

BUILDING A LEGACY OF EXCELLENCE AND PROFESSIONALISM IN BANKING INAUGURAL SPEECH BY PROF. PIUS 'DEJI OLANREWaju, PhD, FCIB 23RD PRESIDENT/CHAIRMAN OF COUNCIL OF THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA (CIBN) & IMMEDIATE PAST PROVOST/DEAN OF LAW BABCOCK UNIVERSITY, ILISAN REMO, NIGERIA FRIDAY, MAY 17, 2024.

1.0 PROTOCOLS

2.0 APPRECIATION

It is by the special grace of the Almighty God and by His immense favour that today has become a reality. I also thank God for keeping me alive and for making this transition seamless and hitch-free.

The election that returned us as members of the Governing Council for the year 2024/2026 and especially myself, as the 23rd President/Chairman of Council of CIBN was unprecedented in the history of our revered Institute because of the massive turnout and overwhelming support for which we are very grateful.

2.1 My immense gratitude goes to my late parents, Chief John Olanrewaju and Princess Beatrice Adefunke Olanrewaju who made me to appreciate the value of sound education imbued with good character. They taught me along my education trajectory to imbibe the word of God in I Timothy 6:6 which says, "Godliness with Contentment is great gain."

2.2: On this Auspicious day, I want to specially appreciate all our Founding Fathers and Past Presidents, who created this platform that we now have the privilege to stand upon. You are truly our Heroes, I celebrate you! You deserve all the accolades. Indeed, you are the geese that laid the golden eggs. All of you supported me in more ways than one in my professional careers, I remain grateful to all these Eminent Bankers.

2.3: My deep appreciation goes to the immediate past President/Chairman of Council of our great Institute, Ken Opara PhD, FCIB, a man I refer to as a great leader, going by the way and manner he has piloted the affairs of the Institute in the last two years. The facts and figures attest to this feat. You have successfully raised the bar and succeeded in placing the Institute on a path of irreversible growth. We are indeed very proud of you!

2.4: Let me in a special way appreciate the Babcock University family under the dynamic and purposeful leadership of President/Vice Chancellor, Prof. Ademola, S. Tayo and other Principal Officers of the University. It is on record that the strategic partnership between Babcock and CIBN has been mutually beneficial to both Institutions in a number of ways:

- Holistic philosophy of education.

- Professional enhancement
- Employment opportunities
- Top Management position
- Corporate Governance in Action
- Procurement Template and Training

2.5: In the same vein, let me thank all our esteemed stakeholders who have been our pillar of support, the Central Bank of Nigeria, Nigeria Deposit Insurance Corporation, all the banks' CEOs in Nigeria, professional bodies, the diplomatic community, captains of industry, the academia, the organized private sector, collaborative partners (local and International) the media and indeed, all Nigerians. We thank you for your unwavering support.

2.6: My deep appreciation goes to my spiritual leaders and prayer partners: Revd and Deaconess Ezekiel, A. Alabi, Pastor and Mrs. Julius, O. Oluwajodu, Elder and Mrs. Dele Adewole, Africa for Christ Gospel Ministry Household, Dr. (Mrs.) Akisi Metonou and Prof. (pastor) Efe Ehioghae. Thank you all for your fervent prayers over the years.

2.7: I sincerely appreciate my Provost/Dean, Prof. Mrs. Dorcas Odunaike, the Faculty and Staff of School of Law and Security Studies for their unflinching support. I cannot but acknowledge the founding fathers of the School of Law and Security Studies, the late Prof. Zaceheus Olomjobi and Emeritus Prof. Isaac Oluwole Agbede for the confidence reposed in me during my tenure as Head of Department, Provost/Dean of the School of Law and Security Studies.

2.8: My unreserved thanks and appreciation will also go to my distinguished mentors. As rightly opined by Isaac Newton, "Nani Gigantum Humeris Insidentes" (i.e., standing on the shoulders of giants). If I am standing tall today, it is because I am standing on the shoulders of great giants like Emeritus Prof. Isaac Oluwole Agbede, Prof. Wole Adewunmi and my numerous academic/professional friends. Thank you for your mentorship and guidance.

2.9: To all my special guests, Chief Wole Olanipekun (SAN, CFR) the Asiwaju of Ikere Kingdom, my numerous students, my mentees, The Alabis, The Ajalas, The Ekundayos, The Ajigbewus, The Tayos, The Cokers, The Olulades, The Oguntodus and The Olanrewajus. I thank you very much for honouring my invitation. The Lord will honor you all.

2.10: Esteemed audience, permit me to recognize the valuable contributions of the institute's management and staff over the years in translating our dreams and birthing our vision to reality. This success team is being led by our quintessential Registrar/Chief Executive Mr. Akin Morakinyo, HCIB

I would like to emphasize our unwavering commitment to the welfare of our staff. Your

dedication will not go unnoticed, and we pledge to recognize and reward dedication and excellent performance. Together, as one united team, we shall work tirelessly to secure the prosperity of our great Institute.

2.11: I congratulate the Office Holders and other elected members of the Governing Council who will be joining me in pushing the frontiers of our Institute to continue in realization of its vision “to be a global reference point for skills and conduct in the banking and finance industry”. In the words of Mr. Barack Obama, former President of the United States of America, “The time has come to reaffirm our enduring spirit; to choose our better history; to carry forward that precious gift, that noble idea, passed on from generation to generation”. I believe there is so much we can achieve when imagination is joined to common purpose and necessity to courage.

2.12: The most precious gift from God to me is my immediate family. My darling wife, Oluremi Cecilia Olanrewaju is truly the bone of my bones and flesh of my flesh. She has been my dominion partner in the Chamber at home and most importantly, spiritually. We thank God for blessing our home with two biological children. Mrs. Oluwatobiloba Adepeju Akinoye PhD and Dr. Oluwaseyi Olanrewaju, with a grandson, Joshua and our numerous spiritual children. Indeed, you are my greatest achievements and blessings from the Almighty God.

3.0 GENERAL ECONOMIC ENVIRONMENT

Distinguished Ladies and gentlemen, you will agree with me that the banking sector remains resilient in the face of various national and global shocks of recent times. To enhance the banking industry’s resilience and rebuild an economy grappling with high inflation and currency instability, the Central Bank of Nigeria announced an upward review of the Minimum Capital Requirements for Commercial, Merchant and Non-Interest Banks on March 28, 2024. The recapitalization which is to be compiled with by all banks within two years is going to protect the Nigerian banking industry from future shocks, move the banks to the class of big Africa’s financial lenders and also support the achievement of US\$1 trillion economy by 2030. Esteemed audience, it should be mentioned that the bold reforms being pursued by the Federal Government of Nigeria to reestablish macroeconomic stability and growth, including the removal of the petrol subsidy and foreign exchange market reforms are significant. These policy reforms are expected to shape the landscape of banking and finance. Also, the Central Bank of Nigeria’s five-year strategy for the period 2024 - 2028 provides a clear roadmap for achieving its mandates anchored on the themes of Price Stability and Monetary Policy Effectiveness, Robust and Resilient Financial System, Governance, Compliance and Advisory to Government.

It is gratifying to note that bank customers in Nigeria are increasingly turning towards digital banking solutions, such as mobile banking apps and online platforms, due to the convenience

and accessibility they offer. While Banks are investing more in their digital infrastructure and services to meet the growing demand for digital banking, the Central Bank has also approved Unified Payments as the second Payment Terminal Service Aggregator (PTSA) to clamp down on financial crimes and other misconducts, track electronic transactions, banditry, kidnapping, etc.

Distinguished audience, the economic dynamics particularly the macroeconomic pressures, are expected to impact the banking and finance industry with the attendant challenges and opportunities, hence the need for adaptability and strategic focus amidst the dynamic environment. The Institute will be readily available to support the banking and finance sector with all that is needed during my administration especially through stakeholders' engagement, advocacy, seminar, training and capacity building.

4.0 ACCEPTANCE

Distinguished members of our highly esteemed Institute, three score and one year ago, our Founding Fathers founded this noble Institute with a vision to transform the Banking and Finance industry in Nigeria, modelling after the high standards of capacity, ethics and professionalism that obtains in the Western World that was the reference point at that time. Successive generations of leaders have built on the solid foundation and legacies of our progenitors, passing the torch from one generation to another.

I thank all our esteemed members for the confidence reposed in me and my colleagues whom you have elected to superintend the affairs of our Institute for the next two years. The massive turnout at this election is unprecedented and it is a testament of your overwhelming support for which we are very grateful.

On this note, esteemed members of our great Institute, it is with a deep sense of gratitude, responsibility, and accountability that I wholeheartedly accept your mandate to serve as the 23rd President/Chairman of Council of our Highly Revered Institute.

I am mindful of the fact that you have high expectations from me and my colleagues who have just been sworn in. Let me assure you that we shall do our best to deliver on your mandate.

5.0 STRATEGIC DIRECTION

There is no gainsaying that our revered Institute has arrived at a level of achievement that is worth applauding; the major challenge for the future is how to use current achievement as a lever for rapid, solid, sustainable growth and development of our Institute. There is not much we cannot do. I recall Daniel Stockman point "we live in an era, not of limits, but of limitless possibilities." Undoubtedly, we can only remain in contention as a credible Institute if we retain or return to virtuous commitment to our vision and values.

To achieve our vision and strategic objectives, we must re-skill our members, reshape our programme portfolio, redesign processes, and redirect our resources. We must continue to pursue excellence, professionalism, innovation, and ethics in all our endeavours. As rightly opined by Winston Churchill, “Success is not final, failure is not fatal, it is the courage to continue that counts.” It is therefore expedient that in order to sustain the solid foundation laid by our progenitors, we must have a goal that is not only clear and compelling but must also serve as a unifying focal point of effort – often creating immense team spirit among stakeholders. We are determined to leave a legacy of excellence after this tenure. Consequently, having considered the context of our current realities, our agenda will be consolidated on the mantra LEGACY. As rightly remarked by Kalu Ndukwe, “The things you do for yourself are gone when you are gone, but the things you do for others remain as your legacy.” Also, William James says, “The greatest purpose of life is to live it for something that will last longer than you.” Whilst Maya Angelou quipped that “If you are going to live, leave behind a legacy. Make an impact on the world that can never be erased.” Thus, our strategic focus will be hinged on the acronym LEGACY. Which means:

L=Leading an innovative financial system;

E= Entrenching Ethics, Professionalism, and Integrity;

G= Gender Generational and Geographical diversity;

A = Accelerating institute’s Vision and Values;

C=Competence in the banking and finance industry to aid National development;

Y=Youth and entrepreneurial engagement.

Let me assure our esteemed members and stakeholders that in driving the LEGACY agenda, we will take cognizance of the Institute’s Strategic Plan.

5.1 LEADING AN INNOVATIVE FINANCIAL SYSTEM

Robert Alan Iger, former CEO of the Walt Disney Company once asserted that “Innovate or die, and there is no innovation if you operate out of fear of the new or untested”. This is tandem with Charles Darwin’s position that “it is not the strongest of the species that survive nor the most intelligent but the one most responsive to change”. Embracing change will promote better decision making and strategy within the eco-system. We will therefore leverage the achievements of the past Governing Council to sustain our leadership position in championing financial innovation through engagement of relevant stakeholders. We shall give the desired attention to innovations that will positively impact the system. In addition to this, we will ensure the completion of the on-going Digital Transformation Project of the Institute to drive innovation that will impact all our stakeholders.

a. Stakeholders Engagement:

We will embark on strategic engagements with our current and future stakeholders with a

view to maintaining our relevance whilst providing impactful value proposition. The scope of our engagements will cover relevant individuals and institutions such as the regulators, operators, FinTech's, other financial institutions, the legislators, the judiciary, Public and private sectors, the Diplomatic community, the academia, CIBN Branches, etc. We will not only reach and engage physically, but we shall also use digital platforms to engage for value.

b. Regulators and Operators Relations

We will continue to provide strategic intervention in addressing emerging issues affecting the banking and finance industry and the economy at large by providing support system for the relevant regulators and operators alike. We will provide platforms for engagements, dimensioning the issues whilst providing insights on topical subjects.

c. Government Relations

The need to cultivate closer ties and deepen relationships with agencies of government at all levels cannot be over emphasized. Whilst the National Secretariat will focus on engagement at National level, our Branches will be encouraged to play active roles at the sub-national level. Specifically, we will amongst others embark upon:

- i. Finalizing the modalities for the involvement of CIBN in the development of the National Development Plan by working closely with the Ministry of Budget and Economic Planning as previously agreed with the Honourable Minister of Budget and Economic Planning.
- ii. Pursue and conclude the passage of the revised CIBN Act
- iii. Recognition of CIBN qualifications in public and private sectors and institutions.

d. Digitalization

Subsequent upon the ever-changing industry trends and landscape, we shall prioritize digitization of all our processes for increased efficiency, cost reduction and revenue optimization. To this end:

- i. We will increase the frequency of writing the Institute's examinations leveraging the Online Proctoring examination platform that is currently operational.
- ii. We will leverage and scale the capacity of our E-learning platform to deliver fast paced, impactful and highly engaging learning experiences.
- iii. We will activate the use of Digital Library as a repository for all our knowledge materials and events to serve our stakeholders' network.

e. Membership Growth

Our members remain our greatest asset, and they will lead the innovative financial system that we desire. In this regard, we will be reviewing our membership value proposition, with a view to ensuring that we build a compelling value offering that will help attract and keep members. Our focus in this wise is to make the membership of our Institute aspirational. Consequently, we will embark on the following initiatives:

- i. Update of our Membership Database

- ii. Reactivation of dormant members
- iii. Creation of Job Portal for members
- iv. Drive and promote more activities at the Branches and Chapters
- v. Activation of Community of Practice: We will establish and institutionalise various Communities of Practice for the development of our members. These communities will afford members with similar interests the platform to cross breed ideas and forge connections that will help advance the course of their lives and career.
- vi. Internship Scheme: We will review and revamp the framework for our Internship scheme with a view to ensuring that we establish a structured pathway for connecting the Student Members of the Institute to the industry, for the purpose of capacity building and experiential learning, thereby helping to prepare a pool of market ready talents that can take up opportunities in the banking and finance industry upon completion of their academic studies.

5.2 ENTRENCHING ETHICS, PROFESSIONALISM, AND INTEGRITY

There is an urgent need to embrace ethics, professionalism and integrity in the banking industry. As rightly opined by Warren Buffet, “Look for three things in a person – intelligence, energy, and integrity. If they don’t have the last one, don’t even bother with the first two.” In the same vein, John Maxwell rightly pointed out that “Charisma can make a person stand out for a moment, but character sets a person apart for a lifetime.” The reggae legend, Bob Marley also pointed that “the greatness of a man is not in how much wealth he acquires but, in his integrity, and ability to affect those around him positively”.

We will uphold ethical conduct, being the pillar upon which the banking and finance sector stands. As the conscience of the industry, we shall devote attention to fostering ethics and professionalism among practitioners in the banking and finance industry. In this regard, we will focus on the following:

a. Ethics Certification:

We shall reinforce the Annual Ethics and Compliance Certification among practitioners to promote ethical awareness, compliance, and adherence to industry standards. Underscoring this point, a former American President, Theodore Roosevelt had once said, “To educate the mind without morals is to educate a menace to society.”

b. Training and Advocacy:

We will embark on public enlightenment and advocacy programmes with a view to promoting observance of ethical practices whilst reducing the incidence of financial crimes.

c. Inter-Agency Collaboration with Relevant Agencies:

Working with the Body of Banks CEOs, we will forge strategic collaborations with relevant agencies of Government to entrench the observance of ethics and professionalism in the country.

5.3 GENDER, GENERATIONAL AND GEOGRAPHICAL INCLUSIVITY

Inclusivity across gender, generations, and geography is crucial for building a culture of diversity equity, and belonging, as well as for driving innovation, creativity, and success in today's fast-paced, interconnected world. We will give equal access and opportunities without any barriers or discrimination to the youth, women, and men across generational and geographical boundaries, creating an environment where everyone feels welcome and valued, regardless of their location or cultural background.

a. Youth Focused Programme

We will sustain, deepen, and broaden the Generation Next programme. Deliberate and targeted efforts would be made to engage and attract the GenZs and the Millenia to the Institute.

b. Women Focused Programme

We will invest in women-focused programs and work towards providing equitable opportunities and resources for women to thrive and succeed. Working in consonance with the Association of Professional Women Bankers, we will curate more women focused programs aimed at Empowering our women to reach their full potentials.

c. Zonal/Regional Programme

We will widen the base of our programmes to ensure that the Institute makes significant impact in all the Zones. We shall encourage more activities /programmes across our Zonal Offices and State Branches.

d. Financial Inclusion Drive

In line with the national effort to ensure that Nigerians have access to financial services, and our commitment to enhancing financial inclusion goals, we shall drive collaboration with relevant stakeholders through advocacy, seminars, trainings, and research on promoting financial inclusion.

5.4 ACCELERATING INSTITUTE'S VISION AND VALUES

We shall be guided by the vision of CIBN to be a global reference point for skills and conduct in the banking and finance industry. In this regard, we will continue to be at the forefront of implementing laudable initiatives directly and in collaboration with partners to achieve this mandate.

We will continue to drive, Integrity, Professionalism, Innovation and Ethics being the core values of the Institute. In this regard, we will vigorously drive the execution of initiatives highlighted in the Strategic Plan of the Institute. We will pursue the following initiatives among others:

- i. Revitalise the CIBN and overall market perception.
- ii. Enhancement of operational efficiency and organizational synergy
- iii. Boost our membership economy in terms of Quantity and Quality
- iv. Media Engagements.

5.5 COMPETENCE IN THE BANKING AND FINANCE INDUSTRY TO AID NATIONAL DEVELOPMENT

a. Competency Framework: We shall continue to work with the Bankers Committee Sub-Committee on Competency and Industry Standards and the Central Bank of Nigeria on the implementation of the Competency Framework for the good of the industry.

b. Participation in major macroeconomic policy discourse: We will sustain the tempo of our relevance and participation in the discussion of major macroeconomic policies of Government.

i. We will ensure and actively participate in the budget preparation at the Federal and State government levels.

ii. We shall finalise the modalities for the involvement of CIBN in the development of the National Development Plan by working with the Ministry of Budget and Economic Planning as previously agreed with the Honourable Minister of Budget and Economic Planning.

iii. We shall position CIBN for relevance in industry related matters.

iv. We will deepen our relationship with our numerous stakeholders.

c. Actualization of the Banking School Project: We will work with the newly inaugurated Board of Trustees for the Banking School Project to ensure actualization of the banking school project.

d. Enhancement and Deepening of our Linkage Programme: We will conduct an evaluation of our Linkage programme with tertiary institutions with a view to deepening the programme.

e. Collaboration with Regulators in the Educational sector: As part of our engagement for growth initiative, we shall deepen our collaboration with relevant agencies of government such as the Ministry of Education, National Universities Commission (NUC), National Board for Technical Education (NBTE), Tertiary Education Trust Fund (TETFUND) and Universal Basic Education Commission (UBEC).

f. Projecting the image of Nigeria in propagating banking education in African Countries: While we expand the frontiers of our collaborations by partnering with Ivy League institutions and organisations globally, we shall also continue to maintain our relevance and leadership position in the Alliance of African Institutes of Bankers (AAIOB) and the Global Banking Education Standards Board (GBESTB) and all other collaborations that we have.

g. Rejuvenation of our Research and Publication: In view of the importance of Research and publications in the life of an educational institution, we will revitalize our research and publications to drive innovation, progress, and impact.

h. Staff Capacity Building/Development: We shall ensure that our employees are exposed to top notch accelerated and strategically focused management and leadership capacity building programmes both locally and internationally.

Competence is key under this dispensation. Alvin Toffler must be right when he says that “the illiterate of the 21st Century will not be those who cannot read and write but those who cannot learn, unlearn and relearn.

5.6 YOUTH AND ENTREPRENEURIAL ENGAGEMENT

The demography of our country indicates that the youth constitute about 70% of the country's population. This data holds significant importance as it is considered crucial for Nigeria's economic growth and development. The 32nd President of the United States of America, Franklin D. Roosevelt once asserted that "We may not be able to prepare the future for the youth, but we can at least prepare the youth for the future." This assertion is very profound as it is often said that the youth of today are the leaders of tomorrow and that the youth are the most innovative and creative force in the world, the engine of change and progress. To this end, we shall continue to engage and empower the youth bearing in mind that the future of banking revolves around them. We shall attract and build a strong leading team of young future bankers.

- a. GenZ and Millennials: We will further drive initiatives that will deliberately focus on engaging and attracting the GenZs and the Millennials to the Institute.
 - i. Actively engage the GenZ and the Millennials on social media platforms
 - ii. Inclusion of more GenZs and Millennials in the activities of the Institute
- b. Mentoring: We will ensure that the young and upcoming bankers are nurtured through our mentoring scheme. They will be groomed and nurtured by experienced and accomplished bankers to maintain the safety and sustainability of the banking industry. We will revitalise the mentoring scheme and ensure that we scale our impact by growing the number of graduates from the scheme on yearly basis.
- c. Entrepreneurship Development Programme: Our Entrepreneurship Development Programme (EDP) will be structured deliberately to give special attention to the youthful demography (the GenZs and Millennials). We will explore the option of establishment of Innovation hubs that will bring together researchers, creators, and innovators to nurture ideas into industry-changing products and services.
- d. Career Day / Financial Literacy Programme: We will also cascade the career day programme to Primary and Secondary schools with a twin mission of promoting financial literacy and education as well as eliciting the interest of the young lads in banking under a “catch them young” initiative.

6.0 CONCLUSION

Distinguished Ladies and Gentlemen, there has been no time in the history of banking more interesting than now, no period more filled with problems both theoretical and practical. It seems as if we stand at a parting of ways, when only ethical principles remain to us as the perpetual foundation on which new ideas and modes of practice are to be raised. The integrity and credibility of the banking industry rely heavily on the observance of ethics. Upholding ethics in banking is the

cornerstone of Trust and ethical banking practices are essential to maintaining public trust and fostering a stable financial system. I therefore call on all our esteemed members and practitioners in the banking industry to prioritize ethical conduct and uphold corporate Governance. By so doing, we will be contributing to a trustworthy and resilient financial system that benefits the entire economy.

Esteemed audience, as we stand at the threshold of this new era, I invite every one of you to please join us on this journey towards a brighter future. Let us work together to build a world-class Institute that is innovative and impactful and a banking industry that is more inclusive, responsive, and empowering for individuals, businesses, and society at large.

Let us harness our collective strength, creativity, and resilience to overcome the challenges that lie ahead. Let us commit to working together, with unity and purpose, to drive progress and excellence in our field. Together, we can achieve greatness. Together, we will shape the future of our industry. Together, we will write a new chapter in the story of our nation and together, we will build a legacy that will inspire generations to come.

I am persuaded that with unity of purpose, we can turn things around in our country. The future is bright but remember that the future is not a gift, it is a responsibility. No wonder Winston Churchill remarked that "We are the masters of our fate, we are the captains of our souls." And Eleanor Roosevelt corroborated this when she asserted that "The future belongs to those who believe in the beauty of their dreams." The task ahead is daunting but doable, herculean but surmountable. In the words of Franklin D. Roosevelt, "The only limit to our realization of tomorrow will be our doubts of today." We must therefore believe in ourselves, do what we can, where we are, with what we have, and we must do it now. Barack Obama once said, "We are the change we have been waiting for." Let us build a nation that is just, equitable, and prosperous for all. From today, as we go about our daily businesses, let us ask ourselves, what legacy I'm I leaving behind? Let us collectively commit to leaving a LEGACY of excellence, professionalism, integrity, innovation, selfless service and build an industry and a nation that is worthy of our highest aspirations.

We want to reassure all our stakeholders for the umpteenth time that the Legacy Team is determined to succeed. Enduring success is never achieved by chance but by sheer dint of handwork and unabated perseverance. As rightly asserted by Napoleon Hill, "those who have cultivated the habit of persistence seem to enjoy the insurance against failure".it is our well-considered opinion, that he who intends to eat the honey that is embedded inside the rock should not bother checking the blade of this axe.

We are aware that, the road to success will not be straight. There will be a curve called failure A loop called frustration Speed bumps called challenges Red lights called enemies. But we have a spare tyre called determination. An engine called perseverance Insurance called faith and. More

importantly, a driver called God. By His grace, The Legacy Team will make it to a place called Success and deliver a Legacy of Excellence and professionalism in banking.

Long Live The Chartered Institute of Bankers of Nigeria
Long Live the Banking and Finance industry!
Long Live the Federal Republic of Nigeria!

I thank you for listening. God bless you all.

Prof. Pius Deji Olanrewaju, Ph.D FCIB
23rd President and Chairman of Council
The Chartered Institute of Bankers of Nigeria
&
Immediate Past Provost/Dean of Law
Babcock University, Ilisan Remo, Nigeria
Saturday May 17, 2024.