 08028444550** or visit [http://www.cibng.org/cb\\_memberup.asp](http://www.cibng.org/cb_memberup.asp) to complete the update form and submit.

Thank you  
Seye Awojobi, FCIB  
Registrar/CE

# 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 Ejemo at: [peterjeomo@cibng.org/](mailto:peterjeomo@cibng.org/) 0802 844 4550

## HEALTH NEWS

### Illegal pharmacies: Three arrested for breaking PCN seals in Enugu

The Nigeria Security and Civil Defence Corps (NSCD) Enugu State Command has arrested three persons for allegedly breaking the seals of the Pharmaceutical Council of Nigeria (PCN) and continuing their illegal drug business. The men were picked in their various shops at Trans-Ekulu and Abakpa areas of Enugu, capital of Enugu State, Daily Trust has learnt. The Deputy Director Enforcement Pharmaceutical Council of Nigeria, Stephen C. Esumobi, who made this known when he addressed newsmen in Enugu said the enforcement team rushed back from Abuja to Enugu in order to apprehend the illegal operators.

### Men and breast cancer

I am interested in knowing more about breast cancer in men, and how to avoid it. A friend of mine was diagnosed of breast cancer last month. We are surprised that he got it.

**Andrew C.**

Thanks Andrew for your question, it is true that men can also suffer from breast cancer just like their female counterparts. However, it is rare and accounts for only about 1% of all breast cancers. Breast cancer risk in men is increased by:

1. Elevated levels of estrogenic.
2. Previous radiation exposure.

### Sex is the lubricant in a relationship'

The importance of sex in a relationship cannot be over-emphasised. The point of being in a relationship is to make each other happy. Sex is fun, so I commend you for sharing your concern, and requesting for a solution. I will tell you to just relax and enjoy it. You do not need an excuse in order to engage or not engage in intercourse. The fact that it makes your spouse happy is all the reason that you need. I guess whoever came up with the slogan "Make love, not war" was certainly a smart person. To understand its importance we need to ask and answer the question: Why do we have sex? I can tell you that sexual motives go far beyond the 'big three' – love, pleasure, and making babies. There are more reasons

It would be recalled that the PCN enforcement teams visited several places in Enugu State within the first week of April 2017 to carry out enforcement activities during which a total of 264 premises made up of 52 illegal pharmacies and 212 patent medicine stores were sealed for various offences such as operating without registration with PCN, failure to renew premises license, dispensing ethical products without the supervision of pharmacist, poor sanitary conditions, while five persons were arrested. Some of the vendors including those that were arrested and awaiting prosecution, after being granted bail, allegedly broke the PCN seals and went back to their illegal activities. This necessitated the second coming of the enforcement team from Abuja to Enugu, Esumobi said. He said that the men would soon be charged to court to serve as deterrent to others, saying, "three of the five people arrested last time, later upon being granted bail, broke the seals and commenced their illegal operations. If somebody is so notorious that he can't be afraid of the Federal Government, such person is very dangerous." [Source: DailyTrust](#)

## **SPORT NEWS**

### **We will beat Zambia, Nigeria to qualify, Algeria's new coach boasts**

Not even the most pessimistic of Algeria fans could have imagined that their team would make such a slow start to the third and final round of African zone qualifiers for the 2018 FIFA World Cup Russia. Following their excellent showing at Brazil 2014, the expectation was that Les Fennecs would be quick out of the blocks, despite being drawn in a tough section that also features Nigeria, Cameroon and Zambia. So it was understandable that Algeria fans greeted the 1-1 home draw with the Indomitable

3. Family history of breast cancer.  
A lump beneath the nipple is the most common symptom of male breast cancer. Men possess a small amount of non-functioning breast tissue (breast tissue that cannot produce milk) that is concentrated in the area directly behind the nipple on the chest wall. Like breast cancer in women, cancer of the male breast is the uncontrolled growth with the potential for spread of some of the cells of this breast tissue. These cells become so abnormal in appearance and behaviour that they are then called cancer cells.

#### **What are causes and risk factors of male breast cancer?**

The following risk factors for the development of male breast cancer have been identified:

1. Exposure to ionising radiation has been associated with an increased risk of developing male breast cancer

[Source: DailyTrust](#).

why we have sex and it includes: Physical reasons - pleasure, stress relief, exercise, sexual curiosity, or attraction to a person. Goal-based reasons – to make a baby, improve social status (for example, to become popular), or seek revenge. It is also for emotional reasons – love, commitment, or gratitude. For insecurity reasons – to boost self-esteem, [Source: The Nation](#)

### **NFF coaches storm Abuja for salaries' screening**

After three weeks of delay, the Nigerian Football Federation (NFF) yesterday began 'computerization' of coaches that will benefit from the N2.5 billion-sponsorship deal it signed recently with the country's foremost integrated energy solutions company, Aiteo Group. The partnership with Aiteo Group commenced on May 1, but the process of paying the coaches had to be delayed due to what a member of the NFF Technical Committee described as lack of fund to mobilise members to Abuja. The Guardian, however, learnt

### **NSC Bill to Change the Face of Nigeria Sports'**

After several years of feet-dragging, Nigeria appears to be in throes of finally professionalising sports in the country following moves in the upper chamber of the National Assembly to give it legal backings. Chairman of Senate Committee on Sports, Obinna Ogba (PDP Ebonyi Central), had sometime last year tabled a bill on the reintroduction of the National Sports Commission as a way out of the country's sporting woes. The bill was the fallout of Nigeria's poor outing in the last two Olympic Games in London (2012) and Rio de Janeiro (2016) where the lone bronze medal won by John

Lions and the 3-1 defeat away to Nigeria with disappointment, casting doubt on the team's ability to reach their third World Cup in a row. But Algeria's new coach, Lucas Alcaraz is still optimistic that he will lead the Fennecs to Russia 2018. The Spaniard told FIFA.com that he knows what to do to reverse the trend. "Obviously, we're not the favourites, but we have to do everything in our power to get as many points and wins as we can. We have to fight hard in every game to make sure there are no regrets at the end of it all," he said. "We're going to prepare in depth for the two matches against Zambia. The FIFA calendar dictates that our future's going to hinge on those two games, played in the space of just five days. The players and the staff know what they have to do, what's expected of them and the importance of these two matches. I need a lot of players for those two games and I'm absolutely convinced that if we beat Zambia, then we'll qualify." As Alcaraz well knows, there is much more to the group than just Zambia, with Nigeria and reigning African champions Cameroun also blocking their road to Russia. He refuses to be downhearted about Algeria's chances, however: [Source: Guardian](#)

yesterday that the NFF decided to set up a three-man committee to meet and verify the claims of the coaches, some of who have since left the service of the federation. Members of the three-man committee are Barrister Chris Green, Chief Felix Anyansi Agwu and the chairman of chairmen and board member of the NFF, Ibrahim Gusau. The coaches were invited to appear before the committee yesterday in Abuja. Barrister Green, who is the chairman of NFF Technical Committee, told The Guardian on phone yesterday that they were having hectic time dealing with the situation. "The list of coaches waiting to get their salaries is long and we have to attend to them one by one. All the coaches are here and we are in touch with those residing outside the country through email. Hopefully, we will round up the process tomorrow evening (today) and we will send the list to Aiteo Group," Green stated. The decision of the Aiteo Group to shoulder the responsibility of paying the coaches is expected to remove 'a heavy burden' from the shoulders of the NFF. At a media briefing to unveil the partnership with the NFF early this month, NFF President, Amaju Pinnick highlighted the organisation's constant financial woes when he said: "I am very happy that a critical area of our expenditure is being taken care of by this agreement." [Source: Guardian](#)

Mikel Obi's Dream Team is what Team Nigeria has to show for the two outings. In that bill, Ogba, a former Nigeria Football Federation (NFF) board member, had among others, articulated the appointment of only sports professionals to populate the NSC, including the office of the Chairman of the Commission or Sports Minister. That bill passed both the first and second reading last year. A public hearing equally took place where several sports professionals made inputs on the bill. Ogba told THISDAY last month that he remains very optimistic that the bill when finally passed was going to change the face of sports in the country. On Tuesday, the report on the bill was tabled before the Senate for final consideration and passage. Addressing reporters on Tuesday in Abuja, Ogba, brimming with smiles that his efforts is about to bear fruits, mince no word in insisting that after the third reading and passage by the Senate, the lower chamber of the National Assembly will see the merit in expediting action so that Nigerian sports will become free and truly professionalised.

[Source: Thisday](#)

## GENERAL NEWS

### Ambode Bans VIOs from Lagos Roads Permanently

Lagos State Governor, Mr. Akinwunmi Ambode, on Tuesday asked Vehicle Inspection Officers (VIOs) to stay permanently off all roads across the state and challenged them to come up with technology to monitor and track vehicle registration and Ministry of Transportation (MOT)

### Govt can reverse unemployment with effective policies –Ezekwesili

A former Minister of Education, Mrs. Obiageli Ezekwesili, has called on the Federal Government to urgently reverse the rising trend of unemployment and skills deficit among Nigerian youths to prevent obvious economic and social consequences. While commenting

### EFCC arraigns Babangida for alleged money laundering

The Economic and Financial Crimes Commission (EFCC) has arraigned former Governor of Niger State, Babangida Aliyu, before the Federal High Court, Abuja on eight-count charge bordering on money laundering. Aliyu was docked yesterday

certifications. Ambode also directed the Federal Road Safety Corps (FRSC) to stay off the inner-city roads and the main streets of Lagos, saying the operation of the federal agency should henceforth be restricted to the fringes and highways over which the federal government has jurisdiction. He gave the directives on Tuesday at the inauguration of pedestrian bridges, laybys and slip roads at Ojodu Berger, stating that the three-in-one project was conceived and executed by his administration to end the intractable gridlock and avoidable loss of lives in the area. He unveiled the strategic projects alongside the state's Head of Service, Mrs. Olabowale Ademola, the Commissioner for Waterfront Infrastructure Development, Mr. Adebawale Akinsanya, and Permanent Secretary, Works & Infrastructure, Mr. Temidayo Erinle, among others. Before unveiling the projects that will redefine the flow of traffic at Ojodu Berger, the governor said that the VIOs "have been asked to stay off our roads permanently". He also asked the FRSC "to stay on the fringes and highways and not on the main streets of Lagos". Ambode lamented that both VIOs and FRSC contribute "to the traffic challenges on our roads". [Source](#): Thisday

on a report by Stutern, an internship and entry-level employment portal, titled: 'The Nigerian Graduate', she said that the bleak employment prospect of millions of Nigerian youths should be a major concern to policymakers. According to her, data and analysis improve the quality of policy or private sector response to the problem. The former minister noted that low skills, lack of competitiveness of young people as well as the slowly changing structure of the economies in Africa were time bombs for governments. Ezekwesili stated, "Not all solutions to youth unemployment are effective as countries have since come to learn after years of failure of poorly thought policy responses. It is, however, widely agreed that the problem must attract the fiercest urgency of action from a diverse range of stakeholders that includes governments, the private sector, the education system and sector, the jobless and the wider Nigerian society. "In no continent is effective policy response to youth unemployment more necessary than in Africa and in no country is it more desperate than Nigeria. "Data of these kinds throw up and properly situate the joblessness challenge as a matter of two factors namely, un-employability (skills deficit) and narrow employment opportunities (small sized labour market)." [Source](#): Punch

alongside his former Chief of Staff and the 2015 governorship candidate of the People's Democratic Party (PDP) in the state, Umar Nasko, over allegation of conspiracy and diversion of over N1 billion Ecological Fund received from the Federal Government in 2014 on behalf of the state. Both Aliyu and Nasko were alleged to have diverted the money into the account of a private company – D-Sabrin International Limited through the Niger State Commissioner for Environment. However, the defendants have pleaded not guilty to the charge and therefore, prayed the court to allow them on bail pending the determination of the criminal charge against them. The defendants through their counsel, Mr. Mamman Usman (SAN), had argued that the offences for which they were charged were bailable and considering also that they were earlier granted administrative bail by the anti-graft agency. In a bench ruling, the trial Judge, Justice Nnamdi Dimgba, granted the former governor and his co-defendant bail to the sum N200 million with two sureties each. Justice Dimgba held that the sureties could be public servants or professionals.

[Source](#): Guardian

## CIBN DAILY HIGHLIGHTS, 2017.

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