The Chartered Institute of Bankers of Nigeria

31<sup>st</sup> August, 2017

# DAILY HIGHLIGHT

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**Sirika: Air Transportation** 

Contributes \$8.2bn to Nigeria's GDP

**Annually** 

**Equities market declines by N185bn** 

as 31 stocks slump

Nigeria advances in natural

medicine

**Lagos Airport Experiences Black Out** 

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## FINANCE NEWS

# US probes \$100m bribe payments to Nigerian N185bn as 31 stocks slump officials

United States' authorities are investigating China Petroleum & Chemical Corporation over allegations that the state-controlled oil producer paid Nigerian officials about \$100m worth of bribes to resolve a business dispute, according to people familiar with the probe. Investigators from the Securities and Exchange Commission and Justice Department are looking into allegations that outside lawyers acting as middlemen for the company, known as Sinopec, funneled illicit payments from its Swiss unit to the Nigerians through banks in New York and California, said the two people, who didn't want to be named discussing an active investigation, according to Bloomberg. The alleged payments were intended to resolve a \$4bn dispute between the Chinese oil company's Addax Petroleum unit in Geneva and the Nigerian government over drilling and other capital costs, tax breaks and a division of royalties between Addax and the Nigerian National Petroleum Corporation, the people were quoted to have said. The US probes are in their early stages, and action is imminent, one of the people said. Source: Punch

# Sinopec for alleged Equities market declines

The stock market, on Wednesday, depreciated by N185bn following drops in the share prices of 31 companies. The Nigerian Stock Exchange market capitalisation fell to N12.280tn from N12.465tn, as the All-Share Index closed at 35,629.13 basis points from 36,165.93 basis points. A total of 239.906 million shares worth N2.929bn were traded in 4,371 deals. The market dipped further at the close of the day's trading activities, as the NSE ASI pared by 1.48 per cent, settling the year-to-date return at 32.58 per cent. There were seven gainers, as the market turnover and volume of transactions advanced by 93.80 per cent and 66.08 per cent, respectively. Cutix Plc topped the gainers' chart to settle at a year high of N2.43, after appreciating by 9.95 per cent. Other top gainers were May & Baker Nigeria Plc, Continental Reinsurance Plc, Total Nigeria Plc and NEM Insurance Nigeria Plc, which advanced by 4.51 per cent, 4.48 per cent, 2.75 per cent and 1.01 per cent, respectively. However, the Nigerian Aviation Handling Company Plc and First Aluminium Nigeria Plc stocks topped the losers' chart, Source: Punch

# by FG awards \$5.8bn Mambilla power plant contract

The Federal Executive Council on Wednesday approved the contract for the engineering work of the Mambilla Hydro Electric Power Plant in Taraba State at a sum of \$5.792bn. The Minister of Power, Works and Housing, Mr. Babatunde Fashola (SAN), disclosed this to State House correspondents at the end of the weekly meeting of the council presided over by President Muhammadu Buhari at the Presidential Villa, Abuja. The contract was awarded to a consortium of three Chinese companies - Messrs CGCC-SINOHYDRO-CGOCC. Fashola said the contract cost was inclusive of taxes, environment utilisation, the work proper, as well as project land acquisition and compensation to about 100,000 people who would be resettled. He also said the construction would take approximately six years because of the extensive nature of the scope of work. The minister said the work would include the construction of four dams, one of which would be 150 metres high; two others would be 70 metres high while the smallest dam will be 50 metres in height. He said, "Several efforts have been made to bring the project to reality since 1972, which is about 45 years ago, Source: Punch

# **BUSINESS NEWS**

# Sirika: Air Transportation Contributes \$8.2bn to Nigeria's GDP Annually

The Minister of State for Aviation, Senator Hadi Sirika, disclosed that transportation which is the cardinal objective of the National Integrated Infrastructure Master Plan (NIIMP) of the current administration cannot be over-emphasised. He noted that airport transport alone contributes about US\$8.2 billion to the country's gross domestic product annually. He disclosed that the airports in 2016 handled 15.2 million passengers, conveyed over 195,230 metric tons of cargo and 7,373.0

metric tonnes of mails. Sirika, while speaking at the 2017 15th edition of the National Council on Transportation (NCT) taking place in Sokoto State, said there was need for every sector to operate efficiently for the recovery of the nation's economy. This has become urgent for us given the fallen price of oil which had been our main stay and the resultant decline in government revenue," he said. According to the minister, "Transportation is the wheels that roll the economic development of countries. The sector contributes to the economic sectors which include oil and gas, tourism, travel, agriculture, trade and commerce, manufacturing and other non-oil sectors. Source: Thisday

# Audit Report: PAYE of Security Personnel, Abuja Residents Not Remitted to Treasury

The financial statement on the accounts of the federation for the year ended December 31, 2015, has shown that the personal income taxes of Armed Forces personnel, the Nigeria Police Force, Ministry of Foreign Affairs and residents of the Federal Capital Territory (FCT) Abuja, were not captured in the Consolidated Revenue Fund (CRF) for that year. This was the position of the Annual Report of the Auditor-General of the Federation on the Accounts of the Federation of Nigeria for the year ended December 31, 2015, the second part of which was submitted to the National Assembly by the Auditor-General of the Federation, Mr. Anthony Mkpe Ayine, recently. The submission of the second part, the first having been submitted earlier before Ayine's appointment early this year. Parts 1 and 2 of the audit report covered 87 ministries, departments and agencies (MDAs) of the federal government, which submitted their accounts for scrutiny. In the report obtained by THISDAY, the auditor-general observed in Note 4 of the financial statements that 'NIL' revenue was paid in respect of personal income taxes. Source: Thisday

# EFCC recovers N409b, \$69m in 8 months

The Economic and Financial Crimes Commission, EFCC, between January and August 2017 recovered about N409 billion and secured 137 convictions nationwide, the acting chairman, Ibrahim Magu said today. He spoke at an interactive meeting with media executives that held in Abuja. Between January and August 30, 2017, the EFCC recovered N409,270,706,686.75; \$69,501,156.67; 231,118.69 Pounds; 610,816.20 Euros; Dirham 443,400.00 and 70,500.00 Saudi Riyal," he said. Over a month ago, the Commission recovered over N329billion from a group of oil marketers for the Nigerian National Petroleum Corporation. The session, which provided media editors from the print, online and broadcast media platforms, an avenue to engage with the EFCC boss, was also utilized by Magu, to intimate them of the resolve to remain unrelenting in the fight against corruption. In the area of prosecution of cases in court, we are also making progress despite the antics of some persons accused of grand corruption to delay trial," Magu said. "From what we read in the papers these days, it is either somebody is fighting Magu or Magu is fighting other people," he said, adding that it was obvious journalists want to sell their newspapers. Source: Nan

### **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 <a href="mailto:nelsonolagundoye@cibng.org">nelsonolagundoye@cibng.org</a> 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: <a href="mailto:olufunmbiakinluyi@cibng.org/">olufunmbiakinluyi@cibng.org/</a> 0816 873 0986 or Peter Ejeomo at: <a href="mailto:peterejeomo@cibng.org/">peterejeomo@cibng.org/</a> 0802 844 4550

# **HEALTH NEWS**

# Managing arthritis by alternative medicine and water therapy

Dehydration as a cause of arthritis, let us remember that the joints are some of those areas of the body that suffer from water redistribution whenever the body is dehydrated. Even though the causes of osteoarthritis and rheumatoid arthritis are said to be unknown. trauma and injury are predisposing factors. Rheumatoid arthritis on the other hand is a disease where the immune system of the body begins to attack the normal tissues of the body. In rheumatoid arthritis the cells of the immune system attack the cartilage and the synovial lining of the joint. The inflammatory reaction that occurs cause pain, swelling and eventually deformity of the joint. Oxidative stress has been confirmed to be the cause of all chronic degenerative disease including arthritis. What is oxidative stress and how does it cause arthritis? There is a by-product of the metabolic processes that take place in the mitochondria of the cells of the body. It is in these mitochondria that the cells utilize oxygen to produce Adenosine Source: Guardian

# Nigeria advances in natural medicine

Today is African Traditional Medicine Day. A day set out by the World Health Organisation (WHO) and the African Union (AU) to promote and develop traditional medicines. Progress made by private and government agencies in the development of traditional medicine. Traditional herbal medicines are naturally occurring; plantderived substances with minimal or no industrial processing that have been used to treat illness within local or regional healing practices. Traditional herbal medicines are getting significant attention in global health debates. According to the World Health Organization (WHO), herbal medicine has become a popular form of healthcare as natural medicinal products are gaining, increasing popularity and use worldwide as complementary alternative therapies. Among the therapeutic preparations plant-derived phytomedicines, nutraceuticals and cosmeceuticals. The reason for their popularity is multifaceted, based partly on the fact that the raw materials are available naturally and in abundance. NIPRD has developed globally accepted herbal sickle cell drug (NIPRISAN) Source: Guardian

# Resident doctors issues strike notice

The National Association of Resident Doctors (NARDs), has issued a nationwide strike notice effective Sept. 4. Dr Olusegun Olaopa, the President of NARDs, University College Hospital (UCH), Ibadan, announced this on Wednesday in a statement made available to the News Agency of Nigeria (NAN) in Ibadan. Olaopa said that the resident doctors would commence an indefinite industrial action on Monday to press home their demands. According to him, the action is sequel to a statement signed by Drs John Onyebueze and Aneke Emmanuel, National President and Secretary of NARDs, respectively. Source: Nan

# 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 neighborhood 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 kind 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 Uvo 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 Akpevi 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 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 fans gates as and iournalists are barred. Source: Thisday

# **Pilgrims scale Mount Arafat for** peak of hajj

Some two million Muslims from around the world began gathering Thursday on Mount Arafat for the highlight of the haji pilgrimage to Saudi Arabia dedicated to prayers and reflection. Helicopters flew around the area as the faithful converged from dawn on the surrounding Mount Arafat plain and the hill known as Jabal al-Rahma — or Mount of Mercy. Dressed in white, the pilgrims could be seen climbing up the sides of the hill and taking up positions to pray on rocks already heated by the morning sun. On the concrete pathways linking the plain to the hill, they invoked God as they walked with their palms facing the sky. Others rested in makeshift tents or on sheets along the side of the road amid empty bottles and waste. The second day of the haji, a must for all able-bodied Muslims who can afford it, is dedicated to prayer and reflection. Arafat is the site where Muslims believe the Prophet Mohammed gave his last sermon about 14 centuries ago after leading his followers on the pilgrimage. I went up last night and prayed, taking pictures and calling my family and friends," said Maia, 32-year-old from Jakarta. Source: Punch

# Counter Terrorism, Explosive Out **Units Nationwide**

The Nigerian Police Wednesday deployed its mobile, counter terrorism and explosive units nationwide to ensure security during the Eid-el-Kabir celebrations. The Froce Public Relations Officer, Jimoh Moshood, said in a statement that the deployment was geared towards providing adequate security and protection throughout the Sallah festival. He said: In order to ensure adequate security and guarantee utmost protection of life and property of all Nigerians during the celebration and throughout the public holidays. The Inspector General of Police (IG) has directed the Assistant Inspectors General of Police (AIGs) in charge of zonal commands and all the Commissioners of Police in the state commands to deploy adequate personnel to cover all the Eid-el-Kabir praying grounds, recreation centres, public places, public infrastructures and utilities, and other locations and venues where celebration will take place. They are also to sustain the ongoing raids of criminal hideouts, black spots. Source: Thisday

# Sallah: Police Deploy Mobile, Lagos Airport Experiences Black

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 passengers 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

PC 19, Adeola Hopewell Street, Bankers House, Victoria Island Lagos, Nigeria For Enquiries/Advert placement: <a href="mailto:corporate@cibng.org">corporate@cibng.org</a>; <a href="mailto:cibncorporateaffairs@cibng.org">cibncorporateaffairs@cibng.org</a>; Connect with CIBN online









