1999 Constitution won't guarantee emergence of credible leaders – Afe Babalola



Thursday, January 5, 2023 Vol. 1 No.002 N200

Why I stay away from APC presidential campaign — Ngige

Tells Nigerians to choose wisely

Tackles Obasanjo for criticising Buhari in a letter to Nigerians



L-R: President of the Senate, Sen Ahmed Lawan; All Progressives Congress (APC), Presidential Candidate, Asiwaju Bola Tinubu; Vice Presidential Candidate, Sen. Kashim Shettima; Kano State Governor, Umar Ganduje; National Chairman, APC, Sen. Abdullahi Adamu and others during the Presidential rally in Kano...on Wednesday.

2023: Use your PVCs wisely, NASU tells Nigerian workers

Court Stops DSS, Police, CCB From Investigating INEC Chairman Over Asset Declaration Form

⇒PG6

AfDB Backs
Sustainable
Infrastructure
Development In
Mauritius

⇒PG 10

Couple found dead on matrimonial bed in Kano⇒PG5





First Things First

Before anything else, we'd like to wish you a prosperous and rewarding New Year. Count on us to always put You First.



Kukah Don't Cook Me Nonsense



nder the camouflage of 'speaking truth to power,' it has become a regular thing for the Catholic Bishop of Sokoto Diocese, Matthew Hassan Kukah, to take potshots at President Muhammadu Buhari, and the governing All Progressives Congress (APC).

When I saw the media reportage of his Christmas homily for 2022, I observed that it was in two distinct directions. The larger percentage took it from the negative: 'Kukah blasts Buhari again; accuses him of failure to fight corruption, nepotism, and making Nigeria vulnerable.'

And there was the other perspective, which was positive but less popular and commonplace: 'Kukah commends Buhari on infrastructural development.' It emanated from the News Agency of Nigeria (NAN).

On reading the varying reports, I went searching for the full text of the homily, which I fortunately got online. I read it. Not as bilious and hateful as previous ones, but only laced with some inexactitude, which should be corrected for the sake of posterity.

This piece is, therefore, not an excoriation or flagellation of Kukah, but just a setting straight of the records. Kukah the cook came with a meal that didn't quite satisfy the palate.

Too little or too much salt? Too little or too much pepper? Overspiced or under-spiced? Overdone or underdone? But something was not quite right with the cooking, and that was responsible for the negative media reportage.

Recall that the Bishop was particularly acerbic and virulent in his Christmas homily last year. And those of us that speak for the President did not suffer the poor cook gladly. My colleague, Mallam Garba Shehu and myself, as laymen, did the needful, and pointed out the holes in the homily.

The Bishop went on a shooting spree, opening fire at us on TV and newspapers. He even challenged us to duels, employing language which I said an altar boy should not use, not to talk of a 70-year-old Bishop. But we had had our say, so we ignored him after the first fusillades.

This year's homily, on reading the full text, was less toxic. But this was the portion the media feasted on. Speaking directly to President Buhari, the cleric said:

"It is sad that despite your lofty promises, you are leaving us far more vulnerable than when you came, that the corruption we thought would be fought has become a leviathan and sadly, a consequence of a government marked by nepotism. In my Christmas Message last year, I pointed out the fact that you had breached the Constitution by your failure to honour and adhere to the federal character provisions of our Constitution. The evidence is all before us all.

"I want to commend you, however, for the efforts you have made in the area of infrastructure. There has been a measurable improvement in the landscape especially in the area of roads. I commend you for the efforts and honesty of seeking to end malfeasance in the electoral processes

Bishop Mathew Kukah

and your courageous support for the Independent National Electoral Commission, INEC. Am I to believe that you knew and could do nothing about the Muslim-Muslim ticket within your Party? Still, we pray for a free, fair and credible election. Since this is your last dance, I do wish you a merry Christmas. Next year, as your Bishop, I will endeavour to visit you in Daura to catch up on outstanding Tithes and other duties you owe your Diocese."

"To all the Members of the political class, a happy Christmas. You are seeking power at a time that the nation is in severe distress. You must demonstrate that you grasp the length and breathe (sic) of the problems that our country faces..."

Let's look at the allegations. "You are leaving us far more vulnerable than when you came." How? In what way? Where was the Bishop in 2015, when the polity had been completely shot to ribbons, and you couldn't exactly say this was where Nigeria stood? Was there even a Nigeria, with insurgents running riot across the length and breadth of the country, bombing the land to kingdom come?

The Bishop forgets, or is too filled with amnesia to remember. If Nigeria was vulnerable to death, destruction, destabilization, it was the situation before Buhari came, more than now. To a great deal, he has stabilized the land, crushed vermin, and is cleaning the polity. The job is not fully done, but is being done. Daily.

Bishop Kukah has been accused many times of being a political priest,

with propensity for the People's Democratic Party (PDP), and great antipathy for the APC. That was possibly the prism from which he saw things, and, therefore, his erroneous conclusion of "more vulnerable."

Again, he alleged that corruption was not fought, and had become a leviathan. Yes, when corruption creeps under the robes and cassocks of even priests, they would never see it being fought. Just a fortnight ago, Chairman of the Economic and Financial Crimes Commission, Abdulrasheed Bawa, was guest at the weekly State House press briefing.

Facts he unveiled were enough to show the yeoman's work being done. But people like Bishop Kukah listen only to themselves, and have no time for alternative reality. So, when the monster is being assailed and being badly wounded, all they still see is the leviathan.

And by the way, if corruption is rife in a country, is it necessarily just the fault of a President? No. It is the fault of everyone, including the people, the institutions, the family, religious leaders, political leaders, everyone. If the Bishop was succeeding in his duty as a priest, then his adherents should be less prone to corruption, and the leviathan should have been slain, or badly wounded. So, if corruption is still the monster the Bishop claims it is, then he, too, is failing as a moral authority and guide.

Another allegation. Nepotism, which the priest did not justify. But he spoke of Federal Character, and I challenge him to bring instances of

breach. The mistake he makes is to think that all appointments in the land are subject to that constitutional provision. No. There are positions that must be filled according to the principles of balance and equity, and those that are subject to presidential prerogatives. President Buhari is a scrupulous one when it comes to obeying the Constitution, and the allegation of nepotism is always a rife one in the country.

It has trailed every President, and it will most likely always be there. But we expect our priests to be more informed, particularly the highly educated ones. However, some people never see good in other segments of the country, particularly the much vilified Fulani. Pity.

Bishop Kukah seeks to posture as a friend of the President, whenever he visits the Presidential Villa. And that justifies his jocular future visits to Daura, to collect 'tithes,' after the President retires. Well, President Buhari has no enemy. As I wrote recently, he has no malicious bone in his body, and will always cheerfully welcome Kukah.

But then, we know those who are working for the good of the country, and those who are sowing hate and discord. As William Shakespeare wrote, "Deep malice makes too deep incision." That was why Fela Anikulapo-Kuti sang; Teacher, don't teach me nonsense.

And we also ask the cook not to cook us nonsense.

*Adesina is Special Adviser to President Buhari on Media and Publicity



Thursday, January 5, 2023

Why I stay away from APC presidential campaign — Ngige

Tells Nigerians to choose wisely

Tackles Obasanjo for criticising Buhari in a letter to Nigerians

By Lawan Ismail

he Minister of Labour and Employment, Senator Chris Ngige said that he decided to stay away from the All Progressives Congress, APC, Presidential campaigns or any other political party because the four frontrunners for the presidency are good candidates who have the requisite cognate experience in Government business at state and federal levels.

The Minister also tackled former President Olusegun Obasanjo for criticising the administration of President Muhammadu Buhari in his controversial new Year letter to Nigerian Youths.

This is as he advised Nigerians to vote for the right candidate who should be able to work for them after a critical evaluation of their manifestos and antecedents.

Senator Ngige spoke, Tuesday, at his hometown, Alor, Idemili South local government area, Anambra State, during the annual distribution of Christmas largesse by his Chris Ngige Foundation to APC members, the indigent, widows and aged persons.

Recall that the Minister had indicated an interest in contesting the APC Presidential primaries and was said to have purchased the Expression of Interest Form before he withdraw from the exercise.

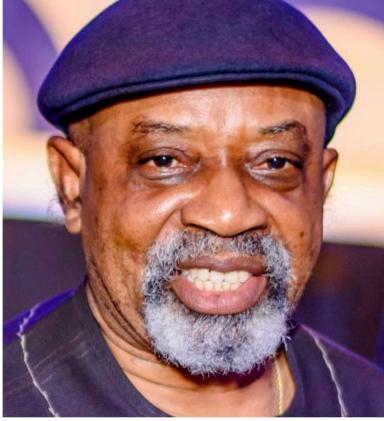
Addressing the mamoth crowd at St. Mary's Church Pavilion Alor, Ngige in a statement issued by his Media Office said the Federal Government realised that things were difficult and requested ministers to go home and assist their people since last September.

Regarding his choice of a presidential candidate, he said, "the four frontrunners are good candidates with cognate experience in governance at the federal and state levels.

"They are my friends and they are well known to me. They have worked with me in one way or the other before now.

"Former Vice President, Alhaji Atiku Abubakar of People's Democratic Party (PDP) was at the helm of affairs in the country when I was kidnapped as a sitting governor. He was Acting for Mr. President who was away in Maputo at that time. He ordered my reinstatement. We sat together in the National Economic Council where he is the Chairman. We formed the Action Congress (AC) with Asiwaju

"Bola Ahmed Tinubu of APC is also my good friend and political ally. He was



very supportive during our trying times as Governor. We formed AC together. We worked together in ACN and I became the lone opposition Senator in the Eastern Region under the platform of the Action Congress of Nigeria (ACN). He is not somebody I don't know.

"Peter Obi of the Labour Party is my brother, his Local Government is next to mine here my successor and everything. I know him too well. I know his capacity.

"Rabiu Musa Kwankwaso of NNPP is my friend too. I knew him as Deputy Speaker of the Federal House of Representatives under Agunwa Anaekwe in 1991 as Speaker. We were in APC So, so I know him

"For me, let the Nigerian people vote right. Let Nigerians look at them and their manifestos and vote, according to what is right for the country. I don't think I will go around campaigning for candidates A or B or C. I won't do that. It is not my stock in trade. I don't jump from party to party. But besides, I have some conscience and I am going to protect my conscience and make sure that I don't hurt it."

Senator Ngige took a swipe at former President Olusegun Obasanjo over his scatting statement that Nigerians are living in hell under President Buhari's administration. According to him, the current government should not be blamed much for the hardship in food and energy in the country because it is not restricted to Nigeria alone but happening all over the world.

He explained that our African neighbours, Ghana, Cote d'Ivoire and South Africa were not insulated, ditto the United Kingdom and other developed economies of Europe and America.

He, therefore, urged Nigerians to disregard politicians who will come campaigning and tell them that the Buhari government caused the hardship they were passing through.

He said, "I am part of this government and when I start talking, people will say that 'he will defend the government because he is part of it'. Yes, I must defend the government because I'm inside and I know the hard work put in to ameliorate this hardship we are seeing. It is also world over as the cost of living is up and there are low and middle-class agitations everywhere, especially among the working class. It is not only in Nigeria.

"So, don't mind those politicians who will come and say that the Buhari government inflicted hardship and poverty on you. One of them wrote a letter the other day, the habitual National

letter writer. He said Buhari brought Nigeria below the 1999 level. How can somebody say that? The same person ruled from 1999 to 2007. What did he do to change here to Eldorado when he was in charge? It is easy to criticise. It is easy for spectators in the field of play to say they would have scored a goal if they were in the field of play. As a spectator, when the ball is in the penalty box, you move your legs as if you are the one playing. But, when they throw you inside there, you discover that the game is man-to-man. It is 90 minutes of man versus man. It is no longer a question of talking or clapping from the sideline.

"So, when politicians, especially our elder statesmen do this kind of write-up, you start asking yourself whether they want our country to remain in peace or be torn to pieces. I don't like it. Chief Obasanjo is somebody I respect(and who we should all respect) a lot, but after reading his letter twice, I took exception to that aspect, criticising a government trying to finish very well and strong, working assiduously. It is not good."

Speaking further, Ngige decried the claim by Obasanjo that Nigeria today has been dragged well below Nigeria at the beginning of his presidency in 1999.

He recalled that while serving as the Governor of Anambra State, the same Obasanjo who was then President, said he was going to construct the Second Niger Bridge and even sent the late Chairman of Gitto Lodziani to meet him and his Delta counterpart with proposals including that the two states will bear the cost of construction, but ultimately failed to do so, owing to lack of commitment.

Ngige continued, "After they drove me away from the governorship position, he (Obasanjo) took the then Delta State Governor, James Ibori, Emmanuel Uduaghan who was taking over from Ibori, then Anambra State Governor, Peter Obi and Andy Uba, his anointed successor for Obi in 2007, to turn the sword of the Second Niger Bridge. This happened during the PDP Presidential campaign in 2007, and yet, they didn't do the bridge. Successive Federal governments didn't do it.

"I was the one who brought Buhari to South East people in 2015. While we were laying our campaign manifesto, as the South East Zonal Coordinator, I told the General that the bridge is very important to our people and the entire South up to North Central. The General asked if we can do it and I said, 'why not?' The same question he asked at the Ziks

Mausoleum completion and he told me and the late Chuma Azikiwe that if God made him President, he will construct the Bridge and complete the abandoned Mausoleum for our people.

"I was the one who brought to the fore in our South East campaign, that and bridge, Enugu-Onitsha expressway and Enugu Airport renovation and remodelling, of which the Federal Government gave the Minister of Aviation N10 billion to execute the upgrade, as critical infrastructural projects needed by the zone. Today The tarmac was reconstructed and the runway expanded from one to three kilometres with a modern night lighting system and navigational aids

"I equally brought Enugu-Port Harcourt road, passing through Umuahia and Aba. Work is almost finished there. But the government before we came, made fake promises about these projects. So, President Buhari ought to be praised and showered with encomiums but, they will tell you that people are dying of hunger. Hunger is the world over. If you go to the news, you will see white people protesting against hunger and the high cost of living in Europe and elsewhere.

"There is a war between Russia and Ukraine, which has put the world in an economic dilemma and stress COVID-19 came before then and the world was shut down. There was no movement and no business activities. People were indoors. Those in the informal sector that make their daily living were at home and this government gave palliatives to them."

Quoting the Igbo adage that "Smearing the reputation of a wealthy man is worse than killing him," Ngige warned that Buhari should be left alone and not be blamed for everything that has gone awry under the sun.

He said the government wants and is working very hard to finish strong and needed the support of all Nigerians at the dying minutes of the administration.

"The government wants to leave a good legacy of free fair credible elections, without interference by our administration. That is why the President told ministers to face their job. I am facing my job. That is why you don't see me with any candidate. I am not going to gallivant or run around with any candidate."

He noted that some of the candidates in the coming elections were his friends and he would support them, adding that he knows how to support them, and not by jumping up and down.

Ngige enjoined his people and all Nigerians to go and get their PVCs in order to vote, assuring that they were going to look at faces before voting.

He advised Nigerians to vote for the right candidate who should be able to work for them after a critical evaluation of their manifestos and antecedents, adding that the four frontrunners are good and had served before.

Earlier, the Director General of Nigeria Inland Waterways Authority (NIWA), Chief George Muoghalu and the APC senatorial candidate for Anambra Central, Kaodilichukwu Okelekwe House of Reps candidates praised Ngige for the donations he made to party members and the indigent notwithstanding the economic downturn in the country.

While also thanking Ngige for his benevolence, the Chairman of all the 21 APC local government party chairmen in Anambra State, reaffirmed their confidence in the minister as the party leader in the state, saying they will vote according to his direction.

Food items distributed to the beneficiaries included 5000 bags of rice, 5000 bags of garri, 8000 tubers of yam and 2000 cartons of tomatoes

Couple found dead on matrimonial bed in Kano

By Ramatu Garba

Kano State, says a couple has been found dead on its matrimonial bed in Dawakin Tofa Local Government Area (LGA) of the state, believed to have died of suffocation from charcoal fumes.

SP Abdullahi Haruna-Kiyawa, spokesperson for the command said this in a statement in Kano on Wednesday.

He gave the names of the couple as Sulaiman Idris, 28 and Maimuna Haliru, 20.

"We received a report on Jan.3, he police command in at about 9.00 p.m from Kwa Village in Dawakin Tofa LGA that a couple was discovered not to have come out of its matrimonial home since it was last seen on Jan. 2 at about 11:00 p.m.

> "When the grandmother of Idris forced the door open, she discovered the couple motionless on the matrimonial bed, with smoke odour pervading the room.

> "On receipt of the report, the Kano State Commissioner

of Police, Mr Mamman Dauda, directed a team of detectives led by CSP Ahmed Hamza, DPO Dawakin Tofa Division to proceed to the scene.

"The bodies of the victims were removed from the scene and rushed to Murtala Muhammed Specialist Hospital, Kano where a medical doctor confirmed them dead," Haruna-Kiyawa said.

The police image maker said that preliminary investigation revealed that the deceased couple lit a charcoal fire to warm the

"They locked up and got suffocated by the smoke that emanated from the burning charcoal burning while fast asleep," he said.

He said investigation on the incident was still in progress.

Haruna-Kiyawa advised the people of the state to be careful while using fire from charcoal, urging them to always take safety measures, because hamattan season was associated with high risk of fire outbreaks.

Native doctor slump, dies during sex romp with Pastor's wife

ragedy struck in Ikere-Ekiti, on Monday morning when L a middle aged man simply identified as Kehinde slumped and died during an alleged sex romp with a lover at a hotel somewhere in the community.

Multiple sources in Ikere-Ekiti revealed that the deceased, a popular native doctor in the community had lodged in the hotel with his lover, whose identity could not be immediately ascertained.

Reports says that the said lover was a wife of a cleric in one of the fast growing churches in the town.

According to one of the sources What I can say is that the man died in the hotel room after having sex with the woman said to be spiritually laced with thunderbolt (Magun)

"The woman raised the alarm after realizing that the man collapsed, the manager of the hotel and some residents raced to the scene and immediately rushed the man to a nearby hospital where he was confirmed dead."

When contacted, the Police Public Relations Officer (PPRO) in Ekiti state, ASP Sunday Abutu confirmed the incident, adding that investigations had commenced on the circumstances surrounding the death of the man.

Abutu, however added that the woman has been arrested by the police.

In his words, "Yes, we can confirm the death of the man in one of the hotels at Ikere-Ekiti on Monday. His corpse has been retrieved and deposited at the morgue.

"Let me quickly tell you that the woman in question is with us already as we commence investigations to unravel the cause or otherwise of the man's death," the PPRO said.

Customs board approves appointment of 3 ACGs, promotes Spokesperson, 1, 489 others

By Muhammed Munir

The Board of the Nigeria Customs Service has approved appointment of three Assistant Comptrollers General (ACGs).

This is contained in a statement by Superintendent of Customs, Mr Abdullahi Maiwada on behalf of Customs National Public Relations Officer, Mr Timi Bomodi on Wednesday in Abuja.

Maiwada said 1, 490 senior officers of general duty and support staff to various ranks were also promoted, among whom was the Customs Spokesperson, Mr Timi Bomodi.

A breakdown of the appointments according to Maiwada include ACG Greg Itotoh, ACG Festus Okun and ACG Shuaibu Ibrahim.

Some of the newly promoted comptrollers are Musa Omale, Zanna Chiroma, Stanley Nwankwo, Ajibola Odusanya, Paul Ekpenyong, Abubakar Umar, Maureen Ajuzieogu, MO Bewaji, among others,"he said.

He said 64 Deputy Comptrollers (DCs) were promoted to Comptrollers of Customs (CCs), while 128 Assistant Comptrollers (ACs) were promoted to Deputy Comptrollers (DCs).

Healsosaid89ChiefSuperintendent of Customs (CSCs) were promoted to Assistant Comptrollers (ACs) and 220 Superintendents of Customs (SCs) were promoted to Chief Superintendents of Customs (CSCs).

Maiwada also said 107 Deputy Superintendents of Customs (DSCs) were promoted to Superintendents of Customs (SCs) while 302 Assistant Superintendents of Customs I (ASC I) were promoted to Deputy Superintendents of Customs (DSCs).

Superintendents of Customs II (ASC II) were promoted to Assistant Superintendents of Customs I (ASC I) and 357 Inspectors of Customs (ICs) were promoted to Assistant Superintendents of Customs II (ASC

Maiwada further said in a similar development, the management of the service had earlier approved the promotion of 1, 252 men within the ranks of inspectors and customs assistant cadres.

NAF loses 2 officers in Kwara

wo officers of the Nigerian Air normalcy in the area. Force (NAF) were crushed to death after the driver of a trailer lost control and rammed into them in Ilorin.

The News Agency of Nigeria (NAN) reports that the incident occurred on Wednesday around Pasa bridge, Eyenkorin, about 200 meters from the NAF base.

NAN also reports that the incident caused tension between the Air Force personnel and residents of the community.

The Kwara Secretary of the Community Policing Advisory Committee, Alhaji Shola Muse, said efforts were being made to restore

Muse said he had called the police command to go to the place to avert any breakdown of law and order because of the brewing tension.

An eyewitness identified simply as Alhaji Pasa claimed that the officers were on duty when the truck crushed two of them and injured another Air force personnel due to break failure when the truck approached the air force checkpoint.

He added that the driver of the truck attempted to escape after the incident but was shot in the legs by other officers around.

The Police Public Relations Officer, SP Okasanmi Ajayi, confirmed the

incident and appealed for calm.

> However, officials at the Base are yet comment to the development.

2023: Group mobilizes support for Tinubu/Shettima in Kogi

Calls on Dr Tim Diche to join kogi Guber race

n APC support group, APC State chapter had during their Congress meeting held on the recently, urged all it's members across the state to go to the field and mobilize voters for the presidential candidate of the All Progressives Congress, APC, Asiwaju Bola Ahmed Tinubu and his running mate Senator Kashim Shettima, as the election is around the corner.

The State Co-ordinator, Engr. Rufai Ahmed stated this at the Lugard Beach Resort, Lokoja during the meeting.

He urged every Member present to go back to their various local government areas and Wards and mobilize Women, Youths and members of other civil society groups to use their PVCs for the progress of



our land, which can only be salvage by Asiwaju Bola Ahmed Tinubu.

He however urged the members from kogi state to take the message of the former Commissioner of Agriculture in the state, Dr Tim Nda Diche to the masses, saying that he is the only option for the party's Guber ticket if the party (APC) want to win election in the state.

emphasized that they are still pleading with the former Commissioner of Agriculture in the state, to join the race, if yielded to the call, he can continue from where His Excellency,

Gov Yahaya Adoza Bello will stop in his developmental strides.

According to him, " I am very optimistic that the former Commissioner will make up his mind to join the race because our dear state needs an experienced technocrat that will take us to the promise land.





Court Stops DSS, Police, CCB From Investigating INEC Chairman Over Asset Declaration Form

By Yakubu Salisu

he plans to scuttle the 2023 general election by removing the Chairman of the Independent National Electoral Commission Prof Mahmood Yakubu from office, failed yesterday, as the High Court of the Federal Capital Territory Garki, quashed the allegations of false assets declaration against him.

The Court went ahead to bar security agencies from investigating him over his valid assets declaration.

In an Originating Summons

Declares Assets Form Valid

marked FCT/HC/GAR/CV/47/2022 by Somadina Uzoabaka against the Attorney General of the Federation and Prof. Mahmood Yakubu, the Claimant sought among other things an order of mandatory injunction directing and compelling the INEC Chairman to recuse, excuse and exclude himself and or step down as the Chairman of INEC pending the investigation and consideration of the various allegations against him by the various law enforcement agencies.

The plaintiff also sought an order of court stopping the INEC Chairman from holding or assuming any public office for a period of 10 years.

Prof Yakubu who in his response to the allegation furnished the court with several exhibits to show the sources of money for the purchase of the properties which the plaintiff alleged were illegally acquired and insisted that his assets declarations were validly done.

In the judgment, Justice M. A.

The judge therefore dismissed the claims of the Claimant and allowed the Counter-claim of the INEC Chairman.

Hassan found that the declaration of assets by Prof. Yakubu was lawful, valid and in compliance with the law and that he cannot be investigated by any of the security agencies listed by the Claimant that should all investigate him. The judge declined to grant any of the 14 prayers of the claimant declared that the INEC Chairman cannot be removed over fabricated allegations of false assets declaration.

Gunshots rock Ikare-Akoko, Ondo State, over New Year carnival

poradic gunshots rented the air at Ikare-Akoko, headquarters of Akoko North-East Local Government Area of Ondo State for the second consecutive day on Wednesday sending residents scampering to safety.

The firing of gunshots began on Tuesday when youths from a part of the town staged a New Year carnival.

A resident claimed that two lives had been lost, houses and shops had been razed, and properties worth millions of naira had been destroyed.

"Youths of Okoja area of the town organised a New Year carnival on Tuesday at the area's market square.

"Some people went to disrupt the carnival, however, claiming that the organisers did not obtain approval from the traditional ruler, the Owa-Ale of Ikare.

"They burnt the house of the Olokoja, a high chief of the quarters, and that of another chief, while many shops were razed.

"Î have been informed that they are going to my house to burn it and I don't know what we people of Okoja quarters did to deserve this," he said.

Businessman docked for allegedly refusing to pay N71,600 debt

Abdulrahman Saidu, was on Wednesday docked in an Upper Area Court in Masaka, Nasarawa State for allegedly refusing to pay a debt of N71,600.

The police charged Saidu, who resides in Masaka, Nasarawa State with criminal breach of trust and cheating.

He however, denied commiting the offence.

The Prosecution Counsel, ASP Swem Frank, told the court that the complainant, Muyit Taban reported the matter at the Masaka Divisional police headquarters on Dec. 29.

The police alleged that the complainant gave the defendant N110,000 to him him buy beans chaff

He said that with intent to cheat the complainant, the defendant bought beans chaff of N38,400 and converted the remaining N71,600 to his personal use.

The prosecutor said the offence contravened the provisions of sections 312 and 322 of the Penal Code

The judge, Malam Yakubu Dangana, admitted the defendant to bail in the sum of N200,000 with a reliable surety in like sum.

Dangana adjourned the case until Jan. 6 for hearing.



Buhari to N'Assembly: FG will pay N1.8trn in interest if unable to restructure N23.7trn CBN loan

By Sardauniya Usman

President Muhammadu Buhari says it will cost the federal government N1.8 trillion in interest if the national assembly fails to approve N23.7 trillion in extra-budgetary spending.

The president had asked the national assembly to approve the sum he said were funds provided by the Central Bank of Nigeria (CBN) through loans for "emergencies" in the space of 10 years.

Last week, the senate suspended the request of Buhari after a rowdy ession

Senators Betty Apiafi and Thompson Sekibo had argued that the request was not constitutional.

They also demanded that before the upper legislative chamber could approve the request, the senate must have the details of what the funds were spent on.

Speaking at the signing ceremony of the 2023 budget in Abuja on Tuesday, Buhari said he has no intention to contest the decision of the lawmakers.

"I also urge the national assembly to reconsider its position on my proposal to securitise the federal government's outstanding Ways and Means balance at the Central Bank of Nigeria (CBN)," the commander-in-chief said.

"As I stated, the balance has accumulated over several years and represents funding provided by the CBN as lender of last resort to the government to enable it to meet obligations to lenders, as well as cover budgetary shortfalls in projected revenues and/or borrowings.

"I have no intention to fetter the right of the national assembly to interrogate the composition of this balance, which can still be done even after granting the requested approval.

"Failuretogrant the securitisation approval will however cost the government about N1.8 trillion in additional interest in 2023 given the differential between the applicable interest rates which is currently MPR plus three percent and the negotiated interest rate of nine percent and a 40-year repayment period on the securitised debt of the Ways and Means."

Govt. Sule issues Executive Order to protect mining communities



1 ov. Abdullahi Sule of Nasarawa State has issued an Executive Order to protect mining communities and enable government verify legal status of mining companies operating in the state.

Yakubu Kwanta, Commissioner for Environment and Natural Resources made the disclosure at a press conference on Wednesday in Lafia.

According to the commissioner, Executive Order No. 2, 2022 is also aimed at ensuring that adequate security is provided to mining communities.

Kwanta said that the Order also mandated that institutional and technical support be provided to artisanal miners in various communities of the state.

communities are to submit two copies of previous agreements they had to the ministry for vetting before Jan. 30.

"Mining entities arriving the state with authority of the Federal Government to carry out mining must report to the ministry to verify their legal status, citizenship and background before settlement in the communities.

"All mining entities arriving and doing business in the state must report to the ministry for the purpose of documentation and identification of their operational status for peace and security.

1999 Constitution won't guarantee emergence of credible leaders – Afe Babalola

Thief Afe Babalola, Senior Advocate of Nigeria (SAN) says the 1999 Constitution will not guarantee the emergence of credible leaders at the February general elections.

"Unless a new Constitution similar to those of 1960 and 1963 Constitutions, with necessary amendments, is put in place, none of the aspirants, and indeed no angel can save Nigeria from total collapse," he said.

The proprietor of Afe Babalola University, Ado-Ekiti, made the declaration on Wednesday at the Ekiti capital at a news conference.

He was reacting to the adoption of Mr Peter Obi, presidential candidate of the Labour Party (LP) by former President Olusegun Obasanjo.

"On April 18, 2022, I urged the Federal Government to suspend the 2023 general elections and to raise an interim government of six months that will fashion out a new Constitution for the country.

"I still stand by my suggestion that any election conducted under the 1999 Constitution cannot, and will not produce new leaders with new ideas. "Any election conducted under the 1999 Constitution will merely result in recycling the same people who brought Nigeria to grinding poverty, mass unemployment, underfunded education, insecurity and huge external debts," Babalola said.

The elder statesman noted that only a moneybag; and not the bestqualified candidates could win the February presidential election under the present constitutional arrangement.

He explained that the LP



presidential candidate's adoption by former President Obasanjo was his right of expression, and might be a result of the contestant's acclaimed untainted records of character and sound education.

He stressed that the 1999 Constitution was too lopsided and faulty to produce the type of change agent and developmental leader Obasanjo had in mind.

He added that the 1999 Constitution was not what Nigeria needed at a time like this.

"I am an elder statesman, a SAN, the highest taxpayer in old Ondo State, the highest taxpayer in present Ekiti, owner of the best

many more.

"If I contest for political office today, I will fail, not because I am not qualified, but because the system will make me not to win.

"I have no sympathy for any Nigerian aspiring to rule Nigeria in any form, whether as a legislator, governor or president.

"The fact remains that the 1999 Constitution on a large scale is the root cause of economic, social, political and religious problems in the country today.

"Our experience since 1999 has taught us that we are in urgent need of a new Constitution.

"The new Constitution should private university in Nigeria and provide for stringent conditions in respect of age, academic qualifications, character and personality, as well as family background of candidates, especially for the presidency and the National Assembly," Babalola

He noted also that Nigeria's external debt had risen to N42.84 trillion as of June 30, 2022, while domestic debt servicing rose to N₅.24 trillion in the same period.

He said that any Nigerian aspiring to lead the country ought to be worried about the country's debt profile and advocated for urgent measures to defray the huge foreign

He explained that under the order, all mining companies together with their host of the least of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order, all mining companies together with their host of the explained that under the order together with their host of the explained that under the order together with the explained that under the order together with the explained that under the order together with the explained that the explained t

he Presidential Committee on Flood Prevention Action Plan has reiterated that the Federal Government was committed to nationwide flood

The committee said in view of this, the federal government was making frantic efforts to ensure that unnecessary instances of flooding were permanently controlled nationwide.

Malam Ali Ibrahim-Dalla, the leader of the presidential committee revealed this during an inspection visit to some flood prone communities in Yola on Wednesday.

Ibrahim-Dalla said the committee had visited the 1.8 billion cubic metre capacity Kiri water Dam in Shellang and the Dasin Hausa Dam in Fufore Local Government Areas.

He explained that the dams which contribute to flooding in the communities would be recommended for erection of dykes and additional embankments.

He also said that the water coming from the Lagdo Dam in the Republic of Cameroon would be dammed and provided with spill passages to prevent unnecessary flood.

"The committee has the time frame of 90 days within which to complete its assignment and submit a report on its findings and recommendations," he said.

According to him, the mandate of the committee is to visit the flood prone areas, identify causes and recommend to the federal government some of the remedial measures to prevent flooding.

Thursday, January 5, 2023



Chairman, Independent National Electoral Commission (INEC) Prof. Mahmood Yakubu (middle) with others, during the inspection of Consignment of the Bimodal Voter Accreditation System (BVAS) at the Nnamdi Azikiwe International Airport, Abuja.

2023: NRM passes vote of no confidence on INEC Chairman

Jacob DanMusa

National Rescue Movement, NRM, has called for the resignation of chairman of the Independent National Electoral Commission (INEC) Prof Mahmood Yakubu and the EPM Director of the Commission, Alh. Aminu Idris.

The call followed a no confidence vote passed on the leadership of the Commission by the party for alleged administrative incompetence which had led to protracted leadership tussle in the

According to a statement signed by the National Chairman.. Alhaji Danbuba Mohammed and National Secretary Hon. Ojukwu Nzubechukwu, the unprecedented humongous number of litigations agaisnt INEC before the Nation's Courts can be blamed on the administrative lapses of the INEC

The statement noted that a slightest intra or inter party dispute that simply requires administrative attention of the Commission the Professor, NRM believes, without necessary consultation with Comissioners of the Commission, will simply refer such issues to courts of Law for fear of blame.



"In the administrative and leadership world any leader that shies away from taking decision for fear of blame is weak leader which Professor Yakubu is. Like the popular adage says: Is better to take a wrong decision than not taking decision at all."

It explained further that, "Our bonafied Presidential Candidate Mazi Okwudili Nwa Anyajike was deliberately and illegally replaced by the Commission via the influence of the corrupt Director using forged decuments purporting the resignation of our Party's duly elected Presidential Candidate without the knowledge of INEC Commisioners and Secretary.

"National Rescue Movement was factionalised by Aminu Idris, the EPM Director. When we complained to Professor Mahmoud Yakubu he turned deaf

We went to Court, secured judgement in our favour and both the Party and our lawyers served INEC Chairman copy of the judgement through legitimate communition as per the Commission's Guidelines on 30th Nov.2022 but Director Aminu prevailed on the brilliant Professor to disregard the Court's decission (NOT INTERIM ORDER) and continue to recognise both illegal Chairman and the illegal Presidential Candidate whose case is already before the Supreme Court.

The party said following this, it has lost faith and confidence in INEC under the current chairman Prof Mahmoud Yakubu and EPM Director Alh. Amunu Idris to conduct free, fair and credible election.

2023: PDP tasks media on accurate, balance reportage

By Abdullahi Shehu

The Peoples Democratic Party (PDP) has implored media practitioners in Cross River to ensure accurate and balanced reportage ahead of the general

The state Chairman of the party, Mr Venatius Ikem, gave the advice in a press statement made available to newsmen on Tuesday in Calabar.

Ikem, who was reacting to a statement credited to Mr Christian Ita, Special Adviser on Media to Gov. Ben Avade, noted that the PDP was alarmed with the "spurious claims" on Avade's achievements.

Ikem particularly said the party was alarmed with the claim by the ruling party, All Progressives Congress (APC), that the Ogoja rice mill was up and running and that work had reached advance stage on the Superhighway and Deep Sea Port projects.



Ikem maintained that nothing could be farther from the truth as the Deep Sea Port project never took off while the Superhighway had longed been an abandoned project.

The PDP chairman added that the claimed that Ayade had laid a solid foundation for the industrialisation of the state was a mere propaganda to "dress the governor on borrowed

According to him, "We would request for a project tour of the various industries or infrastructure they are bragging about.

"Are they talking about the Superhighway conceived as a smokescreen to deplete our rainforests for their personal pockets, even after spending billions of naira

"Could it be the Deep Sea Port used as a subhead to fritter away our billions of naira in the name of mobilisation fees to pseudo

"The so-called Ogoja Rice distributed in lieu of Senate election in Cross River North were bought from market and repackaged. Which industry is up and running please?

"The roads constructed by their companies are collapsing before official inauguration."

Ikem urged the Nigeria Union of Journalists (NUJ) to introduce check and balance mechanism aimed at ensuring that press statements from certain government houses were verify before publication to avoid misleading the public.





L-R: Jigawa State Governor, Mohammed Badaru; All Progressives Congress (APC), Presidential Candidate, Asiwaju Bola Tinubu and Kano State Governor, Umar Ganduje during a meeting with Islamic scholars from North West region at Amani Event Centre in Kano State...on Tuesday.

Unease In APC As 2 Member Of Their Presidential Campaign Council Resign

ess than two months to the of active participation in politics and February 25 presidential election, two members of the Presidential Campaign Council of the All Progressives Congress (APC) have resigned their membership of the party and the council.

The development has, however, caused disquiet within the ruling party as the two members cited different reasons for their resignation.

The Assistant Secretary of the North-central Directorate of Mobilization, Ahmed Ibeto, in a letter dated January 3, 2023, which was addressed to the APC Ibelu Central Ward, Magama Local Government, Niger State, said his resignation was due to lack of unity of purpose and unending litigations, among others.

He said: "I write you with all sense of humility, respect and regards as the Chairman of APC, Ibelu Central Ward to convey to you the resignation of my membership of All Progressives Congress from today 3rd January, 2023.

"Mr. Chairman, with my many years

as a former party administrator and elected official into many political offices, I have come to this conclusion for many reasons.

"Chiefly among which are: the absence of unity of purpose among party members and stakeholders occasioned by internal conflicts, unending litigations, internal threats and counter threats of antiparty activities, lack of genuine reconciliation, coupled with lack of commitments and dedications to the success of the party by many stakeholders. For these obvious reasons, I concluded that I can not continue to be a member of the party."

"Mr. Chairman, by this resignation, I cease to be a member of the Presidential Campaign Council, Assistant Secretary of the Northcentral Directorate of Mobilization and all organs and committees of the party."

Also, a member of the Directorate of Youth Mobilization, North-east, Zanna Ali, said his resignation was based on the inability of the ruling party to present a credible presidential candidate.

The party chieftain, in a letter dated January 1, 2023 and addressed to the Secretary of the Council, Hon. James Faleke, said he decided to put national interest above personal interest, hence, his decision to resign his membership of the party.

According to him, "I humbly wish to write and inform your respected office that I, Zanna Bukar Ali, a member of the Presidential Campaign Council, Directorate of National Youth Mobilization under the distinguished leadership of His Excellency, Alhaji Yahaya Bello, the National Coordinator of the National Youth Mobilization of the PCC with serial number 51, National Youth Mobilization, North-east Directorate wish to tender my resignation as a member of the committee forthwith."

Ali stressed that his resignation applies to all other APC presidential support groups and all other APC support groups that are campaigning for the presidential candidate of the party, Asiwaju Bola Ahmed Tinubu, and running mate, Kashim Shettima.

He noted that he had been a loyal party member from 2015 till date, with numerous contributions to the party especially in the 2019 presidential

Ali added: "I am grateful to my former party and my principal in the party for my appointment as a member of the committee. It is indeed a great honour for me to be part of the committee, but I believe that the national interest supersedes my personal interest.

"And based on the inability of the party to present a credible candidate for Nigerians is another reason why I took my decision as a concerned Nigerian. On this note, I resolved to resign my appointment as a member of the committee."

2023: Use your PVCs wisely, NAS tells Nigerian workers

By Michael Paul

eneral Secretary of the Non-_Academic Staff Union of Leducation and Associated Institutions (NASU), Comrade Peters Adeyemi, has called on Nigerian workers to use a their Permanent Voters Card (PVC) wisely in the 2023 general elections to vote for candidates that will better their lives.

Comrade Adeyemi who spoke to journalists in Abuja said the education sector is collapsing due to poor funding and cost of living has gone haywire.

He also said that the Federal Government has seemingly refused to pay withheld salaries of tertiary education workers.

According to him, "That the struggle continue? In terms of making sure that those salaries are paid. It will generate another round of struggle that is what it is. And there can't be

no time frame for the struggle for the unpaid salaries because if we take any action now, we will be even as if we are trying to destroy political agenda of the government.

"So every attention unfortunately, is focused on the elections. The elections is just in February. So we are hoping that Nigerians will use their PVCs wisely, because that's that looks to be the only options that we have."

Adeyemi also noted that organised labour must collaborate with civil societies to demand for better

In his words, "In fact there was at time the Nigeria Labour Congress was actively and predominantly partnering with the civil society organizations. I remember as Deputy President of NLC I used to represent the President in meetings with members of the civil society organizations in Lagos and Abuja and elsewhere.

"That partnership helped us a lot in

all of our struggles. I'm sure that even now, that partnership is even more desirable now than hitherto. I think it should be encouraged, the continuity and continuation of that partner will help since challenges are not diminishing and are not reducing. So we have to build on that friendship.

We have to build on that working relationship, because they complement each other. Areas that we are not able to cover...you find out also that even our collaborative actions, always involves market and a whole lot of others.

"Because the struggle in our land cannot be completely a struggle for the working people. Nigeria is poverty ridden. So the struggle in this country by the labor movement, transcend, looking for bread and butter for workers. Because even the common person in the streets, look onto the labour movement for salvation.

"In those days, one of the things we do is to ensure that we involve students, market women and others. Because the kind of challenges we face in Nigeria are such to affects every home and persons.

"When you talk about that struggle, you are talking about collaborating with the civil society organization because labour alone cannot do it. We need them and this is even the time we need them most. We need them this time when people rather than face the truth are talking about no work no pay.

"We need them the most at this time when educational is collapsing. We need them at this time when the cost of living has gone haywire. Things are not working well.

We are borrowing and borrowing. Even the IMF, the financial institutions are warning us. Don't forget that even its borrowing. So decent work is predicated on the environment. There cannot be decent work when there are no decent pay."

Borno female guber candidate optimistic of beating Zulum in March poll

By Hamza Suleiman

🗖 ajiya Fatima Abubakar, the Borno governorship **⊥** candidate of Democratic Congress (ADC) says she is optimistic of winning the Machii governorship election, going by recent development.

Abubakar, the only female

candidate for the election said in Maiduguri on Wednesday that she has started a house-to-house campaign to reach out to the electorate in the

She said that she has been gaining more support and popularity from the electorate, saying she was almost certain of winning the poll.

"I am getting more popular with

more supporters, particularly women who believe in my capacity to bring more and better transformation in the lives of women and youths in

"I want to urge women and youths we are reaching out to, to also extend the messages to others on the need to try the few women candidates in this contest for positive change,"

Abubakar said.

She debunked speculations that she has stepped down from the race because her campaign posters and billboards were not visible like others, adding that there was still time for such campaign and rallies.

"We are also making our preparations for the rallies," Abubakar said.



L-R: Minister of State for Petroleum Resources, Timipre Sylva; Minister of Niger-Delta Affairs, Chief Umana Okon Umana; new Chairperson, Niger Delta Development Commission (NDDC) Board, Ms Lauretta Onochie; Minister of State, Niger-Delta Affairs, Mrs. Sharon Ikeazor and others during the inauguration of the governing board of the NDDC in Abuja...on Wednesday.

NDE empowers 10 graduates with start-up equipment in Jigawa

he National Directorate of Employment (NDE), under its School-on-Wheel Training scheme has empowered 10 graduates with start-up tools and equipment in Jigawa.

The NDE Coordinator in the state, Mr Miwa Lasco stated this in an interview in Dutse on Wednesday.

He said the benefiaries comprising seven females and three males had been exposed to tailoring; weaving, cap making and embroidery design under its Vocational Skills Development Department.

He said the agency provided sewing machines worth N65,000 and N10,000 seed capital to those trained in tailoring while graduates of weaving received tools worth N25,000 and N60,000 capital.

"Cap making graduates received tools worth N15,000 and N50,000 cash, while embroidery designers got tools worth N25,000 and 50,000 cash," he said.

The gesture, he said, is to enable them to set up their businesses, become self-reliant and employers of labour as well as boost job creation and spur the youths to contribute to the national economy,

AfDB Backs Sustainable Infrastructure Development In Mauritius

By Eric Ojo

frican Development Bank (AfDB) expressed its commitment to support the building and development of sustainable infrastructure and economic resilience in Mauritius.

On 15 December 2022, the AfDB approved the Mauritius Country Strategy Paper for 2022-2027 and the implementation of the identified priority development areas.

Through the 2022-2027 strategic paper which was signed in Abidjan, the bank's main objective is to support Mauritius' ambitions to become a highincome country by 2030.

In addition to building economic resilience by improving the business environment and high value-added production, the AfDB plans to focus its development efforts on sustainable

infrastructure and environmental protection.

The bank also aims to promote private sector development to foster and build a more productive, sustainable, inclusive and resilient Mauritian economy.

It will support key economic, regulatory, and institutional reforms to reduce operational costs and create a more attractive environment for private investment.

Moreover, the AfDB will equally help create an enabling environment for agri-business, innovation, and skills to improve employability, especially for youths and women, and better prepare the workforce for future labor challenges. It will also help improve the economy's competitiveness.

Another priority area for the bank is helping to eliminate bottlenecks that increase production costs and

hinder companies' competitiveness. The focus will be on infrastructure development, especially in the energy, water, and transport sectors.

It will support the strategic development and upgrading of cost-effective infrastructure to increase Mauritius' regional and international connectivity and competitiveness. Support to the energy sector will focus on transforming the country's energy mix to facilitate its transition to green energy and implementing the national Renewable Energy Roadmap 2030.

AfDB's Director General for Southern Africa, Leïla Mokaddem said the main objective of the new Country Strategy Paper is to support Mauritius' ambitions to become a high-income country by 2030 through a more productive, sustainable, inclusive and resilient economy by further unlocking the country's full potential

in agriculture, information and communication technology, finance, and the blue economy to move up the value chain.

The bank aims to promote private sector development to foster and build a more productive, sustainable, inclusive and resilient Mauritian economy. It will support key economic, regulatory, and institutional reforms to reduce operational costs and create a more attractive environment for private investment.

The AfDB will also consider climate change resilience in infrastructure projects to enhance sustainability and assist the country in mitigating the hydro-meteorological impact on infrastructure.

As of 30 September 2022, the AfDB Group's active portfolio in Mauritius consisted of five operations with a budget of \$262.29 million.

NECA worries over legacy of taxes on businesses

he Nigeria Employers' Consultative Association (NECA) has expressed dissatisfaction over some of the provisions of the financial bill including the increased Tertiary Education Tax (TET) from 2.5 per cent to 3.0 per cent.

NECA's Director-General, Mr Adewale-Smatt Oyerinde, who expressed worry in a statement on

Wednesday in Lagos, said the TET was increased without regard for current economic situation faced by businesses.

According to him, organised businesses are currently burdened with over 50 different taxes, levies and fees – both legally and illegally.

"These taxes include company income tax; stamp duties; petroleum profit tax; capital gains tax, value

added tax; personal income tax; withholding tax; tertiary education tax, among others.

"Increasing the Tertiary Education Tax is another burden too much.

" Also, increasing CIT rate for a gas-flaring company from the standard 30 per cent to 50 per cent is also worrisome, considering the fact these companies are already covered in the Petroleum Industry Act: this can be a recipe for further divestment.

"Also, the imposition of excise duty at rates to be specified via presidential order on all services including telecommunication services, is too broad and vague.

"This can be subject to abuse and further strangulation of the business community," he said.



Manufacturing: Tackling headwinds in 2023



By Rukayat Moisemhe

t is no longer news that global macroeconomic fundamentals have been challenged by a myriad of issues since 2020, ranging from COVID-19 pandemic to food and energy crisis and the unabating Russia-Ukraine war.

Bringing it home, Nigeria currently battles both global and domestic challenges such as inflationary pressures, foreign exchange scarcity, weak consumer demands, tight monetary policy and electioneering.

The country's overdependence on imports for critical components in sectors such as manufacturing, agriculture, has been identified as one of the reasons for the underperformance of these sectors.

As at the third quarter of 2022, manufacturing contracted by 1.9 per cent, textiles by 3.98 per cent, food and beverage by 4.05 per cent, plastics and rubber by 3.92 per cent, coal mining by 43.5 per cent.

Others are: crude oil and gas which contracted by 22.67 per cent, oil refining by 44.7 per cent and electricity and gas by 3.56 per cent.

All these, reflect the several headwinds that have stalled the manufacturing sector over the past few years.

In spite of the challenges, Dr Muda Yusuf, founder, Centre for the Promotion of Private Enterprises (CPPE), said the Nigerian economy demonstrated remarkable resilience in 2022.

Yusuf, setting the agenda for policy makers in 2023 to engender manufacturing sector growth, stressed the review of three key macroeconomic variables of inflation, foreign exchange, and Gross Domestic Product (GDP) growth.

He noted that cost of goods and services consumed by the average Nigerian accelerated between 50 to 100 per cent in 2022, further pushing five million Nigerians into poverty with a 35 per cent slump in purchasing power.

To tackle inflation, Yusuf stressed the need to address its key drivers by boosting productivity in the economy, stemming the naira depreciation, tacking foreign exchange illiquidity, addressing insecurity and minimising monetisation of fiscal deficits.

He also stressed the need to review trade policy to bring down the cost of intermediate products for manufacturers, fix climate change concerns, tackle cost of logistics, and address cargo clearing and other port challenges.

"As part of economic reforms imperatives to unlock growth and development for 2023, the government must undertake some urgent reforms.

"The enactment of the Petroleum Industry Act (PIA) was a major step towards the reform of the oil gas sector but we need to see greater commitment to the implementation of the PIA to unlock investments in the sector and end the perennial fuel

scarcity

"There is a need to also consolidate the power sector reform via the creation of an enabling environment to sustain current private sector investment in the sector and attract new private capital to the electricity sector.

"Urgent reforms are vital with respect to electricity tariff, metering and deepening of energy mix and we need robust incentives (fiscal and monetary) to boost private investment in renewable energy," he said.

Yusuf also stated the need to mitigate the burden of taxation on businesses, saying that the current tax regime in the country stifled investments.

According to him, the current tax regime is in conflict with the National Tax Policy which prescribes that there should be less emphasis on direct taxation in order to incentivise investment.

"An economy that desires job creation, economic inclusion, investment growth and poverty reduction, should have an accommodating tax regime for investors

"Corporate tax in Nigeria is 30 per cent, but effective corporate tax is much more than that with tertiary education tax of 2.5 per cent of profit; NITDA Levy of 1 per cent of profit; NASENI Levy of 0.25 profit of profit; Police Trust Fund Levy of 0.005 per cent of profit.

"This brings effective corporate tax

to about 34 per cent making the rate one of the highest in the world.

"There are numerous other taxes imposed on businesses by the states and local governments and this multitude of taxes is crippling investment in the Nigerian economy.

nvestment in the Nigerian economy. "There is need for an urgent review,"

Also, Lagos Chamber of Commerce and Industry (LCCI) tasked the Federal Government to sustain its targeted financial interventions in selected critical sectors like agriculture, manufacturing, export infrastructure and others to navigate successfully through 2023.

Dr Chinyere Almona, Director General, LCCI, said government needed to sustain such interventions to tackle insecurity and free more monies from subsidy payments.

She noted that government's financing support to the agricultural sector could boost production, create jobs, and lower the spiking food inflation responsible for the rising headline inflation in 2022.

She added that the African Continental Free Trade Agreement (AfCFTA) provided huge opportunities to explore the African markets with Nigerian agricultural products.

The LCCI DG urged the Federal Government to scale up plans of establishing special economic zones where agro-processing activities would be supported to produce finished products for our markets and

for export

"With some of these challenges resolved, we expect to see a higher growth rate at above three per cent higher than the less than average two per cent recorded in 2022.

"For Nigeria, the base factors that may continue to drive the major economic indicators are the rising inflation rate, tight monetary policies, an unstable currency, foreign exchange scarcity.

"Others are debt burden, currency management, food supply disruptions, exchange rate volatility, and election spending.

"We urge the government to tackle oil theft to earn more foreign exchange, borrow from cheaper sources to reduce the burden of debt servicing, and pave way for the removal of the fuel subsidy by the incoming government.

"With increased spending by the government for census and general elections, the government must block revenue leakages, reduce costs, and empower the private sector to create jobs and generate more revenue to the government," she said.

For economic development for Nigeria in 2023, Almona projected growth in sectors like manufacturing, agriculture, transport, telecommunications, and trade.

The experts have spoken, but will the Federal Government heed their call, by providing a conducive environment for the manufacturing sector, an invariably the economy to thrive?

12 Education





Unilorin fees remains least among federal varsities – Official

Prof. Musa Yakubu, the Dean of Student Affairs, University of Ilorin (Unilorin), says the institute's charges remains the least compared to other federal universities in Nigeria.

Yakubu stated this while speaking with newsmen at the University on Wednesday to justify the adjustment in the institution's school charges for students.

According to him, the slight increace is necessitated by the current economic reality in the country.

He explained that many of the components that make up the charges, such as the accommodation, matriculation and some other charges, were not touched in the new

adjustment

The dean, however, said that in spite of the adjustment, Unilorin still charge the least when compared to other federal universities in the country.

He pointed out that the Students Union leaders, both the immediate, past and the incumbent, were carried along in the discussion.

He added that they tried to beat down the charges but were convinced by the management's argument.

While encouraging the students to do the needful, the official explained that the Student Affairs Unit would proceed to the accommodation balloting for the returning students

He warned that students who desire

to stay in the hostels but fail to pay their school charges won't be able to participate in the balloting.

Similarly, the dean pointed out that the Student Affairs Unit had been able to come up with special security arrangements within and outside the campus.

"We have held meetings with the former Divisional Police Office of F-Division, the Alangua of Tanke and more than 25 Magajis on the safety of students within and outside the campus, especially at Oke-Odo.

"A committee has been set up to ensure all habitants of Oke-Odo and the university campus sleep with their two eyes closed," he stated.

KASU management moves to reposition institution for global competitiveness

he authorities of the Kaduna State University (KASU) on Tuesday began a three-day retreat to reposition the institution for global competitiveness.

The Vice Chancellor, Prof. Abdullahi Musa, who disclosed this at the opening of a retreat at Fifth Chukker Resort, Kaduna, said that the goal was to enable the university to solve societal challenges through research.

He said that a Teaching Excellence Initiative was underway to enable lecturers to improve their capacity for exemplary instructions and impart knowledge for skills, global competitiveness, self-reliance and global employability.

He explained that the objective of the retreat was to provide a foundation for re-engineering and repositioning the school to become a key player in global university education delivery.

He added that the retreat was also to collectively develop a five-year action plan that would identify the university's agenda and priorities.

"This will enable us to critically analyse the current state of the university, outline the university's vision, identify the gaps and ways to address them.

"It will also help us find common ground for the teaching and non-teaching staff, students and alumni to have a common vision, mission, and common objectives that would take KASU to greater heights," he said.

The vice chancellor said that the move was in line with his vision of making KASU a regional leader and a global player in quality university education delivery.

He said that his vision was based on the institution's underlying philosophy of excellence in research, excellence in teaching, excellence in community services, and excellence in all the parameters of sustainable development. "KASU should not be a mere educational institution that produces graduates but should be a leading institution of choice regionally and globally.

"Our goal is to create an environment that allows scholars to come up with solutions to societal challenges.

"However, we cannot make a positive difference, if we are not on the same page in respect to the university's vision and mission," he said.

Musa said that he would work with the university's management to build a culture that encouraged lecturers and non-teaching staff to make a positive difference in Kaduna State, Nigeria and the world.

He noted that KASU required a reform to address the challenges of dysfunctional units and inadequate financial resources to achieve optimal research output.

According to him, the turnaround strategy will result in speedy and astonishing progress in research productivity, teaching excellence and financial performances.

The vice chancellor pledged to work with everyone without discrimination, stressing that a participatory approach to leadership would help in identifying and harvesting individual and group talents for the greater good of the university.

He stressed the need to develop a strategy that would enhance KASU's working procedures by adopting new work procedures in place of outdated methods of operation.

"It is necessary for KASU to take the lead by doing away with outdated practices that do not work for us.

"We must embrace new practices and methods. This way we will be making quick progress on our most aggressive strategic plans, to instill research culture, teaching excellence and improve on our communal engagements," he said.

OYO SUBEB Boss tasks staff on diligence, punctuality

he Chairman, Oyo State Universal Basic Education Board (OYO SUBEB), Dr Nureni Adeniran, has advised staff members of the board to be more dedicated, diligent and punctual at work in year 2023.

Adeniran gave the charge on Wednesday in Ibadan, at a prayer organised for its staff members before start of work in the New Year.

He charged staff members of the Local Government Education Authorities in the 33 local government areas and Local Council Development Areas in the state to make punctuality to work a priority..

Adeniran said the board had identified training and retraining of staff members as one of the means of achieving good basic and qualitative education in the state.



The chairman, who stated that qualitative education remains one of the cardinal aims of the Gov. Seyi Makinde-led administration in the state, lauded the governor for his commitment to education.

He equally commended teachers and staff members of the board for their dedication and hard work in year

2022.

Adeniran further solicited the cooperation of teachers and staff members in the basic education subsector in the New year.

The SUBEB chairman said that the board would not relent in providing adequately for the welfare of its workforce in the state.



The Vice-Chancellor, Kaduna State University, Prof. Abdullahi Musa, making a remark at the opening of a three-day retreat in Kaduna on Tuesday.



Following the recent review of cash withdrawal limit by the Central Bank of Nigeria (CBN), please note the following directives which take effect from Monday, January 9th, 2023:

The maximum weekly limit on cash withdrawal across all channels by individuals and corporate organizations per week shall henceforth be N500,000 and N5,000,000 respectively.

Withdrawals above these limits shall attract processing fees of 3% and 5% respectively.

Third party cheques above N100,000 shall not be eligible for payment over the counter (OTC), while extant limits of N10,000,000 on clearing cheques still subsist.

Only denominations of N200 and below shall be loaded into the ATMs.

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COVID-19: China infection surge on agenda at WHO meeting



orld Health Organisation (WHO) has met with COVID-19 experts to discuss the current surge in the virus in China and to offer WHO's expertise and further support on the situation

WHO, in a statement, stated that the experts gathered at the UN health agency's headquarters on Tuesday in Geneva to discuss next step. WHO confirmed during a

WHO confirmed during a scheduled press briefing that Chinese scientists had been invited to participate in a meeting of the Technical Advisory Group on COVID-19 (TAG).

The 30-strong expert group was formed in June 2020 to advise the UN health agency and Member States on coronavirus mutations and variants. The group's last meeting was in October.

WHO said that Chinese scientists had been invited to present detailed data on viral sequencing to the expert meeting at WHO headquarters in Geneva

The development followed a "high-level" encounter last Friday between the WHO and Chinese health officials, who were asked to share further information about China's COVID-19 strategy.

It said that high-level officials from China's National Health Commission and the National Disease Control and Prevention Administration briefed WHO on China's evolving strategy and actions in the areas of epidemiology, monitoring of variants, vaccination, clinical care, communication and Research and Development.

The UN agency in particular called on Chinese authorities to strengthen viral sequencing, clinical management and impact assessment of its COVID surge.

"WHO again asked for regular sharing of specific and real-time data on the epidemiological situation," it

It urged China to share genetic sequencing data, data on disease impact including hospitalisations, intensive care unit (ICU) admissions and deaths — and data on vaccinations delivered and vaccination status, especially in vulnerable people and those over 60 years old



Natural disasters leave 175 dead, missing in Vietnam in 2022

Stories by Douglas Blessing

total of 1,057 natural disasters hit Vietnam in 2022, leaving 175 persons dead and missing, local media cited the Vietnam Disaster Management Authority as reported on Wednesday.

The disasters caused economic losses of some 19.5 trillion Vietnamese dong (825.85 million U.S. dollars) last year, the local newspaper Vietnam

News reported.

The human and economic losses were 1.6 times and 3.4 times the figures in 202.

The country was forecast to have fewer storms and tropical depressions in 2023 than in previous years, the Vietnam Meteorological and Hydrological Administration says.

Minister of Agriculture and Rural Development, Le Minh Hoan, said to reduce risks and damage, authorities should develop appropriate strategies and warning maps and perform forest protection.

And also control investment in construction projects for climate change.

To improve forecasting, the hydrometeorological sector has extended the time limit for weather forecasting and warning for natural disasters to 10 days, he said

UN calls for upholding status quo in Jerusalem holy sites

A spokesman for the United Nations underscored the importance of upholding the status quo in the holy sites.

This was in reaction to the controversial visit by Israeli National Security Minister, Itamar Ben-Gvir to the flashpoint Al-

Aqsa Mosque compound in East Jerusalem.

UN Secretary-General, Antonio Guterres has always stressed the importance of upholding the status quo in the holy sites, "in line with the special role of the Hashemite Kingdom of Jordan."

Farhan Haq, the deputy spokesman for Guterres, told a regular news conference.

The secretary-general called on all to refrain from steps that could escalate tensions in and around the holy sites, he said.



Ukraine witnesses free surge of deadly attacks by Russian forces-UN

N says the New Year holiday witnessed a fresh surge of deadly attacks by Russian forces in Ukraine.

UN Deputy Spokesperson Farhan Haq, said at a news conference on Tuesday in New York, that intensified violence in different regions of the war-torn country caused "multiple civilian casualties", which included children and journalists.

"Ukrainian authorities reported more than 50 civilian casualties on Dec. 31 alone," Haq said.

The latest attacks on the capital Kyiv, damaged a hotel, residential homes, and several education facilities, including a university.

And on Dec. 31, during hostilities in the Kherson region, two children were injured – one of them a 13-year-old boy who was evacuated to the children's hospital in Kherson, which itself was shelled in the early hours of New Year's Day, said Haq, citing the regional governor.

Moreover, intensive fighting also continues in eastern Donetsk and the Luhansk region, with civilian casualties and infrastructure damage reported "on both sides of the front line."

"In spite of continued attacks we, along with our humanitarian partners, continue to deliver support to the people in need in the most impacted communities," the UN deputy spokesperson said.

He went on to outline some of the life-saving assistance being delivered by the organisation as the fighting continues.

"On Dec. 28, an inter-agency convoy delivered food, water, blankets, emergency shelter kits and other supplies from the International Organisation for Migration (IOM), the UN refugee agency (UNHCR), UNICEF (UN Children's Fund) and the World Food Programme (WHO) to the front-line towns of Lyman and Sviatohirsk in Donetska oblast".

Both communities have been exposed to heavy fighting, which has destroyed houses, demolished critical infrastructure, and decimated access to basic services.

"The people who still live in these areas are mostly the elderly and people with limited mobility."

According to news reports, a missile strike late on New Year's Eve in occupied eastern Ukraine produced the highest death toll acknowledged by Russia since its forces invaded the country on Feb. 24.

5,000 football clubs welcome Tinubu for Kano rally

By Muhammed Munir

bout 5,000 football clubs came out on Thursday to welcome the All Progressives Congress (APC) Presidential Candidate, Asiwaju Bola Tinubu, as he arrives in Kano for his campaign.

They escorted the caravan of Tinubu from Government House to Sani Abacha Stadium where the rally was scheduled to hold.

The Director, North West Tinubu/Shettima campaign support group, Malam Baffa Babba Dan- Agundi, in a statement on Wednesday said that youths were jubilating and chanting "Jagaban for Nigeria".

"The development is a result of a football match organised by Kano Pillars FC and Super Eagles legends which were supported by the State Government under the leadership of the Director, North West Tinubu/ Shettima campaign support group.

"After the match, the Super Eagles legends were seen snapping pictures with a lot of fans, and at the end of the day, urged them to vote Bola Tinubu.

"The result can be vividly seen by the massive turnout of over 5000 registered and unregistered football clubs who came out to receive Tinubu," he added.

Dan-Agundi said that happiness could be easily seen in the face of Tinubu, Gov. Ganduje and other governors who accompanied him to the state for the campaign.

The Director, Northwest support

groups assured the APC Presidential candidate of victory as well as the football clubs that they would also be carried along as seen in Ganduje's administration, as youths and sports were treated with priority.

"More will be done come Dr Nasiru Yusuf Gawuna's administration if elected as governor of Kano State, because he was also a footballer," he said

The Director, Northwest support groups thanked the clubs and other support groups for the wonderful outing and also for wearing the Tinubu signature and assured them that the government would work in collaboration with them if victory was attained.



United Cup: Great Britain knocked out as United States progress to semi-finals

reat Britain are out of the inaugural United Cup after the United States won 4-1 in their City Final in Sydney.

British number two Dan Evans was beaten 3-6 7-5 6-3 by Frances Tiafoe, securing the US a place in the semi-finals.

Earlier, Cameron Norrie won 6-45-7 6-4 against Taylor Fritz, after GB teammate Katie Swan had lost 2-66-36-4 to Madison Keys. Harriet Dart was then beaten 6-26-0 by world number three Jessica Pegula.

Despite the US taking an unassailable lead, the mixed doubles rubber was still played with Dart and Evans falling to a 6-4 6-4 defeat by Pegula and Fritz at the Ken Rosewall Arena.

The Sydney City Final is one of three City Finals taking place across Australia, which act as a play-off for the semi-finals.



Anambra sports chief hails first aguata marathon race

By Patrick Anaso

he Chairman, Anambra Sports Development Commission, Patrick-Estate Onyedum, has hailed the organisers of the first Aguata 21-km marathon race.

Onyedum made the commendation in a speech at the event, held on

Wednesday at Ekwulobia in Aguata Local Government Area of Anambra.

He described the idea of organising a marathon, which is a uniting event in the council, as unique.

He further commended the Chairman of the Council, Mr Chibueze Ofobuike, for his ingenuity in organising the event.

He urged him to continue to promote sports at that level.

"Usually, what we are used to during this period is football, football and football. "The only difference is the prize, which the organisers put down for winners.

"But today, we are witnessing a marathon," Onyedum said.



Amanda Serrano to fight Erika Cruz for undisputed featherweight crown on 4 February

manda Serrano will fight WBA featherweight champion Erika Cruz in a bid to claim her first undisputed title on 4 February in New York.

Serrano is the WBO, IBF and WBC champion and could become Puerto

Rico's first undisputed champion in the four-belt era.

The 34-year-old has 43 wins from 46 fights and has won nine world titles across seven weight classes.

"This is a pivotal moment," Serrano





Anambra sports chief hails first aguata marathon race

Thursday, January 5, 2023 Vol. 1 No.002 N200



New motor insurance policy: Matters arising

By Rukayat Adeyemi

nsurance stakeholders and vehicle owners have continued to react to the new premium rates for various classes of motor insurance approved by the National Insurance Commission (NAICOM) on Dec. 22.

With the new policy, third party motor insurance policy will be increased from N5,000 to N15,000, with effect from Jan.1, 2023.

NAICOM announced the new policy in a circular titled: New Premium Rate for Motor Insurance with number: NAICOM/DPR/CIR/46/2022, signed by the Director, Policy and Regulation, NAICOM, Mr Leo Akah.

"Pursuant to the exercise of its function of approving rates of insurance premium under Section 7 of NAICOM Act, 1997 and other extant laws, the commission hereby issues this circular on the new motor insurance premium rates effective from Jan. 1, 2023," NAICOM said.

A vehicle owner, Mr Hakeem Olagunju, on Friday said the decision of NAICOM was unreasonable and ill-timed in view of the prevailing economic situation.

Olagunju stated that insurance firms indirectly owed many vehicle owners in Nigeria claims that were not presented, as many of them were not even aware of the benefits of motor insurance and hardly made claims in the event of accidents.

He noted that most vehicle owners had been paying the reviewed N5, 000 third party motor policy and had not been presenting claims because of the tedious process of claims payment by insurance companies.

"We are not expecting this increment from the insurers because they have been benefitting 'free N₅, 000,' yearly from millions of vehicle owners for years now without paying us claims.

"This 200 per cent increment on the various classes of motor insurance is not justifiable and should be revisited by NAICOM to prevent more hardship on average Nigerians.

"With the current insurance penetration level and contribution of 0.4 per cent to the Gross Domestic Product (GDP), the focus of NAICOM should be how to improve insurance penetration through prompt claims payment.

"This would boost the level of trust and commitment of Nigerians to insurance," he said.

His view was corroborated by Mr Adams Isiaka, a commercial bus driver and member of the Nigerian Union of Road Transport Workers (NURTW), who said the 200 per cent increase in the rate of motor insurance would compound the woes of Nigerians.

Isiaka stated that vehicle owners were already incurring lots of expenses on their cars and as such should not be unduly ripped off by insurance companies.

He lamented that he had never gotten any claim from his insurance company since he had been paying the N5, 000 motor insurance policy rate because he had never presented a claim and

was not interested in doing so

The commercial driver noted that if the commission insisted on implementing the policy, just as other commodities in the market such as vehicle spare parts and cost of repair had been jacked up, it should not be more than between 50 to 75 per cent increase.

He said the government should make motor insurance policy optional for vehicle owners if possible, to prevent insurance companies from making 'free money' through the policy.

"Government should make the motor insurance policy optional for us, because we have not been benefiting from it and can't be paying that much for what we don't benefit from.

"Those who are interested in processing claims payment can go ahead and buy the policy but for people like us who are not interested, they should leave us to our faith," he said.

However, Mr Edwin Igbiti, president/chairman, Governing Council, Chartered Insurance Institute of Nigeria (CIIN), said in spite of the current high inflation rate in the country, the review of the policy was long overdue.

Igbiti said although NAICOM and the insurance operators were still holding talks on the reviewed policy, the focus was how insurers would enhance their operations to make the increment worthwhile.

He stated that compared to other African countries, Nigeria's premium rate remained one of the least in terms of third party motor insurance.

The CIIN president noted that the increment was justifiable because it had enhanced cover, which included the ECOWAS Brown Card.

He explained that the ECOWAS Brown Card covered Nigerian vehicles, within the country and in the ECOWAS region, adding that this was in line with the agreement reached by all Heads of ECOWAS member countries.

"This was factored in to make up the new price, which is good for us all.

"The only snag I observe is the timing of the new policy, which was released in December.

"This is because by December, every company that is serious with insurance must have concluded their plans for renewal in January.

"Having made their budgets ahead of the New Year, it would be inconvenient for them to start adjusting their budgets to accommodate the new price.

"I would have suggested the announcement made was a notification while the effective take off date is April 2023, so that everyone is well prepared for it," he said.

Igbiti appealed to the public and insurance policy holders to embrace the decision of NAICOM with the understanding that the old price was no longer feasible and the new price included enhanced features.

He urged insurance companies to be more responsive to payment of claims as NAICOM

had announced its preparedness to sanction any erring insurer.

The CIIN president said: "If insurance firms are showing evidences that they are paying claims, people will see value and will not question the amount they are paying."

Igbiti stated that if the new policy was fully embraced by the operators and the public, it would lead to increase in premium generation, sustain claims payment and boost insurance penetration.

In the views of Mr Moses Igbrude, National Coordinator, Independent Shareholders Association, the new price is a welcome development as the reviewed N5, 000 premium rate is no longer realistic.

"To be honest, is the N5,000 premium paid by motorists in a year worth it, to get a N1million cover in the event of accident with the inflation on cost of spare parts and other services?

"The only reason why many Nigerians might be querying the increment is because most of them have been buying the policy just to avoid embarrassment by security personnel and not because they have been taking advantage of the policy.

"Also, many others do not even buy insurance policy at all because they are good at producing fake documents," he said.

He added that NAICOM had proposed the policy for sometime before now but only recently announced the Jan.1, 2023 date for implementation.

The shareholder said the policy, which was compulsory, if properly implemented would have a positive effect on the insurance industry and the consumers.

Igbrude stated that the new premium rate would make consumers to be more conscious of presenting claims as no average Nigerian would spend N15, 000 on insurance and not make claims in the event of an accident.

"As at today, the insurance companies are the ones benefitting from the third party motor insurance premium because many vehicle owners do not present claims but prefer to fight on the road when accidents occur and settle themselves out-of-pocket.

"But with this new rate, the consciousness of the consumers would be awakened to know that if they can pay as much as N15, 000, they should be able to take advantage of the claims inherent in the policy

"This will reduce or eradicate incidences of vehicle owners fighting on our roads and encourage them to exchange their insurance policy certificates for the insurance firms to do the needful," he said.

Igbrude charged NAICOM and insurance companies to begin massive education of consumers on the benefits of the policy.

He said consumers would be happy to pay the premium of any class of motor insurance, once the benefits were clearly spelt out and understood.

He urged NAICOM to rise up to task

of monitoring and sanctioning insurance companies involved in premium rate undercutting.

"To me the N15, 000 is okay compared to the value of our currency presently and inflation in the country, but our insurance operators should practice insurance in line with global standards.

"Unfortunately, some of the insurance companies would charge lower rates than the approved rates just to generate more premium; so the regulator must be awake to its responsibility," he said.

By the new policy, Third Party Property Damage (TPPD), which is the limit of claims an insured can enjoy on a policy for private motor, will now be N₃ million for the new premium rate of N₁5,000.

The limit for own goods is N5 million, with a new premium of N20,000, while premium rate for staff bus is now N20,000 and its TPPD is fixed at N3 million.

Commercial vehicles, trucks and general cartage now have a TPPD limit of N5 million with N100, 000 premium rate; special types now have a TPPD limit of N3 million and premium of N20, 000.

Tricycles now enjoy a TPPD limit of N2 million against a premium of N5, 000, while motorcycles now have a TPPD limit of N1 million and premium of N3, 000.

According to NAICOM, the comprehensive motor insurance policy premium rate shall not be less than five per cent of the sum insured after all rebates or discounts.

The commission warned insurance companies to be guided by the new policy, as failure to comply with the circular shall attract appropriate regulatory sanctions.

The last increment on motor policy before now was implemented by NAICOM in 2004, which raised the policy rate from N1, 000 to N5, 000, a 400 per cent increment, while the country's inflation rate was 15 per cent as at that time

The latest 200 per cent increment on the motor insurance policy by the commission is coming at a time the country's inflation rate stands at 21.47 per cent.

The Nigerian Insurers Association (NIA) noted in a report recently that only about three million vehicles out of 13 million on Nigerian roads were insured as at April 2021, indicating that about 77 per cent of the vehicles on Nigerian roads were not insured.

The association said it was losing about 10 million of its potential clients to insurance racketeers and non-insurance of vehicles, as most of the defaulters used fake motor insurance papers or bribed law enforcement agents to avoid arrest.

It is believed that the insurance industry has the capacity to generate over N50 billion premium annually if all vehicles on Nigeria roads had genuine insurance. That remains a tall task for stakeholders in the insurance sector.