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### Verse 1

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The Bankers' guiding light.
It's the Nation's joy and pride.
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# **TOP STORIES**

Speculators Get Their Fingers Burnt, Naira Strengthens to N310

Court orders permanent forfeiture of Diezani's N7.6bn to FG

How belly fat, high salt intake cause cancer, heart failure

FG, ASUU meet today to resolve strike

**CIBN Events** 

## FINANCE NEWS

Speculators Get Their Fingers Burnt, Naira
Strengthens to N310

Foreign currency speculators, who launched an unprecedented attack against the naira in the last two weeks, got their fingers burnt on Tuesday when the nation's currency staged a major recovery, rising to N310 to a dollar at the close of business, compared to N375 at which it sold on Monday. The naira fell to an all-time low of about N400 to a dollar on the parallel market last week fuelling concerns that it would plummet further to N450-N500/\$ this week. But findings showed that the naira defied expectations, climbing to as high as N305 to the dollar at some parallel market points in Lagos on Tuesday afternoon, before settling at N310. Forex dealers and currency analysts attributed the significant gain on the parallel market to excess supply of the greenback in the market, even as it looked like a lot of speculators lost the shirts on their back. Source: Thisday

# We've spent N4.5bn on small businesses – Ambode

The European Union and Germany are collaborating with the Standards Organisation of Nigeria on a €24.5m energy efficient project. The project, which also involves the Ministry of Industry, Trade and Investment and the Ministry of Power, Works and Housing, will enable all the partners to work from all fronts to adjust electrical products and imported local substitutes to a sustainable level of efficiency, according to a report. The SON, as a result, has pegged February 2018 as a deadline for importation of fridges, air conditioners and other home appliances that are not energy-efficient while fixing 2019 as a deadline for the use of locally manufactured appliances that are not energy-efficient. According to the agency, this is to ensure that the quantum of electricity generation in the nation currently at 4,000 is judiciously applied megawatts subsequently shored up to the national sufficiency level of 36,000 mw. Source: Punch

# Court orders permanent forfeiture of Diezani's N7.6bn to FG

Justice Abdulazeez Anka of The Federal High Court, Lagos on Monday ordered the permanent forfeiture of N7,646,700,000 linked to a former Minister of Petroleum Resources, Mrs Diezani Alison-Madueke, to the Federal Government. The order was made following a motion on notice argued before him by the Economic and Financial Crimes Commission. The antigraft commission had on August 9, 2017 obtained a court order from Justice Chuka Obiozo to temporarily forfeit the sum to the Federal Government. Justice Anka while granting the application of the EFCC seeking the order of the court to finally forfeit the money to the Federal Government said, "I have read the motion on notice seeking the final forfeiture of the sum of N7,646,700,000 reasonably suspected to be proceeds of unlawful activity. I have also gone through the affidavit in support the application. Source: Punch

## **BUSINESS NEWS**

# W'Bank: Nigeria, Others Require \$150bn to Achieve Clean Water

The World Bank has said countries need to quadruple spending to \$150 billion a year to deliver universal safe water and sanitation, helping to reduce childhood disease and deaths while boosting economic growth. Specifically, the report pointed out that Nigeria provided piped water to fewer than 10 per cent of city dwellers in 2015, down from 29 per cent 25 years earlier. Also, in Haiti, only seven per cent of households have piped water, compared to 15 per cent previously. Investments should be better coordinated and targeted to ensure services reach the most vulnerable, and governments need to engage the private sector more closely to meet the high costs, Reuters quoted the World Bank to have stated in a report. Millions are currently trapped in poverty by poor water supply and sanitation," Senior Director of the World Bank's global water practice, Guangzhe Chen said. More resources, targeted to areas of high vulnerability and low access, are needed to close

the gaps and improve poor water and sanitation services. The high cost of clean water risks jeopardising the ability of countries to meet the United Nations' Sustainable Development Goal of providing access to safe and affordable sanitation for all by 2030, said the World Bank. Source: Thisday

# \$565,000 fraud: Court dismisses American's application to vary bail conditions

A Lagos State High Court on Monday dismissed an application to vary bail conditions brought before it by an American, Marco Ramirez, who was accused of defrauding three Nigerians of \$565,000 in a green card fraud. Ramirez was arraigned by the Economic and Financial Crimes Commission on 16 counts bordering on obtaining money under false pretences and conspiracy to commit fraud which he pleaded not guilty to. At the Monday's proceedings, Ramirez who was represented by his lawyer, Ademola Adefolaju, prayed the court to vary the bail conditions granted to him on July 10 by Justice Josephine Oyefeso. The defendant is in custody that is why he is not here; we would like my Lord to vary the bail conditions. The defendant has been unable to get an executive director of a company as a surety," Adefolaju said. Opposing the application, the EFCC counsel, Mr. M.F. Owede, revealed to the court that Ramirez was an international fugitive. The defendant is a fugitive in the U.S.A. and he is already flagged by the Interpol; despite this, he was still granted bail on liberal terms," Owede said. Ruling on the application, the vacation judge, Justice Oshodi, noted that the application could not be heard because Ramirez was not present in court. Source: Punch

# Nothing to show for FG's 2016 capital project spending –Reps

Members of the House of Representatives have raised doubt about the Federal Government's claim that it spent over N1.3trn on capital projects in the county in 2016. Some lawmakers, said there was nothing to show that Nigerians felt the impact of the huge spending. Vice President Yemi Osinbajo had disclosed last Monday that the government spent the money in 2016, adding that it was the highest so far spent on capital projects in a single budget circle in the country. Osinbajo had spoken at a plenary of the 2017 Nigerian Bar Association National Conference in Lagos. The Vice President had said, The Federal Government spent about N1.3tn on capital projects in 2016, the highest in the history of the country. However, the Chairman, House Committee on Interior, Mr. Adams Jagaba, who said he doubted the figure, added that the impact of the money was barely felt in the economy. Jagaba, a member of the All Progressives Congress from Kaduna State, said although he was part of the ruling party, such should not stop him from speaking his mind. He said, I can't really say that there has been much impact from the money. What has been happening is that money is budgeted, but because of late releases, they are returned to the Federal Account. 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 <a href="here">here</a> 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="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

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



# 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 o
	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 Pic Account Number - 0019395540 Bank Branch - Adeola Hopewell Branch Bank Sort Code - 069150221

For further enquiries:

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

Payment can also be made at the venue via POS.



# 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**

# How belly fat, high salt intake cause cancer, heart failure

A new Michigan State University, United States (US), study now offers new details showing that a certain protein released from fat in the body can cause a non-cancerous cell to turn into a cancerous one. The federally funded research also found that a lower layer of abdominal fat, when compared to fat just under the skin, is the more likely culprit, releasing even more of this protein and encouraging tumour growth. The study published in the journal Oncogene was funded by the US National Institutes of Health. While there have been several advances in treating cancer, and improving the quality of life of patients, the number of new cases continues to surge," said Jamie Bernard, lead author and an assistant professor in pharmacology and toxicology. Source: Guardian

# **Exercise without sweat**

Scientists have developed a pill that tricks the body into responding as though it has exercised. In "ground-breaking research", they have identified for the first time a key protein the body releases during workouts. Switching this on in mice was found to give the benefits of physical activity without breaking sweat. Named Piezo 1, the protein acts as an "exercise sensor", boosting blood flow to the brain and muscles to sustain activity, according to research published in the journal Nature Communications. These changes may be partly responsible for the positive effects of exercise, including lower risk of stroke, heart disease and cancer, experts from Leeds Institute of Cardiovascular and Metabolic Medicine believe. On tests on mice, the researchers say that the protein's release could be triggered by a tablet containing the known compound Yoda 1 named after the Star Wars Jedi master. During physical activity, Source: Guardian

# **Getting Pregnant at 50 and Above**

When you decide to get pregnant, your heart. thought and your whole being is geared towards this expectation. It is a good thing to desire to get pregnant at an advanced age. We must bear in mind that nature has its own programme to limit and regulate when and how a woman or man should reproduce. This decision can get you drawn into months or even years of trying to achieve this feat. There are pros and cons to your achieving this desire. It can either occur by a very minute possibility, this comes with a period of expectations and anxiety. On the other hand, with the introduction of assisted reproduction techniques, it is quite possible <u>Source:</u> Thisday

# **SPORT NEWS**

# NPFL: Tornadoes Claim Maximum Points against IfeanyiUbah

Niger Tornadoes on Monday morning defeated the FC IfeanyiUbah 2-1 in Monday's Nigeria Professional Football League (NPFL) Match-day 36 clash at the Confluence Stadium in Lokoja. The match was abandoned on Sunday after the first 45 minutes, with

# Amuneke, Other FIFA Legends to Join Trophy Experience in India

After hosting Nwankwo Kanu, Carles Puyol and Esteban Cambiasso as part of the lead-up to the FIFA U-17 World Cup, India will see FIFA Legends, Emmanuel Amuneke, Carlos Valderrama,

# Paris 2017: Wrestlers return, set for C'wealth camp

Nigerian wrestlers to the 2017 World Wrestling Championships arrived in the country from Paris, France, on Monday unheralded. The team of six wrestlers and two coaches, who went through torrid times before making it to the competition, arrived at the Murtala Mohammed International Airport in

the Anambra landlords in the lead by a goal scored by King Osanga but a heavy downpour made the pitch unplayable and the game moved by 24 hours. The Ikon Allah Boys who were determined to pick maximum points to make their dream of top ten finish possible, stopped the Anambra Warriors, Niger Tornadoes now occupy the 10th position on the 20-team top-flight log on 51 points, 12 behind leaders Plateau United. Meanwhile, attacking winger of the Minna based team, Wilfred Ammeh, has said his side is on course to achieve their season's target after a hard-fought victory against FC IfeanyiUbah. Ammeh said his side was never in doubt of its ability to come back from one goal down to win the encounter. Our target right from start is to finish the league season among the top 10 teams. With the victory against FC IfeanyiUbah we are very much on course to achieve the set goal. Source: Thisday

Fernando Morientes, Marcel Desailly and Jorge Campos join the Trophy Experience on September 6 to mark "30 days to go" until the start of the first FIFA tournament in the country. The Legends will take part in the Mumbai leg of the Trophy Experience and will play in an exhibition match at the DY Patil Stadium in Navi Mumbai to celebrate what is poised to be the biggest football tournament in India's history. Amuneke is a former Nigeria international who played at the 1994 FIFA World Cup and won Olympic gold in 1996 with the Dream Team that also included Kanu and Austin Jay Jay Okocha. The former Barcelona star has since embarked upon a successful coaching career that saw him lead the Golden Eaglets to glory at the FIFA U-17 World Cup 2015 in Chile. Valderrama on the other hand is an iconic star of Colombian and South American football, "El Pibe" as he was fondly called in his active day, played in three editions of the FIFA World Cup in a decorated spanning than two career more decades. Source: Thisday

Lagos. The team returned with a silver medal from the competition, which ended on Saturday. The team comprised Odunayo Adekuoroye in the women's 55kg, captain Blessing Oborududu (63kg), Aminat Adeniyi (58kg), Mercy Genesis (48kg), Daniel Amas (65kg men's freestyle) and Emmanuel John (70kg). Adekuoroye made history for Nigeria as she won the country's first silver at the World Championships while Oborududu lost in the third-place bout. Adeniyi lost out in the guarterfinals while the others lost in the first round of their categories. President of Nigeria Wrestling Federation, Daniel Igali, said he was proud of the team, adding that they would begin preparations for the Commonwealth Games in Australia. He said he was not bothered about the lack of reception for the team. Source: Punch

# **GENERAL NEWS**

# FG, ASUU meet today to resolve strike

The Minister of Labour and Employment, Dr. Chris Ngige, will on Tuesday (today) meet with the President and executive members of the Academic Staff Union of Universities in Abuja to resolve the lingering strike by the union. A statement from Deputy Director (Press),

# **Sheriff Arpaio's pardon**

Hollywood stars have taken to their twitter handles to criticise President Donald Trump following his decision to pardon former Sheriff Joe Arpaio from his criminal contempt conviction late Friday. The criticism comes on the heels of Hurricane Harvey which is ravaging Texas and

# Hollywood stars hit Trump over Friday, Monday declared Eid-el-**Kabir holidays**

The Federal Government has declared Friday, 1 September and Monday 4 September as public holidays to mark the Eid-el-Kabir celebration. The Minister of Interior, retired Lt.-Gen. Abdulrahman Dambazau, made the statement on behalf of the Ministry of Labour and Employment, Samuel Olowookere, on Monday night, said the government delegation at the meeting would include the ministers of Education and Finance, Chairman, National Income Salaries and Wages Commission, Executive Secretary, National Universities Commission and the President of the Nigeria Labour Congress. Our correspondent had on Monday reported exclusively that the Federal Government would meet with ASUU leadership this week to resolve the strike which had paralysed academic activities in public universities across the country. The union leaders were expected to brief the government delegation on the resolutions reached on the offers made by the Federal Government during the last meeting held on August 17, 2017. Senator Ngige calls on ASUU to show good faith as the Federal Government had already demonstrated commitment to addressing the grievances of the union," the statement noted. Source: Punch

instead of taking emergency steps to save the residents, Trump saw Arpaio's pardoning on priority list. It would be recalled that Arpaio was controversially pardoned, following the removal of the only legal consequences after Arpaio was convicted of defying a judge's order to stop using unlawful immigration tactics. The stars took to twitter to lash out at Trump about the decision. Producer/director Judd Apatow compared it to pardoning Bill Cosby for sexual assault charges and other infamous criminals, while Debra Messing said the development was a "disgusting racist disgrace". Hamilton creator Lin-Manuel Miranda asked the world to join him in a Pixar Monsters Inc. hug after the news. Comedian and The Big Sick star Kumail Nanjiani noted that controversial Trump advisor Sebastian Gorka also resigned his White House position Friday while all eyes were on Harvey. Source: Nan

Federal Government on Monday in Abuja. Dr Rufai Attahiru, overseeing the Office of the Permanent Secretary in the ministry signed the statement. The minister urged Muslim faithful and all Nigerians to use the occasion to pray for peace, unity, prosperity and the stability of the country's democracy. Dambazau called on Nigerians to join hands with the government of President Muhammadu Buhari, in its determination to build a peaceful and harmonious country. He assured Nigerians of safety in all parts of the country, emphasising that security agencies had been directed to maintain peace and protect lives and property during and after the celebration. Danbazau condemned in strong terms, the prevalence of hate speeches in the country and warned that the Federal Government would henceforth deal with perpetrators according to the law. He stressed that government would continue to foster peaceful coexistence, national cohesion and stability in its march toward actualising the full potential of Nigeria. Source: Nan

# **CIBN DAILY HIGHLIGHTS, 2017.**

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