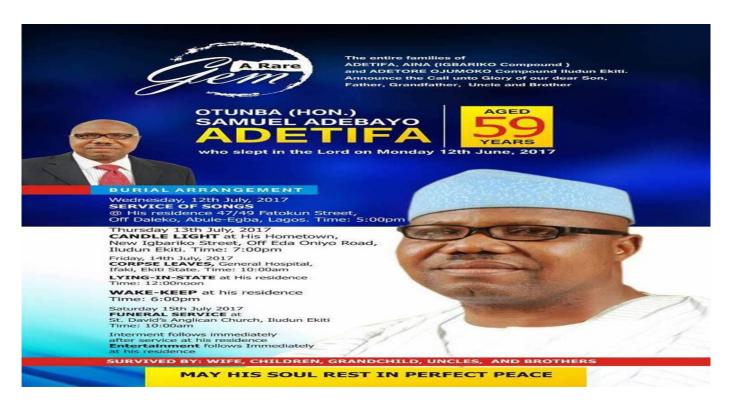
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MENTORING



TOP STORIES

Naira gains as CBN offers \$450 million in one week

SON calls for self-regulation in construction industry

Church of England to Vote on Transgender Services

Red alert to rise in untreatable gonorrhoea

CIBN Events

FINANCE NEWS

Naira gains as CBN offers \$450 Emefiele: million in one week

The naira strengthened further against the dollar at the weekend as it exchanged for N365 per dollar at the parallel market, following two interventions by the Central Bank of Nigeria (CBN), which totalled \$449.3 million. At the weekend, the apex bank injected \$254.3 million towards the end of daily transactions, which is expected to keep the market liquid and out of speculative attack until weekly transactions resume today. The interventions, although decreasing in number and volume, according to some experts polled by The Guardian, may be signs of test of the market independence, just as the naira has remained relatively stable in the in the last four weeks, oscillating between N364 and N370 per dollar. So far, not less than \$2.5 billion has been traded at Investors and Exporters window, which exchange rate. Source: Guardian

CBN **Home-grown Solutions to Tackle in two years Economic Crisis**

Central Bank of Nigeria (CBN) Governor, Mr. Godwin Emefiele, Sunday said the bank has been developing home-grown policies to surmount challenges that confronted the economy in recent times. Speaking on Arise TV, a sister broadcast station of THISDAY, Emefiele said the CBN would intensify its intervention in the foreign exchange (forex) market to ensure price stability. He also disclosed that over the last 10 years, the CBN had invested over N2 trillion in funding agriculture, SMEs and other manufacturers in the agriculture value chain. Speaking on Arise TV, a sister broadcast station of THISDAY, Emefiele said the CBN would intensify its intervention in the foreign exchange (forex) market to ensure price stability. He also disclosed that over the last 10 years, the CBN had invested over N2 trillion in funding agriculture. Source: Thisday

Developing How FG spent \$4.8bn foreign loans

While Nigeria's rising indebtedness is generating ripples as to the sustainability and the interest element, the Federal Government has given details of some of the foreign loans it has raised in the last two years, expended on programmes rather than development projects, EVEREST AMAEFULE writes. The Federal Government obtained about \$4.8bn from various foreign sources in the last two years, The PUNCH has learnt. The loans were expended on various programmes. The Economic Governance, Diversification and Competitiveness Programme was the highest single financing item on which the government expended \$600m of the borrowed funds from external sources in the last two years. Responding to an enquiry from The PUNCH under the Freedom of Information Act, the Federal Government, through the Debt Management Office, said it received \$600m from the African Development Bank for the EGDCSP. The AfDB said on its website that the programme Source: Punch

BUSINESS NEWS

SON calls for self-regulation in construction industry

The Standards Organisation of Nigeria has called for self-regulation in the various sub-sectors of the construction industry. According to SON, self-regulation in the construction industry will ensure consistent quality products, processes and services. This, the organisation said, would provide a lasting solution to the incessant building collapse observed in various part of the country. This was made known at the Building Collapse Prevention Guild, Ikorodu Cell's seminar with the theme: 'The importance of quality flat sheets and steel reinforcement materials in the construction industry'. The Director-General, SON, Mr. Osita Aboloma, noted that incidences of building collapse had been of serious concerns to many stakeholders, including the federal and state governments. Aboloma, who was represented by the Sectional Head, Mechanical Department, SON, Mr. Abdulrazaq Oyewopo, said, "Use of substandard materials range from poor cement/sand mixing ratio, leading to poor quality blocks, substandard steel reinforcement bars. All these underscore the lack of compliance/adherence to codes/standards requirements associated with the industry." He noted that the organisation had set up a national task force on steel products used in the construction industry to monitor the products of the rolling mills in the country. Source: Punch

Shareholders support underwriter on financial performance

Shareholders of Wapic Insurance have commended the board of the company for its financial performance despite the economic challenges in the 2016 financial period. According to a statement obtained from the firm, the Coordinator Emeritus, Independent Shareholders Association of Nigeria, Sunny Nwosu, and the National Coordinator, Progressive Shareholders Association of Nigeria, Mr. Boniface Okezie, commended the company's financial performance and enjoined its board and management to continue to deliver value to shareholders. The statement said, "The company was applauded for consistently being one of the first insurance companies to complete and obtain regulatory approval for their annual accounts. Wapic Life Assurance was the second company to receive regulatory approval for the 2016 annual accounts. This is not just a testimony to the company's positioning in comparison to competition, but it is also an indicator that suggests a stronger financial performance compared to its peers. "A review of the company's results showed that the firm recorded growth across all business lines, leading to total revenue of N12.4bn and gross written premium of N8bn, which represents an increase of 19 per cent and 13 per cent, respectively, over the same period in 2015. Source: Punch

Banks not interested in property development – Envoy

The Nigerian Ambassador to Uganda, Dr. Nya Asuquo, has said that banks in the country are not interested in developing the real estate sector. He said no country could develop if the banks failed to fund property development, agriculture and Small and Medium-scale Enterprises. The ambassador said this in Calabar, Cross River State on Friday during the unveiling of the phase one of 150 mortgaged housing units at the Aka Luxury Estate in the Bakoko axis of the metropolis. Asuquo, who urged commercial banks to change their policy by assisting private investors who were interested in the real estate sector, lamented that exploiting the borrowers through high interest rates on loans was not the best for the country. Source: Punch

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.



Notice of Quarterly Meeting CIBN UK Branch

This is to announce that the Quarterly Meeting of Chartered Institute of Bankers of Nigeria is scheduled to hold as follows

> Date: Saturday, 1st July, 2017 Venue: Holiday Inn, Westfield, Stratford, London Time:12 noon to 4.00pm

For CPD points, there will first be a Guest Lecture titled,

Revisiting the Impact of BREXIT on UK Financial System and operation of Nigerian Banks in UK.

This lecture will be delivered by BC Achary (Chartered FCSI), Interim CEO, FCMB Bank UK, Ltd.

The quarterly meeting now serves as avenue to bring together all Nigerian banks operating in UK and provides avenue for their networking and sharing ideas on best practices as well as facing the banking regulatory challenges in UK financial system.

You are cordially invited to this meeting

Signed

Innocent Okwuosa (PhD, FCA, ACIB) Chairman, CIBN, UK Branch Uriel, Kenekueyero (FCIB) Publicity Secretary, CIBN, UK Branch





THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

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

This is to announce to all eligible student members & the general public that registration is in progress for th

OCTOBER, 2017 EXAMINATIONS

NIGERIA, THE GAMBIA & LIBERIA

All candidates MUST register for the examination and bring their online printed exam dockets duly authenticated by any of the designated persons to the exam hall. Any candidate not duly registered for the examination will NOT be allowed to take examination.

Commencement Date: June 1, 2017 Closing Date: Sept. 1, 2017

			TIME TAB	LE (NIGERI	A)		
DATE		TUE. 10TH OCTOBER, 2017		WED, 11TH OCTOBER, 2017		THUR. 12TH OCTOBER, 2017	
TIME		9.am - 12.pm	2.pm - 5.pm	9.am - 12.pm	2.pm - 5.pm	9.am - 12.pm	2.pm - 5.pm
				SUBJECTS	r counses		
DIPLOMA LEVEL		Business Comm. Skilts	Basic Economics	Acctg. & Bus. Finance	Quantitative Techniques	Fundamentals of Marketing	Elements of Banking
			Information & Comm. Tech.			_	Business Law
INTERMEDIATE PROFESSIONAL LEVEL		Financial Economics	Financial & Mgt. Acctg.	Strategic Mgt. & Leadership	Marketing of Financial Services	Int'l Trade & Finance	Corporate Financial Mgt.
CHARTERED BANKER LEVEL		Mgt. of Fin. Institutions	Banking Law, Ethics & Corporate Gox.	Practice of Banking	Bank Lending & Credit Admin.	_	_
CHARTERED BANKER ELECTIVES		-	Treasury Management	Banking Regulation & Supervision	Financial Planning & Control	Prin & Practice of Risk Management	Human Capital Management
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MICROFINANCE CERTIFICATION PROGRAMME		Fundamentals of Micro Finance Banks	Managing Micro-Finance Banks	Fin. Analysis & Fin. Perf. Monitoring of MFBs	Product Dev. & Marketing	Risk Mgt. By Microfinance Banks	Internal Control & Mgt. Info. System
TREASURY MANAGEMENT CERTIFICATION (TMC) FMDA	STAGE 1	-	Introduction to Assets & Liabilities Mgt		Law, Ethics & Corporate Gov. in Treasury Mgt.	-	Basic Treasury Management
CERTIFIED RISK MANAGER (CRM) RIMAN	STAGE 1	Module 1 - III	Module IV - V				
	STAGE 2		_	Module 1 - III	Module 1V - VI		
	STAGE 3	_		_	_	Module 1 - II	Module III - IV
OTHER CERTIF		Investment Banking	Legal Issues In Hum, Capt Mgt.	Property Law		_	Mongage Finance

	DETAILS OF OTHER CERTIFICATION PROGRAMMES				
55	HUMAN CAPITAL MANAGEMENT	CORPORATE FINANCE & INVESTMENT BANKING	MORTGAGE FINANCE		
SUD	Human Capital Management Legal Issues in Human Capital Mgs. Strategic Management & Leadenship Bastering Law Effects & Core. Gov.	Corporate Francial Management Investment Banking Practice of Banking Banking Lies Ethers & Corp. Gov.	Mortgage Finance Property Law Bank Landing & Crydit Admin. Marking Law Ethios & Corp. Gov.		

SPECIAL INSTRUCTIONS

- To register for the examination, please log on to . All sandblates in www.cling.org. dockers from our
- the institute's extrains.

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- Candidates who wish to all for the examinations MUST.
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Candidates MUST have processed their exemptions (if eligible) before sitting for the

- Registration for October 2017 Examinations will close 5.00 p.m. on Friday, full September, 2017. Registrations of the community o
- All manual application forms must be received at the featonal Secretarial on or before the closing date. Any application received after the closing date will not be processed.
- Application for change of Examination Centre must be
- Any interested candidate can register for the Morofinance Certification Exercisations and any of the

EXAMINATION FEES

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The New Regulations and Syllatius for the Borking Frohestonationmisations is available at www.silleng.org at M5001copp or Visit OSIA Solvation, Automat Secretaria Annex, Abuja, Zonal Offices in Owent, Osopto, Gembe & Solvations enterpretty for 6001cops.

EXAMINATIONS CENTRES

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FOR FURTHER ENQUIRIES, PLEASE CONTAC

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in total submission to the will of God, and gratitude for a life well spent, the Entire ADETIFA FAMILY of ILUDUN, EKITI STATE

invites you to the Burial Ceremony of our beloved Son, Brother, Cousin, Husband, Uncle, Father & Grandfather.

ADETIFA

BURIAL ARRANGEMENTS:

Wednesday: 12th July, 2017

Service of Songs and Commendation Service 47/49, Fatokun Street, Off Ekoro Road, Abule-Egba, Lagos 5:00PM

Friday: 14th July, 2017

Lying in state @ his residence Bayo Adetifa Estate, Eda-Oniyo Road, Iludun, Ekiti State

Christian Wake-Keep @ his residence Bayo Adetifa Estate, Eda-Oniyo Road, Iludun, Ekiti State 6:00PM

Saturday: 15th July, 2017

Funeral Service

@ St. David Anglican Church,
Iludun, Ekiti State
11:00Am

Internet and Entertainment of Guest @his residence Bayo Adetifa Estate, Eda-Oniyo Road, Iludun, Ekiti State



May his Gentle Soul Rest in Peace



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 and follow the steps below:

- 1. Logon to CIBN Portal with Membership Number and Password.
- 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:

- ✓ 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 to complete the update form and submit.

Thank you Seve Awojobi, FCIB Registrar/CE













www.cibng.org 01 -4617924, 4610655

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

Red alert to rise in untreatable gonorrhoea

Oral sex is causing the spread of a dangerous gonorrhoea superbug, experts have warned. The untreatable strain of gonorrhoea is rapidly spreading across the world putting millions of lives at risk, the World Health Organisation (WHO) has warned. Experts said that incurable gonorrhoea has started to spread after becoming resistant to antibiotics, which has been partly caused by oral sex and a decline in condom use. The sexually transmitted bacteria can live at the back of the throat and, because of this, has been evolve immunity to antibiotics used to treat common throat infections. The WHO issued a warning after it confirmed that three people had contracted the superbug. The bacterial infection is normally treated with a short and simple dose of antibiotics. But a decreased risk of colon cancer,"he admonished. gonorrhoea has become increasingly resistant to He stated this when a non-governmental

'Go for colorectal cancer screening'

Nigerians have been called upon to pay closer attention to their food, to avoid colorectal cancer. They should as well go for colorectal cancer screening. According to Prof Adedapo Osinowo, Consultant General Surgeon at the Lagos University Teaching Hospital (LUTH, eating less red meat (beef or pork) and processed meats (hot dogs and some luncheon meats), avoiding the consumption of cow skin (ponmo) can prevent one from colorectal cancer because they have been linked to an increased risk of colon cancer. "To avoid colorectal cancer, do regular exercise. Eat diets that include lots of vegetables, fruits, and whole grains because they have been linked with organisation (NGO), Niola Cancer Foundation,

What Your Skin Says About Your **Health Status**

The human skin is the outer covering of the body. It is the largest organ of the human body. The skin has multiple layers of external tissue and guards the underlying muscles, bones, ligaments and internal organs. Human skin is to that of most other mammals. Though nearly all human skin is covered with hair follicles, it can appear hairless. There are two general types of skin, hairy and globous skin. Because the skin interfaces with the environment. skin plavs

- an important immunity role in protecting the body against pathogens and excessive water loss.
- Its other Source: Thisday

common antibiotics. Bacteria become immune to visited cancer patients at LUTH to donate some antibiotics when they evolve. Source: Guardian

items as part of activities marking the founder's birthday Osinowo said: Source: The Nation

SPORT NEWS

City for £80m

Arsenal are reportedly ready to let Alexis Sanchez join Manchester City if they receive £80million, according to reports. It looks increasingly likely that Sanchez will be on his way this summer, with the Gunners keen to cash in on the player rather than lose him for nothing in 2018. City remain favourites to land the 28-year-old, who reportedly wants £400,000-a-week to sign a new deal at The Emirates, after Bayern Munich pulled out of the running, while Inter Milan have since thrown their hat into the ring. Pep Guardiola's men are said to be ready to make a £50m offer for the prolific frontman but the report in the Sun yesterday states that Arsenal want an extra £30m if they are to sell to a Premier League rival. Sanchez is said to favour a move to The Etihad to compete. Source: Guardian

Everton a 'Perfect Opportunity'

Romelu Lukaku has revealed that he did not have to "think twice" about moving to Manchester United from Everton as it represents "the perfect opportunity". The 24-year-old striker is set to sign for United for an initial £75m, despite former club Chelsea matching the bid. "It's a club that is hungry to win the league again, to be dominant in the world again," Lukaku told ESPN, who say they spoke to him after his medical. "It's the sort of opportunity I've always wanted since a child." Lukaku is in the United States and was arrested in Los Angeles last week following a noise complaint. He is due to appear in court on October 2. he transfers for him, initially reported by BBC Sport on Thursday, is believed to include £15m in addons. Chelsea tried to re-sign the Belgium international but were not willing to match the fees Lukaku's agent, Source: Thisday

Arsenal to release Sanchez to Man Lukaku: Man Utd Move from Renewed crisis threatens Nigeria's **Russia 2018 World Cup chances**

Unless elders of the country wade into the renewed crisis over the leadership of the Nigeria Football Federation (NFF), the nation may not realize its ambition of hoisting its flag at the Russia 2018 FIFA World Cup. FIFA at the weekend banned Sudan and Guinea from all its activities following alleged government interference in the administration of their football. And the same fate may befall Nigeria if the renewed court battle over NFF leadership can affect the administration of the game. Last Monday, the Supreme Court gave the NFF, led by Amaju Pinnick, and followers of a claimant to the federation's presidency, Chris Giwa, notice to await further directives on when it would deliver judgment on the suit between the partiesIt could be recalled that Nigerian football has been embroiled in a leadership tussle since 2014 when two boards emerged after elections for positions vacated by the Alhaji Aminu Maigari-led board. . Source: Guardian

Maritime Workers to Shut down Ports Tuesday

Two industrial unions in the Nigerian maritime industry are set to cripple activities at the nation's seaports Tuesday over a proposed amendment to the Nigerian Ports Authority (NPA) Act. The protest, which would take place simultaneously in all the nation's seaports, would be organised by the Maritime Workers Union of Nigeria (MWUN) and the Senior Staff Association of Communications, Transport and Corporation (SSACTAC), Maritime Branch. Sources close to the unions told THISDAY that the protest was to force the hands of the National Assembly, which had refused to respond to their letter written last June, expressing opposition to the proposed amendment. Already, the Ports and Harbours Authority Bill, 2015 which seeks to repeal the Nigerian Ports Authority Act 1955 as amended, has been passed. Source: Thisday

self-ablaze Man sets alleged wife's infidelity

A middle-aged man at the weekend reportedly set himself ablaze over an allegation of his wife's infidelity at Owharen Street, Ovwian in Udu Local Council of Delta State. The incident, which occurred on Friday inside the victim's apartment, according to sources, led to anxiety among residents as the inferno spread to other apartments, destroying property worth millions of naira in the process. A resident of the area noted that the victim had in the past weeks threatened to kill himself after his wife was reportedly caught pants down with one of his male messengers in the area. The source said: "On Friday when the man returned home, he locked himself, poured fuel on his body and thereafter light himself. He was burnt beyond recognition before help could come. "Some few weeks ago, his wife, Blessing was caught pants down by their neighbours with a young boy who washes the Keke NAPEP of the man. Source: Guardian

over Church of England to Vote on **Transgender Services**

The Church of England's governing body is due to vote on whether special services should be held for transgender people. Supporters of the services, according to the BBC, said the church should offer a welcome to people to mark their transition. Others suggested the services would be counter to some parts of the Bible, which state that humans are created as either male or female. The church's fourday General Synod meeting in York started on Friday. The church conducts multiple marriages, christenings, and blessings every day, and now it is being asked to add to its liturgy a service to welcome transgender Christians to their new identity. Such a service would not be a second baptism, however, as the church's teaching is that humans are made in the image of God – transcending gender – and baptism takes place only once. Supporters said such a welcome would help people undergoing the trauma of transition or transphobic bullying. On Saturday, the general synod voted clearly in favour. Source: Thisday

CIBN DAILY HIGHLIGHTS, 2017.

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