

Monday, November 22nd, 2022



CIBN

DAILY NEWSLETTER


CIBN

57TH ANNUAL BANKERS' DINNER

SPECIAL GUEST OF HONOR
Godwin Emefiele, CON, FCIB
Governor
Central Bank of Nigeria

CHIEF HOST
Ken Opara, Ph.D, FCIB
President/Chairman of Council
CIBN

CHAIRMAN, DINNER COMMITTEE
Mr. Ebenezer Onyeagwu, FCIB
Managing Director/CEO
Zenith Bank Plc

Registrar/Chief Executive
Akin Morakinyo, HCIB

 Friday, November 25, 2022  05.00 pm  Eko Hotel & Suites
Victoria Island, Lagos

FOR ENQUIRIES
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Physical Attendance is strictly by invitation



THE CHARTERED INSTITUTE OF BANKERS
OF NIGERIA

RESILIENT LEADERSHIP: STRATEGIES FOR ENHANCING CORPORATE PERFORMANCE



Wednesday, December 7, 2022



9:00 am – 5:00 pm



The George, Lagos

30 Lugard Avenue
Ikoyi, Lagos



Overview

Becoming a resilient leader requires you to be constantly evolving with the times, and that includes the skill set and the entire belief system.

This leadership workshop is designed to support senior executives to manage the transformational and disruptive forces which have enhanced the way organizations innovate and operate. This programme provides the skills to transverse the complexity of leading in an environment of constant change, the insight to inspire impactful ideas.

The programme is designed to meet a wide range of personal and organisational development needs, towards transforming into a more resilient leader.

Contents/Modules

- Module 1: Building Leaders for Innovation, Transformation and Succession**
- Module 2: Board Evaluation & Corporate Performance for Sustainable Growth**
- Module 3: Resilient Leadership: Case Studies**

For Whom?

The Leadership programme provides contexts for senior executives across both the public and private sectors of the Economy

For more information, please contact

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(udochiunegbu@cibng.org)

Account Details

Account Name: CIBN
Bank Name: Parallax Bank
Account Number: 1000012481

Learning Outcomes

On successfully completing the programme, the participants will be able to:

- Develop a leadership mindset that enables, encourages, and facilitates new mindsets and behaviors within teams
- Cultivate an organisational culture of resilience, where the workforce has a sense of belonging in sharing their strategies to build their own resilience
- Develop an understanding of change processes and be able to envision future challenges and solutions.
- Adequately understand and apply both quantitative and qualitative parts of board evaluation and performance measurement.

Participation Fee: **₦350,000**

(Group discount available)



Registration Link: bit.ly/Reslead

FINANCE NEWS

Nigeria spending only \$220 per Nigerian per year, which is 12% of GDP- World Bank

The World Bank has said that the Nigerian government spends only \$220 per Nigerian per year, and at merely 12% of GDP, this is one of the lowest levels of spending in the world. The World Bank disclosed this in a report on Monday for its Nigeria Finance Review for the period. They said Nigeria needs to increase spending to boost economic development. The World Bank noted that to promote economic development, Nigeria needs to increase spending from its current very low levels. The bank said, "Despite its vast development needs, Nigeria spends only \$220 per Nigerian per year, and at merely 12% of GDP, this is one of the lowest levels of spending in the world.

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Senate summons finance minister over N206 billion increased humanitarian budget

The Nigerian Senate has summoned the minister of finance, budget and national planning, Zainab Ahmed, over the insertion of N206 billion into the 2023 budget of the Ministry of Humanitarian Affairs, Disaster Management and Social Development. The minister was summoned by the Senate Committee on Special Duties, chaired by Sen. Yusuf Yusuf on Monday during a meeting with Sadiya Farouq, minister of humanitarian affairs on the ministry's 2023 budget defence. The humanitarian minister said the money was for projects in 2022, but was not released and now recurring by almost 10-fold. The Senate Committee wanted to know why the N206 billion in the budget needed to be borrowed, stating that, "In 2023, you intend to borrow N206 billion for a project.

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IMF knocks Nigeria's fiscal, monetary policies

The International Monetary Fund has faulted the Central Bank of Nigeria's monetary policy, saying that it has been ineffective in the fight against rising inflation. The IMF in its report tagged 'How Fiscal Restraint Can Help Fight Inflation' urged the Central Bank of Nigeria to soft-pedal on increasing monetary policy rate. It advised the Federal Government to tighten up its fiscal policy through investments in critical sectors capable of putting the economy on a better path in the long-term. According to the IMF, "While monetary policy has the tools to subdue inflation, fiscal policy can put the economy on a sounder long-term footing through investment in infrastructure, health care, and education; fair distribution of incomes and opportunities through an equitable tax and transfer system; and provision of basic public services.

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Bitcoin investment in Nigeria rises by 5%

Nigerians' investment in Bitcoin grew by over five per cent in 2022 despite the cryptocurrency losing \$562.93bn of its market value in the same year. This year, 2022, has been a bad year for BTC and other cryptocurrencies, with the general market capitalisation of the crypto economy losing over \$1tn in 2022, and crypto exchanges such as FTX going under. The market cap of BTC has dropped from \$875.94bn as of December 2021 to \$313.01bn as of November 20, 2020. Prices have fallen from \$46,306.45 to \$16,291.83 within the time under review. This has not deterred Nigerians as they upped their BTC investment by more than five per cent, according to one of the major peer-to-peer exchanges in the nation, Paxful. When The PUNCH queried the firm as to how much BTC Nigerians had traded, it said, "Nigeria is our largest country based on trade volume.

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Naira redesign: CBN launches countdown clock

The Central Bank of Nigeria has launched a countdown clock on its website for the January 31, 2023 deadline for the N200, N500, and N1,000 notes currently in circulation. The apex bank had announced a Naira redesign policy to produce new notes for three of the naira denominations in circulation: N200, N500, and N1,000 notes. The CBN had set December 15, 2022, as the official start day for the circulation of the new naira notes. It said the notes currently in circulation would remain legal tender alongside the new notes from December 15, 2022 to January 31, 2023. The highest bank said the old notes would cease to be legal tender from the January 31, 2023 deadline.

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Nigeria needs N7 trillion yearly to adequately fund social security system

As part of solutions for Nigeria to end its poverty trap, the country requires about N5 to N7 trillion yearly to fund the operation of a thorough well-managed social security system. Experts are of the view that Nigeria with a Gross Domestic Product (GDP) of \$440 billion and being the largest economy in Africa, but caught in a deep poverty cycle, rethinking social protection that is well-organised, expertly planned and supported by national law remained necessary. A report on 'Nigeria's Poverty Trap – And How To End It' by the Institute for Governance and Economic Transformation (IGET), identified poorly designed social protection measures, limited coverage, lack of consistency, lack of data and corruption as some of the causes of inadequate social protection.

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**THE CHARTERED INSTITUTE OF BANKERS
OF NIGERIA**



ENTREPRENEURSHIP DEVELOPMENT PROGRAMME/PUBLIC PRESENTATION OF PRACTICE LICENCE (EDP)

Thursday, December 8, 2022

Time: 10:00 a.m.

Mode: Blended Virtual

Venue: Ijewere Hall, Bankers House,
Pc 19, Adeola Hopewell Street, Victoria Island, Lagos



FOR SPONSORSHIP AND ADVERT, CALL

Alphonsus 08037385602/alphonsusikoku@cibng.org

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The Chartered Institute of Bankers of Nigeria

NAIRA RE-DESIGN

ON WEDNESDAY, OCTOBER 26, 2022, THE CENTRAL BANK OF NIGERIA ANNOUNCED PLANS TO RE-DESIGN THE 200, 500, AND 1000 NAIRA NOTES



WHAT YOU NEED TO KNOW AND DO

WHY THE NEW BANKNOTES

- To control currency in circulation and tighten money supply to address the issue of rising inflation which hit a 17-year high in September 2022.
- Address hoarding of banknotes by members of the public with over 80% of currency in circulation outside the vaults of commercial banks.
- Take care of worsening shortage of clean and fit banknotes.
- Address the issue of counterfeiting of Naira Notes evidenced by several reports.
- Minimize the incidence of terrorism and kidnapping as access to large sums of cash used for ransome will be reduced.
- Deepen CBN's drive to entrench cashless economy and financial inclusion (Banking the unbanked).
- Strengthen the Naira.

WHAT YOU NEED TO KNOW

- CBN will change the current N200, N500 and N1000 currency denominations to new currency notes.
- The new currency notes will go into circulation on **December 15, 2022**.
- The old notes shall cease to be legal tender by **January 31, 2023**.
- Banks have been advised to keep all their deposit centres open from Monday to Saturday going forward for collections.
- There are no limits to how much an individual or corporate body can deposit, and no bank customer shall bear any charges for cash returned/paid into their accounts during the implementation period.
- New cashless policy to be announced in **January, 2023**.

WHAT YOU NEED TO DO

- Visit your nearest bank branch to deposit all old banknotes (N200, N500 and N1000).
- If you do not have a bank account, visit the nearest bank branch to open one and deposit all old banknotes (N200, N500 and N1000).
- Perform normal bank transactions with your bank app or USSD.



BUSINESS NEWS

Analysts expect MPC to raise lending rate

Analysts at Cordros Securities have predicted that the Monetary Policy Committee of the Central Bank of Nigeria will raise the Monetary Policy Rate at the end of its two-day meeting today, Tuesday. It stated this in its report on 'Pre-MPC/November 2022/MPC could increase the Monetary Policy Rate further'. The CBN had earlier announced its 288th MPC meeting in Abuja. "On a balance of factors, we now expect the MPC to raise the MPR further by 100bps, given the continued hawkish rendition of global central banks amid a comfortable level of domestic growth and persistent inflationary pressures," Cordros stated in its research. It noted that as in prior meetings, the committee was faced with the decision of holding or hiking the MPR further at a time global central banks were marching on with their interest rate hiking cycle despite the increasing risks to growth.

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Insurance firm pays N1.39bn claims in Q3

Unitrust Insurance Company Limited paid N1.39bn claims in the first nine months of 2022. In a statement, the Chief Marketing Officer, Unitrust Insurance, Mr Dele Oyetunji, said the underwriting firm had continued to demonstrate unwavering commitment and capacity to obligate claims duly. He said the customers appreciated the role Unitrust played in underwriting their insurance during the third quarter. "Claims payment is a very important responsibility because our major focus is to ensure that our customers enjoy the benefits of taking all forms of insurance with Unitrust Insurance Company Limited," he said. The Managing Director, Mr John Ijerheime, said: "We also understand the importance the National Insurance Commission places on claims payment.

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Dangote Industries Ltd wins FMDQ LCBL award

Pan-African conglomerate, Dangote Industries Limited (DIL), alongside its subsidiary, Dangote Cement Plc have emerged 'Largest Corporate Bond Lodgment on FMDQ' in gold category and 'Most Trusted Brand of the Year respectively.' Aside the two awards, the Group was also recognised as the 'Most Outstanding Conglomerate in Environmental Sustainability'. The cement manufacturing giant emerged winner in the stock market for its unprecedented N116 billion Series 2 bond issuance in May 2022. The FMDQ Gold Awards recognises excellence in fixed income, currencies and derivatives market.

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Despite Downward Trend in Global Stocks, Investors Gain N92.72bn on NGX

Investors on Nigerian Exchange Limited (NGX) benefited from a surge in banking stocks yesterday, leading to market capitalisation appreciating by N92.72billion despite bearishness in stock markets globally. The NGX All-Share Index rose by 0.38per cent to 44,662.96 basis points from 44,492.73basis points it opened for trading. Consequently, the market capitalisation of stocks listed on the Exchange also appreciated by N92.72billion, a 0.38per cent rise, to N24.33trillion. As trading closed on the floor of NGX, a total of 159.56 million shares worth N1.95billion were exchanged in 3,608 deals, a 19.08per cent rise from 146.68 million shares valued at N1.24billion in 3,030 deals during the last trading day.

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Signature Bank eyes over 40m unbanked Nigerians

Signature Bank is seeking to provide access to quality financial services to over 40 million Nigerians yet to be captured in the financial net, its Founder, Dr. Alex Otti, has said. Leveraging Artificial Intelligence (AI), disruptive technology and a resourceful team, he stated that the bank will provide seamless services to Nigerians from the comfort of their homes through digital channels. He further said the bank is already working to open in several locations across Nigeria, including Port Harcourt, Aba, Sokoto, Owerri, Onitsha, Kano, Enugu and in other metropolitan cities around the country. Speaking during the official opening of the bank and unveiling of its head office in Abuja, Dr. Otti said: “The journey began in 2017, driven by a yawning gap we identified, a vacuum created by repeated unresolved complaints, poor responsiveness, and unsavory customer experience encountered regularly from the banks we did business with.

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Interest Rate on T-Bills Hit 32-month High as CBN Mops N5.33trn in Primary Market

In order to attract more investors, especially at a period of inflationary pressures in the country, the Central Bank of Nigeria (CBN) increased interest rate on the Treasury Bills (T-Bills) to 6.49 per cent in October 2022, reaching its highest figures in 32 months. When MPR was at 14 per cent in 2019, the interest rate on T-Bill was hovering above 10 per cent, according to the CBN money market indicators. The CBN in 2022 increased MPR from 11.5 per cent to 13 per cent in May 2022 and eventually moved it to 15.5 per cent in a bid to tackle raising inflation that reached 21.09 per cent in October 2022. The latest money market indicators by CBN revealed that interest on T-Bills opened 2022 at 2.49 per cent when the MPR was at 11.5 per cent and dropped to 1.74 per cent in April 2022. It went up to 2.47 per cent in May 2022, a month the Monetary Policy Committee (MPC) increased MPR to 13 per cent.

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CIBN

We are pleased to inform you that the October 2022 Banking Professional and Certification Examination Results have been released following the approval of the President/Chairman of Council, Ken Opara, Ph.D, FCIB.

In view of this, candidates can now access their results by following the guidelines below:

- i. Log on to http://portal.cibng.org/cb_login.asp
- ii. Enter the Membership Number and Password
- iii. Click on Check Results
- iv. Select the Year (2022) and Diet of Examination (October)
- v. Click on View Result

Please note that only students who are up to date in the payment of their annual subscription can view their results.

In view of the fact that the institute has transited to its new Banking Professional & Certification Examination Syllabus, candidates are advised to check the status of completion and take cognisance of the number of subjects outstanding using the steps below:

- i. Step 1 - Log on to http://portal.cibng.org/cb_login.asp with your Membership Number and Password
- ii. Step 2 - Click on Downloads/ Statement of Result
- iii. Step 3 - Make a payment of N5,000.00 (Five Thousand Naira Only) and proceed to download the Statement of Result automatically.
- iv. Step 4 - Download your Online Statement of Result

They would be able to decipher the subjects left to write by going through the Mapping of old to new subjects in the New Banking Professional Examination Syllabus.

CIBN INSURES ITS MEMBERS

Kindly take advantage of the CIBN Group Life Insurance Scheme, a novel scheme which comes with a sum assured of N1,000,000 (one million naira). With this scheme, you can enjoy absolute peace of mind in the knowledge that the immediate needs of your loved ones will be taken care of in case of any eventuality. To enjoy this value added service, simply pay up your annual subscription and you will be automatically enrolled at no extra cost. For more details see the flyer below and/ or contact damilolaodule@cibng.org/08150479363

Please note that this value added service is strictly for professional members who are 69 years and below.

HEALTH NEWS



'Bacteria infections now second leading cause of death worldwide'

Bacterial infections are now the second leading cause of death worldwide, accounting for one in eight of all deaths in 2019, the first global estimate of their lethality revealed on Tuesday. The massive new study, published in the Lancet journal, looked at deaths from 33 common bacterial pathogens and 11 types of infection across 204 countries and territories. The pathogens were associated with 7.7 million deaths – 13.6 per cent of the global total – in 2019, the year before the COVID-19 pandemic took off. That made them the second-leading cause of death after ischaemic heart disease, which includes heart attacks, the study said.

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Beijing sees record COVID-19 cases as China outbreak soars

China's capital Beijing posted a record number of new Covid cases on Tuesday, with the city hunkering down under a tightening chokehold of restrictions that have sent schools online, closed many restaurants and forced employees to work from home. More than 28,000 new infections were reported nationwide – nearing the record high since the pandemic began – with Guangdong province and the city of Chongqing logging over 16,000 and 6,300 cases respectively, health authorities said. New cases in Beijing have also jumped in recent days, more than doubling from 621 on Sunday to Tuesday's 1,438 – a pandemic record for the city.

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661 clinical staff resign, relocate abroad –UCH CMD

The Chief Medical Director of University College Hospital, Ibadan, Professor Jesse Otegbayo, has disclosed that about 661 clinical workers resigned their roles from 2020 till October 15, 2022, to relocate to other countries, a situation which has been taking its toll on the running of the hospital. He made the lamentation, on Monday, in Ibadan, at a media briefing to mark the 65th founder's day of the hospital. Otegbayo said, "Every week, I receive about 15 resignation letters; there are more nurses than doctors and pharmacists. The movement of health workers will continue for a while, I must confess, but the consequences are not going to be good for Nigeria because, in the next five years, we will feel full impact."

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SPORT NEWS



Adesanya keen on UFC Africa

Former UFC middleweight champion, Israel Adesanya, is still keen on UFC Africa despite his loss to Alex Pereira at UFC 281. Adesanya fell to Pereira Nov 13 in New York City at the Madison Square Garden. It was his first defeat at middleweight and just his second loss of his MMA career overall. Adesanya eyes an immediate rematch with Pereira and a chance to re-write the script when it comes to their rivalry in combat sports. UFC president Dana White hinted at the post-fight press conference that there were plans for a debut event in Africa. The promotion is looking at Nigeria and other nations to host an event as soon as next year.

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Swiss footballer jumps from building, dies

A former Swiss international footballer, Karim Gazzetta, has died after he reportedly jumped from a building early on Monday morning (today). Gazzetta, 27, according to Daily Mail UK was found lifeless outside of his home in Bosnia and Herzegovina in southeastern Europe. Gazzetta an attacking midfielder, was playing for a local team in Bosnia and Herzegovina, Zrinjski at the time. He was also named one of Swiss most-promising young players having been capped four times for the under-20 national team in 2015. It was gathered that the deceased later in his career started to suffer injuries that kept him off the field most times.

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Djokovic beats Ruud, wins sixth ATP Finals title

Novak Djokovic beat Norway's Casper Ruud 7-5 6-3 to collect a record-equalling sixth ATP Finals title on Sunday. Djokovic, as a result, earned the biggest paycheck ever in tennis — 4,740,300 dollars — for completing the season-ending tournament unbeaten. Djokovic sealed victory in style with his ninth ace to collect the title for the first time since 2015 in front of a rapturous crowd. “Got to stay focused the entire match, every single point, the momentum can switch to the other side really quickly,” the Serbian said in a televised interview after the match. “The fact that I waited seven years makes this victory even sweeter,” he added as he matched Roger Federer’s haul of six titles in the season-ending event.

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QUOTE

"The events in our lives happen in a sequence in time, but in their significance to ourselves they find their own order the continuous thread of revelation."

— **Eudora Welty**

Did you know?

"Q" is the only letter that doesn't appear in any U.S. state name. Go through the list of the fifty nifty states and we can guarantee you won't find any state that has the letter Q in its name!



WE ARE HIRING

HUMAN RESOURCES

We're a leading professional services firm specialising in the provision of HR Consulting services to clients across different industries of the Nigerian economy.

JOB SUMMARY

The job will entail working on a variety of Human Resources and management related projects that provide HR support services to businesses.

KEY REQUIREMENTS

1. Minimum grade level of Second Class Honours (Upper Division) in the following disciplines: Social Sciences, Humanities and Education.
2. Post-NYSC work experience: Intern/Analyst (None); Experienced Analyst - Two years; Associates - Three years; Senior Associates - Five years; and Manager - Eight years.
3. For the Senior Associate and Manager roles:
 - Professional certifications such as CIPM, CIPD, SHRM, SPHR/GPHR and SHRM-SC/SCP.
 - Relevant master's degree will be an advantage, in addition to in-depth HR consulting or hands-on industry work experience in at least one Human Resources functional area.

Interested and qualified applicants should forward their CVs to Contactus@hcp-ng.com

GENERAL NEWS



Petrol, electricity subsidies hurting poor Nigerians – W'Bank

The World Bank has said that subsidies benefit only rich households and reduce government spending on poor Nigerians. This was contained in a statement on the bank's website announcing the launch of the new Nigeria Public Finance Review report. According to the bank, Nigeria's resources had been consumed by inefficient and regressive subsidies on petrol, electricity and foreign exchange. It added that the subsidies were far more than what was spent on education, health and social protection in 2021. The statement read, "For years, a large share of Nigeria's resources have financed inefficient and regressive subsidies for petrol, electricity, and foreign exchange.

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'FG committed to \$200b earnings from non-oil exports in five years'

As part of efforts to fully diversify the nation's economy, the Federal Government said it is committed to taking bold steps to increase its non-oil revenues to as much as \$200 billion in the next five years to meet its foreign exchange demands. Steps like granting incentives to exporters, sensitisation, provision of boarder laboratories as well as connecting Nigerian businesses to their foreign counterparts among others are being explored, it revealed. Already, the government realised at least \$2.5 billion in the first half of 2022 from the sector, a feat it said needed to be expanded through other efforts.

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EFCC re-arraigns ex-Kaduna governor

The Economic and Financial Crimes Commission on Monday re-arraigned a former governor of Kaduna State, Mukhtar Yero, before Justice R.M. Aikawa of the Federal High Court sitting in Kaduna, on eight counts amended charges bordering on money laundering. The re-arraignment is sequel to the transfer of the former trial judge, Justice M.G. Umar, from the state. Yero is being prosecuted by the EFCC alongside Nuhu Wya (former minister), Ishaq Hamsa (former Secretary to Kaduna State Government) and Abubakar Haruna (former Chairman of the Peoples Democratic Party) in the state, for their alleged involvement in the receipt and disbursement of the sum of N700m.

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Controversy over ₦206billion inserted in humanitarian ministry's 2023 budget

₦206billion inserted into the 2023 Budget of the Ministry of Humanitarian Affairs, Disaster Management and Social Development by the Ministry of Finance has been disowned by Sadiya Umar Farouq, the Minister in charge of the ministry. Farouq who appeared before the Senate Committee on Special Duties to defend 2023 Budget claimed that the Ministry requested for some for funds for some projects in the North East Development Commission (NEDC) and National Social Safety Net Project in 2022 budget was not released. However, she said the Ministry was surprised that money put for the same projects in 2023 is now 10 times the entire 2023 Budget of the Ministry.

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Buhari re-ignites politics of oil in North close to another election

With 95 days to the 2023 general elections, President Muhammadu Buhari, who doubles as the Minister of Petroleum Resources, is today returning with key members of his cabinet to Gongola Basin, bordering Bauchi and Gombe states to search for crude oil in a development that pits the politics of oil against the economics of hydrocarbon. He had done a similar thing close to the 2019 general elections. Industry watchers believe that the development, if pegged on timing, transparency, accountability and global practices, show that President Buhari and the Nigerian National Petroleum Company (NNPC) Limited will need to come clean, as most explorationists and geologists insist the development is buried in secrecy and against global practices.

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Humanitarian minister blames Ahmed for N206bn budget padding

The Minister of Humanitarian Affairs, Disaster Management, and Social Development, Sadiya Farouq, has blamed the Minister of Finance, Zainab Ahmed, for adding N206bn to the humanitarian ministry's budget. Farouq, who appeared before the Senate Committee on Special Duties on Monday to defend the 2023 budget, claimed that the ministry requested some projects for the North East Development Commission and the National Social Safety Net Project in the 2022 budget, which were not released, but was surprised to see an inflated amount in the 2023 budget of the ministry. Things went south at the budget defence when one of the committee members, Senator Elisha Abbo (APC Adamawa North), asked the minister about the inflated N206bn in the budget.

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“The money was not released, and now that we have seen it recurring by almost 10-fold, we are also going to seek clarification from the Ministry of Finance to know why the increase occurred despite the fact that the previous year, the money requested wasn’t released for the projects. So, we will get the details and then send them to you.”

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