

**Lagos Boosts Public Transport
With Launch Of Tech-Driven
'Lagos Ride' Taxi Scheme**

**NCC Receives 3.5GHz Spectrum
Allocation For Deployment Of 5G
Networks**

**SON, NFIU Partner To Tackle Fake
Products, Illegal Financial Flows**

Volume 6, Issue 1, 2022

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**Activation Of
Dangote's \$2.5bn
New Fertilizer Plant**

Babatunde Irukera:

**EPITOME OF
LEADERSHIP
WITH COURAGE**



FCCPC



**CBN and Impact of ABP
on Food Security,
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Special Report



**Focus On 2022 WCRD And Consumer Protection
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- **RSSF** - Real Sector Support Fund
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DIGITAL



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ConsumerConnect Editorial Philosophy

Consumers by definition, include us all.... They are the largest economic group, affecting and affected by almost every public and private economic decision. Yet, they are the only important group ... whose views are often not heard.

Former United States President John Fitzgerald Kennedy made this assertion during his historic address to the US Congress March 15, 1962, in the United States (US).

The speech, which fundamentally outlined his vision of consumer rights, was said to have marked the very first time any political leader had formally set out such principles in respect of the well-being of consumers of products and services.

However, for several decades in Nigeria's largely consumptive economy, it is yet becoming overwhelming and nauseating to several millions of unwary and even knowledgeable Nigerian consumers to realise that the country's marketplace is apparently, unabatedly flooded with all manner of consumer goods, poor services, corrupt, unfair and harmful business practices.

Such corrupt and unfair business practices against consumers, usually, are noticeable in key sectors of the economy, such as manufacturing, especially the Fast Moving Consumer Goods (FMCGs) industry, electricity, telecoms, imports, education, retail chain, healthcare, and some government Ministries, Agencies and Departments (MDAs).

Indeed, many believe that it is now more difficult than ever before to distinguish genuine products from mere duplicates, outright fakes, counterfeits, and sub-standard ones coming with adverse economic and health consequences in the country.

Nigerian President Muhammadu Buhari while on an overseas trip once further underscored the seriousness of responsible consumerism with regard to healthy products and quality services for the overall wellbeing of the Nigerian citizenry.

On the occasion, Buhari purposively warned the international business community and friends of Nigeria against importing fake food items and pharmaceutical products into his country.

ConsumerConnect is, therefore, an independent consumer-centric and multimedia news publication that provides helpful consumer information and education in diverse formats.

It is being published both in print, Web, and on other hypermedia platforms by Wordkraft Communications Limited, Lagos, Nigeria.

As a specialised, business-to-consumer (B2C) and citizen engagement publication, it actually addresses the observable disconnect between several product brand owners/manufacturers, service providers, leadership brands and consumers.

The editorial contents of the multimedia publication are disseminated, predominantly, to all consumers of products and services, brand owners and/or manufacturers and relevant government regulatory agencies in Nigeria in particular and worldwide in general.

The publication as well provides

***The marketplace is
apparently,
unabatedly flooded
with all manner of
consumer goods,
poor services,
corrupt, unfair and
harmful business
practices***

researched, helpful consumer information, education and insights to empower consumers in making informed, fair, quality and safe choices from torrents of products and service offerings in the marketplace.

ConsumerConnect similarly engages and provides insightful perspectives to brand

owners, producers and service providers on their ultimate responsibility to satisfy consumers' needs, give them value for money, make social impact while


ensuring objectivity, sustainability and profitability in their areas of operations.

Guided by extant editorial principles of objectivity and fairness, we earnestly seek to create and sustain a veritable mass medium of communication aimed at advancing consumer awareness, engagement, rights, responsibilities, protection, confidence and loyalty.

All these the specialised periodical seeks to achieve in partnerships with other relevant stakeholders, including government agencies, corporate and professional organisations, international organisations and chambers of commerce to implement its consumer rights and awareness training, market surveys, advocacy forums, conferences, seminars, initiatives and programmes across the Federal Republic of Nigeria and far beyond.

The essence of promoting all these ideals, basically, is to consciously urge the stakeholders to mobilise requisite resources towards building positive brand associations for a safer, fairer, and more sophisticated consumer society.

As a consumer, you are urged to get connected with our consumer-centric media platforms.

Together, we will continue to strive in researching, collating, and disseminating reliable and applicable consumer information and education materials that can help Nigeria and Nigerians to entrench a much healthier, more cultured and sustainable world. 

Task of Defending Consumer Rights in Nigeria



I welcome dear ConsumerConnect readers, once again, to this fresh special print edition of your favourite Nigeria's premier consumer-oriented news publication.

The lead story in this new edition titled: "Epitome of Leadership with Courage", features the daring exploits of values-based and exemplary leadership of Mr. Babatunde Irukera, since he took over the headship of the Federal Competition and Consumer Protection Commission (FCCPC), the leading competition and consumer protection agency of the Federal Government of Nigeria.

As the Executive Vice-Chairman and Chief Executive Officer of the regulatory Commission, Irukera has remained focused on fulfilling the FCCPC's mandate to promote market competition, protect consumers and secure remedies when consumer rights are violated.

As a consummate barrister at law and public prosecutor with an exceptional record of advocacy and representation in competition and consumers' issues both in Nigeria and overseas, the FCCPC Chief Executive has opined that "protecting citizens is a key constitutional expectation of government."

In this riveting and revealing conversation, he related the regulators' interventions in burning consumer issues in the economy, including the damaging effects of methanol-blended petrol and attendant fuel scarcity, erratic power supply to individuals' homes and businesses, irregularities of some digital loan companies (loan sharks) resulting in undue harassment and violations of consumer privacy, collaborations with sister regulatory agencies to tackle market irregularities by big businesses, multinationals and big corporations in the country's economy.

Irukera as well touched on the rationale behind his personal involvement in legal prosecution in courts of law, analysed the latest raid on the 'evasive' illegal digital loan companies and moneylending business, and what the emerging regulatory regime portends, going forward in consonance with the theme of the 2022 World Consumer Rights Day (WCRD), "Fair Digital Finance".

Though Irukera has acknowledged the fact that structure of the Nigerian society makes the work of the regulatory Commission "very challenging", he noted that he and his team at FCCPC are resolute to stand up to the violators, and defend consumer rights in Nigeria.

To him, "surrendering is far beyond loss; it is exactly what it is a surrender of not just the rule of law, but the fate of nation."

As pledged, the FCCPC will continue to champion the cause of consumer rights, by intervening in Nigerians and businesses with issues bordering on

growing menace of counterfeit and adulterated products in the economy.

Regarding the importance

of public transport' in line with the current administration's T.H.E.M.E.S development agenda, the Lagos State Government (LASG) has launched its tech-driven transportation scheme codenamed 'Lagos Ride'.

Governor Babajide Sanwo-Olu of Lagos State in the piece also disclosed the objective of the initiative is to provide Lagosians clean, reliable means of taxis movement across the metropolis at affordable cost, using brand-new and functional vehicles.

Sequel to the successful 3.5GHz spectrum auction to two mobile operators, MTN Nigeria and Mafab Communications, in December 2021, the Nigerian Communications Commission (NCC) says the allocations of 3.5GHz spectrum for 5G technology will herald an era of enhanced digital transformation, consumer protection, and deployment of ubiquitous Broadband infrastructure across Nigeria.

There are several other exciting items featured in diverse segments of the multimedia, consumer-centric, and citizen engagement news publication and Web for your reading pleasure.

Please remember to get connected to ConsumerConnect always. 📡

Ibenga Kayode
Executive Editor

+234-8143013208
consumerconnect247@gmail.com

Surrendering is far beyond loss; it is exactly what it is: a surrender of not just the rule of law, but the fate of nation.
Irukera

consumerism, product/service quality, fair competition and allied matters.

The Commission's ultimate mandate, he stated, is geared towards ensuring an enjoyable, equitable, and quality consumer experience for Nigerians in getting justice and compensations where necessary.

Publishers:

Wordkraft Communications Limited

1, Arigbanla Street, Off Ipaja Road, Agege, Lagos, Nigeria.

E-mail: info@consumerconnectng.com

Web site: www.consumerconnectng.com

All correspondence to:

The Editor, ConsumerConnect

1, Arigbanla Street, Off Ipaja Road, Agege, Lagos.

E-mail: consumerconnect247@gmail.com

Web site: www.consumerconnectng.com

Telephone: +234-8143013208, 09015014989

Photo Credits: NCC, FCCPC, NNPC, Dangote Group, CI, LASG, Google

About ConsumerConnect

ConsumerConnect is Nigeria's premier independent, consumer-centric publication and Web site, published in multimedia formats by Wordkraft Communications Limited, Lagos. It is a brand/business-to-consumer (B2C) and citizen engagement periodical that provides researched, helpful consumer information and education, as well as insightful perspectives on businesses, brand manufacturers and service providers.

Mission

The publishers, guided by extant editorial principles of objectivity and fairness, seek to create and sustain veritable hypermedia platforms aimed at advancing consumer awareness, engagement, rights, responsibilities, protection, confidence and loyalty. This is with a view to promoting positive brand associations, and a more sophisticated consumer society.

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Obafemi Awolowo University and the Ugliness in Ile-Ife

BY RASHEED OJIKUTU

Ludicrous, bigoted, and immature are vocabularies that are too mild to label the show of indignity displayed by some ill-informed natives of Ile-Ife in their demand for the appointment of an indigene as the Vice-Chancellor of Obafemi Awolowo University (OAU), Ile-Ife.

It is, indeed, unfortunate that this is coming from a place branded and respected as the cradle of the Yoruba Race.

The foolishness and stupidity in this demand and the complementary actions of employing masquerades to invade the privacy of that university are indications of the intellectual decadence in the Nigerian state.

Ile-Ife has just confirmed the Yoruba adage that says “Adie funfun ko mo ara re l’agba” literally meaning that “the white cock does not appreciate its own value amongst its peers.”

It seems that the young, uninformed campaigners in Ile-Ife do not seem to appreciate the leadership of Ile-Ife, in Yoruba land, and the entire Black race in the world. It is indeed, a pity.

According to media reports, the protesters mounted roadblocks, destroyed the security posts, attacked students and workers and also had masquerades carrying and placing sacrifices on the doorsteps of offices and shamelessly invading the privacy of the Senate building.

This action is not only disgusting but also portrays the perpetrators as crazy, primitive, archaic, and retrogressive.

The traditionalists of Ile-Ife, the Ooni of Ife and all well-meaning sons and daughters of Ife should speak up immediately to let the world know their aversion to these actions.

The issues involved are three-pronged. First is the indigenous people’s right. The indigenes of any place in Nigeria have the right to exist and thrive on their land without being choked and squeezed.

They cannot and should not accept marginalisation and annihilation within

their ancestral domain. Like the Yoruba would say “Ile Baba omo kii ba omo l’eru” meaning “A child should not be scared of his ancestral home.”

However, these rights come with some responsibilities. Attacking non-indigenes who stay within the ancestral domain of the indigenes would amount to criminality while refusal to let them thrive, progress, and exist without hindrance would be inhumane, naive and sadistic, especially for those who work tirelessly to make contributions to the progress of the community.

This is not restricted to Nigerians alone but the entire human race wherever they come from on the planet. Once they live in the community, they must be allowed to do so with minimal hindrance and

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*A university that is
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irrespective of their
colour, race, creed,
religion.*
//

inconveniences.

The second issue which is the crux of the matter of the moment is the demand that the Vice-Chancellor of Obafemi Awolowo University ought to be an indigene.

The promoters of this nonsense should note that the institution in question is a Federal university to which all Nigerians commit their hard-earned earnings, and therefore, have the inalienable right as shareholders.

No Nigerian should and can be discriminated against in a Federal university. Therefore, the campaigners should realise that it doesn’t have to be named the “Federal University of Ife” before they realise that it belongs to the Federation of Nigeria.

When the searchlight is beamed, it would be realised that the promoters of the

confusion in the university are likely to be the indigenous candidates who lost in the contest and that the show of shame on campus by their stooges who paraded on campus as traditionalists is a justification that they are not worthy or fit to occupy such an exalted position of the Vice-Chancellor of a top-rated university in the first instance.

The National Universities Commission (NUC) and the Federal Ministry of Education should let people know that the building of a university in any location in Nigeria does not give the indigenes the monopoly of occupation of all spaces within its campus.

A university is largely a conservative institution with its own culture and procedures. Usually, it distances itself from the primordial sentiment that is seen in the larger society.


A university that is worthy of its name must create the pull factors for attracting the best scholars in the world irrespective of their colour, race, creed, religion. In academia, your worth is in the brain and character. Sundry and trivial characteristics such as indigene ship are secondary.

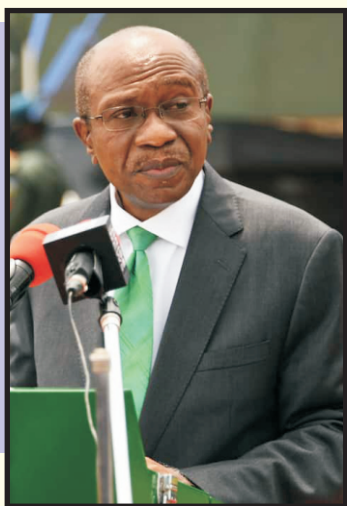
A university that will grow must encourage freedom, plurality, and diversity not only in human structure but also in opinion.

The protest in Ile-Ife is a great disservice to Obafemi Awolowo University, and this may rub on it for some years to come as it may be unable to attract the best brains in terms of students and staff for a long time. It will also affect its rating locally and internationally. What a big shame!

It is pertinent to mention here that the University of Ife, (now Obafemi Awolowo University) was set up by the government of the Western Region of Nigeria led by Chief Obafemi Awolowo, a native of Ikenne in Ogun State, and his Deputy, Chief Samuel Ladoke Akintola, a native of Ogbomosho in present-day Oyo State both of whom are non-indigenes of Osun State and Ile Ife.

The inference here is that if these men were as myopic as the protesters of today, the university would have been cited in either Ikenne or Ogbomosho. (The Guardian)

*Ojikutu is of the Faculty of Management Sciences, University of Lagos (UNILAG). 



CBN AND IMPACT OF ABP ON FOOD SECURITY, WEALTH CREATION

BY GBENGA KAYODE | EXECUTIVE EDITOR

Mr. Godwin Emefiele, Governor of the Central Bank of Nigeria (CBN) has restated at several forums that the Anchor Borrowers Programme (ABP) of the Bankers' Bank has, indeed, stimulated financial inclusion in rural communities in the West African country.

The Governor of CBN said that the investment initiative of the Bank is a veritable tool for economic empowerment, job creation and wealth redistribution, especially in the agricultural sector of the Nigerian economy.

ConsumerConnect reports contrary to assumptions in certain quarters, that is no sufficient rice for shoppers to purchase and consume, even the rice farmers, under the aegis of the Rice Farmers Association of Nigeria (RIFAN) have championed Mr. Emefiele's sentiment that the country currently has enough for local consumption and for export to other African countries.

Agribusiness initiative targets to finance Smallholder Farmers

In underscoring how the agribusiness-oriented programme has revolutionised agricultural credit financing and remained the fulcrum of transformation initiatives in the sector, the CBN recently enumerated the positive impacts of the Anchor Borrowers said to be predominantly set up to finance Smallholder Farmers (SHFs) in Nigeria.

At an event in Minna, Niger State capital, Emefiele disclosed that the programme has transformed agricultural credit financing and remained the pivot of transformation initiatives in the sector in Nigeria.

On the occasion of the national flag-off of the 2020/2021 dry season rice farming and loan recovery drive, he noted that beyond being a tool for economic empowerment, job creation and wealth redistribution, the ABP has also stimulated financial inclusion in rural communities around the country.

Use of technology to boost agricultural productivity

Represented by Mr. Edward Adamu, Deputy Governor, Corporate Services at CBN, at the event organised by the apex bank and Rice Farmers Association of Nigeria (RIFAN) jointly organised the programme, Emefiele stated through the use of technology to boost productivity,



The Central Bank of Nigeria underscores the significance of how the Bank's Anchor Borrowers Programme has revolutionised agricultural credit financing and remained the fulcrum of transformation initiatives in the sector, and enumerates the positive impacts of the programme predominantly set up to finance Smallholder Farmers (SHFs) in the West African country.



the Bankers' Bank would work with farmers to achieve a million hectareage cultivation during the dry season.

This projection is considered an improvement on the 500,000 hectareages in the preceding farming year.

Nigeria has sufficient commodity to feed the citizenry -RIFAN

The event, which earlier had witnessed the display of four massive rice pyramids, was reported to have proved critics wrong that the country currently yet lacks sufficient rice to feed its growing population.

According to the rice farmers, the country has sufficient commodity to feed its citizens and export to earn Foreign Exchange (Forex).

With the deployment of technology, which covers farmers' enumeration, biometric capture and GPS mapping of farms, all embedded to enhance the operational efficiency of the ABP, the 2018 wet season witnessed a geometric rise in beneficiaries, Emefiele said.

According to him, about 275,000 farmers were empowered to cultivate 220,000 hectares across all the 36 States of the federation and the Federal Capital Territory (FCT).

He further explained since the launch of the ABP by President Muhammadu Buhari in 2015, rice has remained the focal crop under the programme, given its crucial role in the diet of average Nigerians.

With the current population of over 210 million, Emefiele disclosed that the importation of any major food item would continually drain the country's external reserves, export jobs to

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2022 WCRD and Consumer Protection Against Market Abuses in Financial Services Ecosystem

BY GBENGA KAYODE

As new technologies continue to dominate the electronic payments system in several economies, stakeholders in the Financial Technology (FinTech) space have observed and stressed that digital technologies will remain in the global financial services industry.

ConsumerConnect reports the stakeholders made this observation at the commemoration of the 2022 World Consumer Rights Day (WCRD).

The global community every March 15 of the year joins the consumer movement to highlight a pressing issue facing consumers globally.

This year, the membership of Consumers International (200 consumer groups in 100 countries) selected 'Fair Digital Finance' as our global theme.

According to the organisation, by 2024, digital banking consumers are expected to exceed 3.6 billion.

"In the developing world, the proportion of account owners sending and receiving payments digitally has grown from 57 percent in 2014 to 70 percent in 2017,"

economic climate in recent years, largely worsened by the outbreak of the COVID-19 pandemic, stakeholders said consumers had been increasingly exposed to scams, frauds, phishing, and data malpractices.

In the process, it is observed that several consumers who experience economic hardship are particularly vulnerable to these harms.

Efforts at tackling cyberfrauds

In view of the wide-ranging benefits of digital finance and associated risks, Consumers International and its global membership developed a Consumer Vision for 'Fair Digital Finance'.

The organisation and other stakeholders subsequently, evolved a vision that has set out questions for decision-makers from a consumer rights perspective.

The essence, Consumer International further stated, is to build a digital financial

a special message to the US Congress March 15, 1962, in which he formally addressed the issue of consumer rights.

He was the first world leader to do so, according to report.

Two decades after, the consumer movement first marked that date in 1983, and now uses the day every year to mobilise action on important issues and campaigns.

This World Consumer Rights Day will spark the first-ever global conversation on the consumer vision for fair digital finance.

On choice of 2022 WCRD 'Fair Digital Finance' theme

ConsumerConnect gathered as digital technologies are reshaping payments, lending, insurance, and wealth management in economies across the world, these modern electronic systems are fast becoming a key enabler for consumers of financial services.


However, in recent years and as worsened by the outbreak of the damaging COVID-19 pandemic, consumers are increasingly exposed to scams, frauds, phishing and data malpractices in the marketplace.

Consumers who experience economic hardship are particularly vulnerable to these harms.

To address the most pressing issues faced by consumers in digital finance, Consumers International and our global Membership developed a Consumer Vision for Fair Digital Finance.

The Vision sets out questions for decision makers from a consumer rights perspective to build a digital financial marketplace that is inclusive, safe, data protected and private, and sustainable for everyone.

As regards the Fair Digital Finance Forum of the 2022 World Consumer Rights Day, Consumers International has said that it is hosting the first ever Fair Digital Finance Forum March 14-18.

The organisation stated that the online gathering would bring together academics, FinTech experts, representatives from governments, businesses/industries, civil society organisations, and the consumer movement to highlight the most pressing challenges in the global digital finance ecosystem and explore how these stakeholders shape fair digital finance for the future. 



stated the stakeholders.

Digital finance and fresh opportunities

According to experts, digital finance brings new opportunities but also new risks that can lead to unfair outcomes for consumers.

The stakeholders also noted that digital finance could increase the likelihood that the most vulnerable are left behind in the FinTech ecosystem in the global economy.

"Digital technologies are reshaping payments, lending, insurance, and wealth management, becoming a key enabler for consumers of financial services," they said.

However, in regard to the emerging

marketplace that is inclusive, safe, data protected and private, and sustainable for everyone.

The consumer movement marks 15th March with World Consumer Rights Day every year, as a means of raising global awareness about consumer rights and needs.

Celebrating the day is a chance to demand that the rights of all consumers are respected and protected, and to protest against market abuses and social injustices which undermine those rights.

Origin of WCRD

Recall the World Consumer Rights Day was inspired by former United States (US) President John F. Kennedy, who sent



In a U-turn, the Nigerian airlines, under the aegis of Airline Operators of Nigeria (AON), have dropped their earlier threat to discontinue flight operations due to a recent increase in the price of aviation fuel, otherwise known as Jet A-1.

ConsumerConnect gathered Mr. Allen Onyema, Vice-President of AON and Chairman of Air Peace, disclosed this in a recent phone interview with NAN in Lagos.

Earlier, the airline operators had threatened to shut down services, if the Federal Government could not find a lasting solution so the fuel marketers could reduce the price of aviation fuel.

Onyema also explained that the domestic airlines collectively agreed to suspend the shutdown to avert further disruption in economic activities, considering the key role air transportation plays in the logistic mix in the Nigerian economy.

The AON Vice-President further stated: "We are not going to shut down flight

operations because discussions are ongoing between us and the relevant players in the oil and gas value chain to find a lasting solution to the problem.

"We are negatively affected by the increasing price of aviation fuel, but as patriotic investors, we will not take any action that will paralyse the economy."

Onyema further said: "As patriotic Nigerians and investors, we will continue to engage government and its agencies on the way out of this problem."

According to the Chairman of Air Peace, the airlines were considering scaling down on flight frequencies to minimise the cost of operations.

The price hike, he noted, was suffocating for local aviation carriers to continue to operate flights as they spend millions of Naira to fill an aircraft with Jet A-1.

He as well said that indigenous carriers were not considering any further increase in airfares in order to prevent shutting out ordinary Nigerian consumers, who desire to travel by air.

The decision the domestic carriers have taken is a patriotic contribution to President Muhammadu Buhari's administration, said he.

The AON further said that the current administration is currently utilising every instrument by engaging stakeholders in the oil and gas and air transportation sectors to seek a permanent solution to the price hike.

The Buhari-led administration, Onyema disclosed had contributed immensely to the development of airlines operations in the country.

He stated: "Since the Buhari administration came on board, it has shown sufficient commitment to improving the aviation industry."

"The President signed an Executive Order that granted waivers on aircraft and its spares and other interventions."

Onyema added: "The least we could do is to continue to engage until challenges in the sector are resolved."

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countries where these food items are produced, and distort the commodity value chains as Nigeria will not be able to guarantee the supply of raw materials for its agro-allied companies.

Describing loan recovery as the hallmark of any credit process, the Governor of Central Bank noted that the combination of input distribution and loan recovery drive further demonstrated that the ABP remained a sustainable credit programme towards repositioning the sector.

He stated that the CBN has continued to enhance its risk mitigation strategies to guarantee the intended outcomes of the

ABP.

ABP expands rice, maize, cassava, sorghum, soybean, ginger productions.

According to him, beyond rice, the commodity association window has been expanded to cover more commodities, including maize, cassava, sorghum, soybean and ginger.

He said: "We are hopeful that all these efforts will contribute to our national aggregates and galvanise our drive to economic diversification."

"Despite the devastation caused by numerous floods in the 2018 wet season, farmers have been submitting produce and cash as part of their loan repayment but we need the association to intensify

efforts in this regard in the spirit of the partnership and sustainability of the programme for the transformation of the sector."

He added that the partnership with RIFAN under the Commodity Association Window of the ABP was a flagship programme to explore the potential inherent in agricultural commodity associations and position them strategically as drivers of enhanced agricultural productivity in the country.

The CBN Chief said linking the divisions to the innovative financing model under the ABP delivered quality inputs and mechanisation services to farmers at a competitive price and the right time.

Continue reading online at: www.consumerconnectng.com



Nigeria Set to Attain Nutrition Security, Activate Rice Exportation –RIFAN

BY ISOLA MOSES | ASSOCIATE EDITOR

Sequel to the recent unveiling of huge rice pyramids built with a million bags of paddy rice in Abuja, FCT, the Rice Farmers Association of Nigeria (RIFAN) has said that the West African country will commence exportation of rice soon.

RIFAN noted this development is aimed at evolving the twin benefits of ensuring food security and economic diversification in the country.

It is recalled President Muhammadu Buhari Tuesday, January 18, 2022, unveiled the mega rice pyramids, which was a joint agribusiness project between the Central Bank of Nigeria (CBN) and RIFAN under the Bank's Anchor Borrowers Programme (ABP).

ConsumerConnect learnt Ado Hassan, Secretary of Kano State Chapter of RIFAN, disclosed this development in an interview with the News Agency of Nigeria on the sidelines of the unveiling of the mega rice pyramids in Abuja.

The Association said that the era of wholesale rice importation is gone in Nigeria, as it recalled that there was a time when the CBN was spending N1 billion to support rice import bills in the economy.

Hassan also said: "Today the apex bank is no longer spending a Kobo to support importation of rice."

He, however, dispelled some

The Rice Farmers Association of Nigeria has stated the West African country has become the highest rice-growing economy on the continent because of active support of the Federal Government through the Central Bank of Nigeria's intervention in the agricultural sector of the economy

insinuations that the huge rice pyramids on display were not solely rice.

As a matter of fact, he noted, the commodity was brought in by rice farmers from virtually all states of the country.

"The rice here (in Abuja) is from all over the country. RIFAN has always been real;

it is not possible to deceive over 200 million Nigerians with a project like this.


"For the fact that Nigeria has not imported even a grain of rice in the last four years is enough prove that we are already self-sufficient in the commodity. The cultivation of rice is a reality and it will continue to happen," the Secretary of RIFAN Kano Chapter declared.

According to him, Nigeria has become the highest rice growing country in Africa due the support of the Federal Government and the intervention of the CBN.

The RIFAN chief further stated: "There was a time when the CBN was spending N1 billion to support rice import bills", but no longer spending a kobo to support importation of rice.

"Today, Nigeria has become the highest rice grower in the whole of Africa. That is a great achievement.

"We have leaders of some of our neighbouring countries who are coming here today to see our miracle in rice. They are a sure market for our rice exportation," stated he.

Hassan said despite the reported widespread insecurity of lives and property across the country as a setback in recent times, the situation has not discouraged farmers from cultivating farmlands in several parts of the country. 



about 10 per cent of the price.

"So today, our price is N3,000 or N3,050 ex-factory.

"Yet, that has actually not been reflected in the market, simply because the other two producers have actually not reduced the price of cement, so we're having a challenge."

He as well noted: "We are actually in a quagmire now.

"We are discussing this because what is happening is that we have reduced, but the dealers and the distributors are the ones that are actually making the money.

"So, it's a bit of an issue for us."

The BUA Group, he stated, yet is holding talks with other cement producers in order to reduce cement prices in Nigeria.

BUA Cement explained that "if you don't have the support of all the players, it would not be possible.

"We actually thought that by reducing the price of N350 that the other companies would probably follow suit.

"That has not happened. And we have seen a situation where the price of cement is still high, you know.

"So, distributors and the dealers are making almost N800 to N1000 per bag." Rabiú explained "that is unacceptable because the idea initially when we did that was that we wanted the situation where the end-users would benefit from the price reduction.

"So, now we are contemplating whether probably we have to increase our price to the level of the other producers, which I think is N3,350 or N3,400."

According to him, cement prices will only stabilise when the company increases its production volume in 2023, when its Sokoto and Edo mines are "up and running."

Impact of discontinuation Forex sales to banks

As regards the possible impact of the recent Central Bank of Nigeria (CBN) policy to discontinue the sale of Forex to Deposit Money Banks (DMBs) by year end, especially on raw materials imports, Rabiú said, "I think the CBN made it very clear that they will always be there to support.

"The CBN Governor was in Sokoto when we commissioned the Sokoto plant.

"And he promised that he stands ready to support the cement industry and any industry in Nigeria today that is ready to add value to produce what we have here (in Nigeria)." **CC**

Why Nigerian Consumers are Facing Crisis in Cement Sector - BUA

BY ISOLA MOSES

The BUA Group has alleged that middlemen and competitors have frustrated genuine efforts at making cement available and affordable to Nigerian consumers.

ConsumerConnect reports Abdul Samad Rabiú, Chairman and Chief Executive Officer (CEO) of BUA Group disclosed this development to State House Correspondents during his recent visit to the President Muhammadu Buhari at the Presidential Villa, in Abuja, FCT.

Rabiú said that despite his company's efforts at making cement affordable for Nigerian consumers, these are being stifled by the middlemen and other competitors in the economy.

According to him, the BUA Group had increased cement production and slashed the price by 10 percent per bag.

Rabiú also declared that despite this, the impact has not been felt primarily due to the activities of middlemen and other manufacturers.

He purported other stakeholders had failed to make corresponding efforts at making the product available and affordable for consumers.

"I know everybody is talking about the

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Abdul Samad Rabiú, Chairman and Chief Executive of BUA has disclosed how some middlemen and other competitors are not making cement available and affordable for Nigerian consumers

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high price of cement in Nigeria. And that is, of course, because we do not have enough capacity," said he.

The BUA Group CEO further stated: "When we started production, the fourth line in Sokoto a few weeks ago, when Mr. President was there to commission the plant.

"We decided to actually reduce the price of cement by N350 per bag. And that is



Mr. Karl Toriola, CEO, MTN Nigeria

Telecoms: MTN has Invested Over N3.4trn in Nigerian Economy - Official

BY ISOLA MOSES

The Mobile Telecommunication Network (MTN) Nigeria has disclosed that the telecoms giant, since its incorporation 2001, invested N3.4 trillion in the country's economy.

ConsumerConnect learnt the mobile telecoms operator also said the telecoms company (Telco) company paid over N2.5 trillion in taxes, levies and other regulatory fees as of December 2021, including N669 billion in the past year alone.

Yemisi Adeleye, General Manager, Financial Operations of MTN, disclosed this development while appearing before the House of Representatives Committee on Public Accounts, in the National Assembly (NASS), in Abuja, FCT.

Adeleye stated told the Federal lawmakers that the company had submitted all documentary evidence to the committee on request.

"I can confirm that, like many of our private sector peers and contemporaries, we have been asked to provide evidence to the House of Representatives Committee on Public Accounts as part of an on-going investigation into revenue losses identified in the Auditor-General's reports on the Federal Government's accounts," he said

The company's General Manager, Financial Operations also noted: "MTN has received formal confirmation from the Committee Chairman that it is not the subject of the investigation, and is always happy to demonstrate our full compliance with and commitment to all extant tax and regulatory obligations with respect to our operations.

"As such, the requested documents were



submitted to the Committee 23rd March, 2022, at a hearing attended by Yemisi Adeleye, our General Manager, Financial Operations and Segun Odeunmi, Head of Tax in MTN.

Adeleye further said:

"It should be noted that we have submitted extensive documentation to the House, including the documentation submitted today (Wednesday) in a range of similar investigations over the last few years.

He stated: "Since incorporation in 2001, MTN has invested more than NGN3.4 trillion in the Nigerian economy, and as of December 2021.

The Telco, Adeleye said, "has paid more than NGN2.5 trillion in taxes, levies and other regulatory fees, including N669 billion in 2021 alone."

Hon. Oluwole Oke, Chairman, House Committee on Public Accounts, reportedly had earlier expressed displeasure with the company, alleging MTN was unwilling to make available all relevant documents to assist the

Committee's work on the company's tax obligations.

The House Committee said that the company had failed to tender a certificate of assets status issued by the Ministry of Industry, Trade and Investment.

The certificate, according to the Committee, is expected to contain the assets of the company which determines how much tax is expected of them.

Alleging most companies were evading taxation, Hon. Oke stated the attitude of the telecoms firm was "disrespectful" to the Nigerian Parliament for the fact that MTN replied the Legislature's invitation letter to its Chief Executive Officer (CEO) through an Executive Director.

The House Committee, therefore, directed the Nigerian Customs Service (NCS) to furnish it with all MTN's import duty documents and other relevant tax documents to ascertain if waivers to the company were legitimately given. **CC**

The Rise of Rice Pyramids in Nigeria

BY GBENGA KAYODE

Nigerian President Muhammadu Buhari January 18, 2022, unveiled the mega rice paddy pyramids, numbering a million stacked as 15 separate pyramids in Abuja, the country's Federal Capital Territory (FCT).

ConsumerConnect reports the huge rice pyramids, considered as the biggest of its type on the African continent, were located on the grounds of the Abuja Chamber of Commerce and Industries (ACCI) along the Airport Road in the FCT.

The mega rice pyramids at the ACCI, which President Buhari launched was a joint agribusiness project between the Central Bank of Nigeria (CBN) and Rice Farmers Association of Nigeria (RIFAN) under the former's Anchor Borrowers Programme (ABP) for Smallholder Farmers (SHFs) in the country.

Dignitaries at the event Tuesday include Mr. Godwin Emefiele, Governor of CBN; Alhaji Aminu Goronyo, President of RIFAN; Governor (Dr.) Kayode Fayemi of Ekiti State; and Alhaji Atiku Bagudu, his Kebbi counterpart.

Among other important personalities on the occasion are Governors David Umahi (Ebonyi State); Ben Ayade (Cross River State); Badaru Abubakar (Jigawa State); Mr. Boss Mustapha, Secretary to the Government of the Federation (SGF); Prof. Ibrahim Gambari, Chief of Staff to President Buhari; and Alhaji Aliko Dangote, business tycoon and President/CEO of Dangote Group. Earlier, the Central Bank of Nigeria (CBN) and Rice Farmers Association of Nigeria (RIFAN) at the weekend had indicated plans had been concluded to launch a million bags of paddy rice stacked as pyramids January 18, in Abuja.

RIFAN says food production, nutrition sufficiency achievable

Against the backdrop of the latest unveiling of the huge rice pyramids, the Rice Farmers Association of Nigeria also stated that the recent Abuja mega paddy rice pyramids were directly planted and harvested from several states across the Nigerian Federation under the CBN's Anchor Borrowers Programme.

The RIFAN Pyramid Sub-Committee on the occasion in Abuja, said the good news for Nigerian consumers is that rice would remain the cheapest commodity for consumers as far as food is concerned due to the success recorded through the ABP scheme in the country.

In regard to the latest feat recorded in the agricultural sector of the country's economy, Mr. Shehu Muazu, Chairman of Pyramid Sub Committee of RIFAN, stated that the huge rice pyramids, stacked in 15 separate pyramids, would show that local production of the staple food item is possible in Nigeria.

Muazu also disclosed shortly after President Buhari's unveiling of the



President Buhari and other top government officials at the launch of Rice Pyramids, in Abuja

pyramids that the CBN and RIFAN would allocate the rice paddy to the processors. The Chairman of Pyramid Sub Committee further stated: "RIFAN in collaboration with the Rice Millers Association of Nigeria will process the rice and sell at a discounted price.

"This will lead to a drastic reduction in price once it starts rolling into the market.

"Our collaboration with the millers association rests on the agreement that they will sell at a discounted price to Nigerians."

He also said: "Although, we cannot talk of price in isolation as far as prices all over the world are concerned because all over the world prices of food have gone up.

"The good news is that rice will remain the cheapest commodity as far as food is concerned due to the success recorded through the scheme."

How ABP assists Smallholder

Farmers to build Abuja rice pyramids

ConsumerConnect as well gathered that the building of the paddy rice pyramids at the Abuja Chamber of Commerce and Industry, in Abuja, started mid-December 2021, and the location was a centre of attraction for several passers-by ahead of the unveiling.

Incidentally, in spite of the widespread insecurity with attendant social dislocations in several places around the country, the stakeholders had built the massive rice pyramids with a million bags of rice paddy planted and harvested from states across the Nigerian Federation under the CBN Anchor Borrowers Programme.

Muazu, Chairman of Pyramid Sub Committee of RIFAN, further said that the CBN's Anchor Borrowers Programme, designed to assist Nigerian small-scale farmers is a testament to the Federal Government's efforts at addressing food security in the country.

"We have over one million bags of paddy rice which were collected from the beneficiaries of the ABP under the business strategy partnership.

"Benefiting farmers who received the loan, which came in the form of farm inputs and cash, repay with rice paddy of the same value," he stated.

Muazu also said: "The significance of these rice pyramids is to showcase the achievement of government as far as agriculture is concerned, and to call on Nigerian corporations to key into investments in agriculture.


"If the poor Nigerian farmers can do this, then the rich people can do more than this."

Similarly, Mr. Njack Kane, RIFAN Africa partner, in his remarks applauded the Federal Government for protecting local rice producers by banning rice importation and setting measures against smuggling in Nigeria, report stated.

Kane said: "The Federal Government has taken a very critical decision which is to put protection mechanisms on the local producers of rice and the ban on importation of rice.

"And more recently it has put measures in place to fight to smuggle so that locally-produced rice can thrive."

The RIFAN Africa partner also noted that "Nigeria is one of the successful game-changers in massive rice production. This laudable initiative will set a revolution in Africa agricultural sector."

It is should be noted that under the Anchor Borrowers' Programme, a million bags of rice paddy gathered from states around the country to construct the rice pyramids were from rice farmers asked to return the bags of rice paddy that made up the pyramids in exchange for cash in order to repay the loans they had earlier received under the scheme, a report said. 

Buhari, Emefiele, Governors' Commendations for Dangote's \$2.5bn new Fertilizer Plant

BY GBENGA KAYODE

The coming on stream of the Dangote Fertilizer Urea Plant will create huge opportunities in the areas of employment, trade, warehousing, transport and logistics. ConsumerConnect reports Nigerian President Muhammadu Buhari stated this Tuesday, March 22, 2022, at Ibeju-Lekki, in Lagos State, during the commissioning of the new three million Metric Tonnes capacity per annum state-of-the-art Plant, with an emphatic assurance that the project would give a huge fillip to Nigeria's agricultural sector.

The revitalisation of the important agricultural sector of the economy has been a focal point of President Buhari administration's economic policy. The new plant, which he commissioned in the presence of some 18 governors, ministers, captains of industry as well as prominent traditional rulers, is located in the Lagos Free Trade Zone within the periphery of the Dangote Oil Refinery. Visibly excited President Buhari said the coming on stream of the plant would create huge opportunities in the areas of employment, trade, warehousing, transport and logistics. The Nigerian President further stated that the plant "will greatly create wealth, drastically reduce poverty and secure the future of our nation."

Facility to support agricultural sector of economic policy, says Buhari

He as well noted: "In the agricultural sector, another focal point of our economic policy, we expect a boom as fertilizer is now readily available.

"Many Nigerians who hitherto practised subsistence farming because of non-availability of necessary inputs can now take up agriculture as a business.

"We expect a rise of new breed of agropreneurs who will add value to farming and make the nation self-sufficient in food production."

The Federal Government, Buhari said, is now determined more than ever before to provide enabling environment for private sector investors to thrive.

According to him, his administration will continue to improve on essential infrastructure, power, security, and enact relevant laws and regulations that would drive investments in the Nigerian economy.

He also reiterated that part of the government's effort in this regard was the partnership with the private sector via a tax credit scheme, in the rehabilitation of roads across Nigeria

under the Presidential Order No. 7.

Buhari stated: "As we all know, good roads contribute to easy movement of goods and services across the nation, thus reducing cost of doing business and improving productivity. "We are also rehabilitating our railway lines and building new ones to lessen the burden on our roads and create more effective multi-model transportation networks."

New Fertilizer plant is a game changer -Aliko Dangote

Earlier in his welcome address on the occasion, Alhaji Aliko Dangote, President and Chief Executive of Dangote Group, had described the new plant as a game changer with the capacity to make Nigeria become self-sufficient in fertilizer production and spare capacity to export to other markets in Africa and the rest of the world.

Dangote stated that already, the new fertilizer has reached the markets in the USA, Brazil and Mexico.

Plant is largest granulated Urea fertilizer complex in Africa

Dangote further disclosed that the newly-commissioned Fertilizer plant, which is the largest granulated Urea fertilizer complex on the African continent, occupies 500 hectares of land.

The facility was built at a cost of \$2.5billion, and it is expected to reduce drastically level of unemployment and youth restiveness in the country through employment opportunities.

The plant, he further stated, is expected to generate new jobs with top quality fertiliser being available and in sufficient quantities for the farmers.

Agriculture accounts for 20 percent of Nigeria's Gross Domestic Product (GDP), and the new plant is an ambitious project that will provide both direct and indirect employment, thereby reducing youth restiveness, he said.

Emergence of fresh agropreneurs with improved soil quality and productivity

Dangote Fertilizer, according to the President and Chief Executive of Dangote Group, will ensure emergence



President Buhari (centre) commissions new Dangote Fertilizer Plant, in Lagos

of farmers in the country, provide hundreds of jobs and ushering in a new era of agricultural entrepreneurs, (agropreneurs).

He said: "This breed of agropreneurs will take to farming on large scales, providing food and raw materials for our industries."

Dangote also stated that the fertilizer plant is rolling out with innovations that would transform the agricultural sector in the form of extension services for small and medium-scale farmers.

It has set up a well-equipped fertilizer soil testing laboratory to enable it to analyse and identify soil deficiency and the appropriate fertilizer blend, said he.

He further explained that "studies have shown that applying the right fertilizer to the soil will boost productivity.

"This service is to cover all the geopolitical zones, and will surely change agricultural landscape in the country by transforming farming into a lucrative profession.

"Dangote Fertilizer is working with Farmer Associations, Corporate Farmers, NPK Blenders, NGO / development partners and State Governments all over Nigeria, and governments across Africa and beyond who are looking for sustainable approach to improving soil quality and farm yields."

CBN Governor applauds Aliko Dangote for adding value to Nigerian economy

In his remarks on the occasion, Mr. Godwin Emefiele, Governor of Central Bank of Nigeria (CBN), declared that Nigeria is, indeed, indebted to Aliko Dangote for his giant stride to add value to the West African country's economy.

Emefiele stated: "It is great that a Nigerian has taken not just this great initiative of helping to solve our perennial problem of importing petrochemical products including fertilizer but has taken advantage of the emerging huge market opportunity presented by recent global developments."


FCCPC

Babatunde Irukera: EPITOME OF LEADERSHIP WITH COURAGE

"Protecting citizens is a key constitutional expectation of government.... The audacity of those who undermine this nation (Nigeria), and endanger citizens as a matter of course and their business is stunning! But for us, surrendering is far beyond loss; it is exactly what it is - a surrender of not just the rule of law, but the fate of nation. And when a regulator surrenders the fate of a nation, nothing weakens or questions the people's faith more."

BY GBENGA KAYODE | EXECUTIVE EDITOR

Mr. Babatunde Irukera is Executive Vice-Chairman and Chief Executive Officer (EVC/CEO) of the Federal Competition and Consumer Protection Commission (FCCPC), formerly CPC, the leading competition and consumer protection agency of the Federal Government of Nigeria.

As a consummate barrister at law and public prosecutor, he started overseeing the transition and operationalisation of the regulatory Commission since January 30, 2019, when the Federal Competition and Consumer Protection Act (FCCPA) was enacted.

Irukera is responsible for the daily

management and leadership of the Commission in fulfilling its mandate to promote market competition, protect consumers and secure remedies when consumer rights are violated.

Interestingly, Irukera's record of advocacy and representation in competition and consumers' issues is exceptional and provides the clarity that both the Commission and industry need in addressing issues of customer service/protection, promoting a level-playing field in the Nigerian marketplace, and ensuring regulatory stability.

He has been in active legal practice for almost three decades. His varied experience ranges from being In-house

Counsel to General Counsel, Managing Partner in a law firm, and advising senior government officials as well as key government institutions.

Over this diverse career, Irukera has gained considerable experience in transactions, civil rights and commercial litigation, regulatory work, government relations and practice management.

Key areas of significant litigation and resolution experience for him include medical malpractice.

He was key counsel in prosecution, negotiation and settlement of a large multi-jurisdictional case involving a major pharmaceutical company and the conduct of a clinical trial that resulted in injuries.



Irukera and security operatives during a raid on harmful rice dealers in Uyo, Akwa Ibom State



The FCCPC EVC/CEO as a prosecutor

He also played vital roles in sector related consumer protection advancements, including advising the Nigerian Civil Aviation Authority (NCAA) with respect to its role in sector consumer protection. He led the initiative in developing current aviation consumer protection regulations as well as the Passenger Bill of Rights. He also led the team that revised existing aviation economic regulations and superintended a comprehensive regulatory and parliamentary investigation into anti-competitive behaviour by foreign airlines.

He has also provided capacity-building and advisory services to government institutions and other clients with respect to competition/antitrust issues in the country.

Irukera's unique combination of advocacy, commercial practice and reputation provides the required mutual industry/regulatory assurance and balance for a vibrant and robust consumer protection regime that promotes business stability and investment, as well consumer satisfaction and confidence.

In this special virtual interaction with Irukera, the EVC/CEO of FCCPC sheds light on diverse burning consumer-oriented issues and regulators' continued efforts at consumer protection in the Nigerian economy, including fuel scarcity and attendant price hike, 'coordinated' airfare increase of Nigerian airline operators, investigations into unprofessional medical practices, and currently, the burning issue of illegal digital loan companies as regards their unprofessional measures of harassment, cyberbullying, and breach of consumer data privacy, among others.

Irukera's courageous leadership at

FCCPC has unapologetically, championed the cause of consumer rights, and intervened in Nigerians and businesses with issues bordering on consumerism, product/service quality, fair competition and allied matters. All these efforts at activating the Commission's regulatory mandate are geared towards ensuring an enjoyable, equitable, and quality consumer experience for Nigerians in getting justice and compensations where necessary. Please enjoy the reading.

Insights into the central mandate/strategic goals of FCCPC

Investors want a stable and predictable regulatory environment. Our role contributes to what their perception would be... We (Nigeria) didn't set out at dawn, but we must set out before dusk." Some of our strategic goals are to ensure that producers and service providers and their patrons mutually respect their commercial and social contracts; and diminish to the barest minimum incidents of consumer aggravation and frustration. The FCCPC should sufficiently protect consumers from hazardous products or injuries from consumption of substandard products, while promoting a quality culture in both processes and final products.

The regulatory Commission also engenders a marketplace of informed, sophisticated and discriminatory consumers, and provide information, and be a resource to consumers regarding products, trends and patterns.

We as well ensure that service providers and manufacturers make full disclosures of relevant information about their products, or developments with respect to consumption of their products, in a consumer friendly manner which truly guides consumers' choices, among

others.

Relationship with industry stakeholders on quality assurance and consumer rights protection in Nigeria.

Some big businesses, multinationals and big corporations, previously, have responded with nervousness. They were initially anxious, but now they are more comfortable, not with the existence of the law, but with the approach of the regulator.

Interestingly, the big companies are much fewer than the SMEs (Small and Medium Enterprises) and the MSMEs (Micro, Small and Medium Enterprises). So, the other companies who were afraid or unable to thrive as well sometimes because of the larger ones, have embraced this and are very happy, very collaborative and they provide Intel many times.

Memorable experiences in activating FCCPC's mandate, consumer protection programmes and initiatives

Our team (including me) at the then Consumer Protection Council (CPC), now FCCPC went to Uyo (Akwa Ibom State capital), for what we believed was a dangerous, but an important mission June 2018.

We came prepared, but discovered to the country's shock and disbelief that our preparedness was nothing compared to what was really an extremely large, organised, powerful and dangerous enterprise of contaminated rice merchants-merchants of injury and death, who made a living, and whose lives were made by jeopardising the lives of others who are fellow citizens and neighbours.

What we discovered was unbelievable! But what was really even more beyond



Mr. Irukera activates the power of collaborative engagements with FRSC, NAFDAC, SON, NCAA, and other regulators on consumer protection in Nigeria

belief was the audacity and capability of these people to resist law enforcement, succeed in it, and even dominate the space, including suppress law enforcement.

“Big Men” as we call them in, and with friends in high places who injure us in violation of our rights and the law.

Businesses operating illegally in contraband and injurious products, who are protected by our law enforcement apparatus at our expense and against us.

Businesses willing to use the law enforcement and legal systems that belong to, and are funded for by citizens to undermine, even harass legal authorities created by government to protect citizens.

I was stunned and disillusioned by what seemed like the structure and system that should protect us as citizens, and even in our duties as consumer protection officers, not only did not protect, but persecuted, and even attempted to prosecute us.

It became difficult to tell if our most acute exposure was to unscrupulous businessmen, or the apparatus created by society and law to protect us, including legally exercising lethal force where necessary.

The consequence of the tested modifier of human behaviour was the only way to prevent these people and many others watching, from smuggling contaminated rice, re-bagging and selling to innocent citizens who are almost certain to fall sick, and probably even die from consumption. I felt submitting them to

the course of the law would be the right course.

Over the past year, I have discovered that the same effort they (in Uyo) deployed to frustrate the regulatory process remains available, and has been used to frustrate the legal process. We have tried over the past months to close the investigation and proceed to prosecution.

They have frustrated the effort repeatedly, sadly by using elements even within the relevant institutions responsible for taking certain actions.

When they were charged to court, they didn't really “evade” service of the charges, they prevented service. I say this because, they repeatedly appeared in court in their own actions against the FCCPC, yet the court process server ultimately filed an affidavit in court claiming service was impracticable.

The audacity of those who undermine this nation, and endanger citizens as a matter of course and their business is stunning!

But for us, surrendering is far beyond loss, it is exactly what it is: a surrender of not just the rule of law, but the fate of nation.

And when a regulator surrenders the fate of a nation, nothing weakens or questions the people's faith more.

So, we continued, I personally got involved, and as influential defendants exploited their influence and network, we dug in more, insistent that the law will run its course.

This included me having to personally go back to Uyo to exploit my own resolve and position to see “it” through.

Finally, and exactly one year from the dawn raid and sting operation in Uyo, June 22, 2018, to the very day, June 21, 2019, the presiding Judge of the Federal High Court Uyo granted an unprecedented order issuing a warrant to arrest five defendants, some very powerful and recognised names in Church and State.

FCCPC helmsman's personal involvement in legal prosecution in courts

In personally appearing as counsel and arguing motions myself. I felt both the nostalgia of a “small” win against an enemy of the state cabal who consistently defy the law and the people, violently protect and conduct their illegal and hazardous enterprise on the one hand; and

the anxiety of how many more battles through the judicial process laid ahead to win this war on the other hand.

And, of course, a natural concern for our personal safety and security as we confront what can affect these dangerous and powerful people in their nefarious business, and curtail their personal liberties.

As a litigator, securing the arrest and arraignment of criminal defendants is an important step in bringing them to justice, but it is hardly a time for relief or celebration because it merely starts the case.

For me, as momentous and paradoxically innocuous as this key step is, it is at least a crack in that ceiling of impunity without consequence. I am hopeful for a fair, transparent and speedy trial in protection of the people and deterrence to many.

So, yes, it's a slow tedious march to a better society, but every step counts, and this for me is a memorable one.

Our society has been so badly battered that a standard step in a regular process is now exceptional, remarkable and memorable.

I remember promising that this despicable conduct should not end with confiscation of the contraband product, but continue to consequences for such conduct by prosecution.

Despite the delay, a brave and committed team and a courageous judge have brought us to an end in itself, but a beginning as it should be.

“The wheels of justice may turn slow, but no one should be able to grind it to a halt.” For those who have made a business, pattern or life of abuse of

LEAD STORY

process, nation and values, one day like today, the slow turning wheels won't stop, and one day in the future, as I hope and pray will be the case in this instance, it will grind exceedingly fine, and true and full justice will be done, regardless of how slow people made it turn.

Effects of methanol-blended petrol and fuel scarcity on individuals, businesses and organisations

It is a season where consumers seem to have no respite with respect to PMS (Premium Motor Spirit) in an unusual intervening circumstance that created a shortage, which was an off-spec supply and taking that out of the market.

And then, expanding the supply chain to replace created some level of constraint and as usual, once there is a constraint in the market you know that those who take advantage of that situation including the retailers themselves.

They actually had to create the team with the PMS/DSS the regulator and even the NNPC (Nigerian National Petroleum Company Limited) to go from a filling station to another at night because what it was that some of the filling stations would just not sell fuel during the day because they didn't want to sell that pump price, and then, at night when they could make people pay more.

So, the scarcity was not truly reflective of supply, and that's the problem. It's something with Jet A-1 fuel also.

We are doing all we can, but at the end of the day you've got to have a society that self-regulates because the totality of law enforcement and regulators cannot police the entire country. It's just not possible.

Disciplinary measures against corrupt marketers, hoarders and racketeers?

One of the things that happen is that with the regulators, they immediately blacklist; and then, once you're blacklisted and you're not getting product supplies.

Your business is going to go down; I mean that's the most important consequence to make sure that you're unable to do business in the manner that you were doing business.

In terms of interventions along the supply chain, yes we're doing some work and protecting them in the sense that ensuring that all those tolls in the value chain do not occur, so they can take a PMS directly from depot straight to their stations and sell at the right price.

However, on the need for a self-



Photo collage of FCCPC, ICPC and Police operatives during the sting operation on illegal digital loan firms

regulating society, we as a people really need to understand what is right and what is fair, and for the most part just do it, and what do I do, what can I do well? It might not be you as a person but gas station owner is an individual or a private business, not a government entity.

So, if we're going to wait for the government to come and whack every filling station, it's going to take forever.

Well, let's hope that forever doesn't take forever to come because at the end of the day just as it is said it's a business entity. They are there to make money, not to run into losses as well, and they are not a social service.

Digital loan companies and business of moneylending in Nigeria

Moneylending is an industry of its own, and there is a legitimate way to do it and some do it legitimately. What some financial institutions, including those who take deposits also do is moneylending.

As a matter of fact, moneylending is an important financial inclusivity product for the market, and the only way other consumers can benefit from it is that those who take loans pay.

However, it is their repayment or collection methods that are prohibited. It seems there is an expanded approach to it where some who are unregulated in some sense unregulated in the sense that they're not licensed by the Central Bank of Nigeria, or any other regulator. And there has been a proliferation to the point where with technology, it is just an app. You can download the app and borrow money from that, just a quick one.

There are many financial institutions that provide the same service. Many

Microfinance Banks (MFBs) that even moneylenders who because they can take deposits, are licensed by the CBN but also do the same business.

They also conduct business the same way as this. Typically, most of the licensed ones don't. I mean you might find where a licensed operator would break the law in some shape or form, but certainly not as egregious as the things we have seen.

We've been at this for months, and the ones that we've proceeded against, we walked to the Central Bank, and they provided information about all the ones who are licensed.

We've received complaints, even against the ones that are licensed by the Central Bank, but those are easier to resolve because you can find who to engage, and you can resolve the complaints.

Collaboration with other regulators to investigate illegal digital loan companies' (loan sharks) operations and consumer rights violations

In 2021, we had created a Joint Regulatory Enforcement Task Force between the FCCPC, Independent Corrupt Practices and Other Related Offences Commission (ICPC), Economic and Financial Crimes Commission (EFCC), Nigerian Communications Commission (NCC), National Human Rights Commission (NHRC), and Central Bank of Nigeria (CBN).

So, we had a few meetings and created an enforcement task force. The first thing we did was to tease this into different buckets -the ones that were licensed by the CBN, what complaints we had against them, and these are not regular complaints.

The two issues that we proceeded with are interest rate compounding and a lack of clarity; and then, what was considered violation of privacy by public shame.

The teams continued to meet to develop a regulatory approach; there's a regulation drafting approach where teams are writing up what the requirements should be, going forward. But at the same time, consumers' complaints continued to rise with respect to the conduct of those especially the public shame conduct.

We created the enforcement task force, and for months they were monitoring and trying to gather as much information about the businesses. We set up a portal for the public to provide information thousands and thousands of mails to the portal assisted with the information-gathering.

We found out that most of these companies operate from the same place with about 800 to 900 people working. We also found out that many of them are actually operated by the same person.

They are not Nigerian companies; they don't have addresses in Nigeria, and they are not registered in the country with the Corporate Affairs Commission (CAC). They do not have any licence to do their business.

Locating loan sharks' operational bases before regulators' clampdown

Later, we started doing our reconnaissance work, and locating them was just incredibly difficult. Some you would look it within a month, they would move again, and so we continued to follow through until we got sufficient credible intelligence about when and where to strike, and that was it.

When you're exercising an enforcement authority at that level, you need probable cause. You have to convince a court about the evidence you have. Is it sufficient to move and record granted as an order to such and seize? And what we found was quite surprising: you would arrive at the company we already knew, that many times multiple, companies were operated by the same people, and so we confirmed that.

What I personally found surprising was you'd enter into a whole floor of a building of up to 800, maybe 900 people working.

It's like telemarketing or like a technical support centre. Yes, I mean working conditions were poor, very hot, and with limited bathroom facilities. And these people there had records, and postings of what their workflow was.



The raid was carried out by the FCCPC, ICPC, National Information Technology Development Agency (NITDA), and the Nigeria Police Force (NPF).

Digital loan companies' violation of consumer data privacy

With a laptop, some of them with headphones and the telephone as the tools and laptops as the interface, you're going to see somebody's name, their account information, who they are. You can see information about who their parents or next of kin are, and then you have an icon for address book.

If you click on that address book, the entire contacts on that person's telephone number are there. And so they have pre-written messages right there on the computer, and so the technological interface is between the computer and the phone system.

So they've got all these intimidation messages, photographs of the borrower; and so right there on their computers, they're either making calls, sending these messages, and sometimes 'manufacturing' the stories as multiple intimidating text messages (SMS) to thousands of consumers such as 'someone is dead'; 'someone owes money'; 'a person is fraudulent and on the run'; or 'Police are looking for him or her to be caught.'

This sounds like a sophisticated set up you know. I mean you get laptops; you get the applications, the software that can connect to a mobile phone, and send those bulk messages.

What's next after the regulators' sting operation in Lagos?

For us, I think we have really just seen the beginning as we speak. It's still going on.

I suspect even some of the digital loan companies that were rated have found it difficult they are quite nimble, and so there's quite a long road ahead. We're going to keep doing this.


One of the things we've also done is that as we're arriving in those places, we're also issuing orders to banks. And some of the intelligence we have gathered are certain bank account numbers that are used for the business.

We're freezing those accounts, and we're also for sending applications that we've identified these as inappropriate businesses where also we've also entered an order to the App Store to take those applications down.

It's going to be quite some work to clean it up.... You are going to have to comply with certain regulatory parameters, and so over a period of time, I am sure we will clean the space up, and these parameters will be issued by the FCCPC.

We will issue the parameters, which will be first. We have got another company; there's got to be a complaints resolution process. There is got to be a place where people can go when they're displaced and there's got to be a code of conduct principles and guidelines that they must sign off.

FCCPC's order to Nigerian airline operators over recent 'coordinated' increase in fares

Although cartels are complex and difficult investigations, even sometimes fruitless, we must exhibit the desire and will to enforce the law, especially when confronted with the strongest resistance or powerful interests. 



Mr. Afolabi Solebo, Esq, General Manager (middle) and Staff of LASCOPA at commemoration of 2022 WCRD in Lagos



Stranded participants in South-West Stakeholder Engagement organised by Bureau of Public Procurement in Lagos



L-R: Mr. Tony Ojobo, Dr. Ernest Ndukwe, Dr. Ikechukwu Adinde, Director of Public Affairs at NCC, and Chief Adeolu Ogunbanjo during 20 years of telecoms event at Muson Centre, Lagos



Ogbeni Rauf Aregbesola, Hon. Minister for Interior (in blue), Prof. Adeolu Akande, Chairman of NCC Board (left), and Others at Launch of NCC's DNC Project at Ijesa Muslim Grammar School, in Ilesa, Osun State



President Muhammadu Buhari (centre) launches Nigeria's National Development Plan in the Council Chambers, State House, Abuja



Malam Mele Kyari, GMD/CEO of NNPC Limited (2nd right), NMDPRA, and Other Stakeholders Seal a Deal on 21 Road Rehabilitation Across Nigeria, in Abuja



Top officials of Russia and Ukraine at one of their peace negotiations in Belarus, over the ongoing war in Ukrainian cities



The NCC team during the commemoration of 2022 World Consumer Rights Day (WCRD), in Abuja



Cross-sections of staff of some illegal digital loan companies during the Nigerian regulators' raid on their offices in Ikeja, Lagos



L-R: Barr. Adeleke Adewolu, Prof. Umar Garba Danbatta (EVC/CEO), Prof. Adeolu Akande (Board Chairman), Mr. Efosa Idehen of CAB, and a staff, during NCC's commemoration of 2022 WCRD, in Abuja



President Buhari and other top government officials examine various Nigeria Rice brands at the launch of Rice Pyramids, in Abuja



L-R: Mariya, Director of Dangote Group, Amina Mohammed, Alhaji Aliko Dangote, President Buhari, Gov. Babajide Sanwo-Olu, and Halima, GED, Dangote Industries, during commissioning of Dangote Fertilizer Plant at Ibeju-Lekki, in Lagos



A cross-section of Nigerian women protesting against non-inclusion in ongoing Constitution Review at the National Assembly, in Abuja



Governor Babajide Sanwo-Olu formally launches the tech-driven LAGOS RIDE public transport initiative in Lagos



Africapitalism: Mr Tony Elumelu, Founder, Tony Elumelu Foundation (TEF) (3rd left), and other officials during announcement of 2021 winners of TEF Entrepreneurship programme in Lagos



Some of Nigerians evacuated from war-torn Ukraine on Arrival at Nnamdi Azikiwe International Airport, in Abuja



NIMC advocates mandatory NINs for accessing public service as enrollments hit over 75m

BY GBENGA KAYODE

The National Identity Management Commission (NIMC) has restated the need for the Federal Government to make the adoption of the National Identity Numbers (NINs) become a mandatory requirement for accessing government services. ConsumerConnect learnt Engr. Aliyu

Azeez, Director-General of NIMC, who stated this also solicited the support of the Bureau of Public Service Reforms (BPSR) during a visit to the latter March 3, 2022, in Abuja, FCT.

Engr. Azeez had led a delegation of the NIMC Management team on a visit to Mr. Dasuki Arabi, Director-General of BPSR. The NIMC Director-General noted that


the visit was to register NIMC's gratitude to BPSR for facilitating the adoption of NIN in Joint Admissions and Matriculation Board (JAMB) Unified Tertiary Matriculation Examination (UTME), and also for the issuance to travel passports by the Nigeria Immigration Service (NIS), agency report said.

According to him, the number of Nigerians who had enrolled for NIN had risen to 75 million, from a mere seven million in 2015.

Azeez further disclosed that the identity management regulatory Commission had developed a Mobile App, with which consumers can access vital information about their NIN enrollments and print out.

In his response during the visit, Mr. Arabi, Director-General of BPSR, lauded the Azeez for the 'remarkable' work he is doing to actualise the corporate mandate of the Commission, besides facilitating the enrollment of millions of Nigerians into the national identity database.

The BPSR Chief also urged other Management staff of NIMC to lend their support to their Director-General, whom Arabi said had remained steadfast and committed to actualising the vision and mission of the Commission.

He assured the visiting delegation that BPSR is ready to deploy its Self-Assessment Tool, SAT programme on NIMC, with a view to identifying areas of weaknesses and challenges facing the Commission, in spite of the great successes it had recorded thus far. 

SON, NFIU Partner To Tackle Fake Product Imports, Illegal Financial Flows

BY ISOLA MOSES

In order to address the menace of counterfeit products in the West African country, the Standards Organisation of Nigeria (SON) has activated a partnership with the Nigerian Financial Intelligence Unit (NFIU). Malam Farouk Salim, Director-General of SON, who disclosed this development at a recent sensitisation programme in Lagos, warned defaulters that it would no longer be business as usual for purveyors of fake and sub-standard goods in Nigeria, report said.

The theme of the sensitisation programme was: "The Use Of Crime Record Information Management System As A Tool To Fight The Influx Of Fake/Sub-Standard Products And Other Related Crimes In Nigeria".

Represented at the programme by Dr. Omolara Okunola, Director of Inspectorate and Compliance at SON,

Malam Salim noted the partnership would greatly checkmate the high incidence of financially-related crimes, especially the influx of counterfeit products into the country's economy.

The SON Director-General also commended the NFIU efforts at supporting the standards regulatory organisation towards the effective discharge of the SON statutory mandate in Nigeria.

The regulatory agency, Salim further said, would get its personnel properly trained on special applications to fight crime, and get rid of counterfeited, fake and sub-standard products coming into the country.

He also stated: "Our core mandate is to ensure that products and services locally made or imported into Nigeria meet standards and quality benchmarks in line with global best practices.

"You know, before you can do anything either in production or services, you


need to gather the necessary data.

"And that is why this intervention by NFIU comes in handy for us to do documentation, intelligence reports to detect and track dubious importers and fraudsters."

According to Salim, "the collaboration would go a long way to unmask the hidden hands backing importation of substandard goods into the country.

"This would in turn help check the menace of fake products across the country."

In his remarks on the occasion, Modibbo HammahTukur, Chief Executive Officer (CEO) of NFIU, said the influx of fake and sub-standard products into Nigeria would be controlled via effective collaborative efforts and information sharing among the relevant government agencies.

HammahTukur, also represented by Dr. Bello Abdulhaziz, Senior Intelligence Analyst at the NFIU, disclosed the NFIU is the central body in the country responsible for receiving, requesting, analysing, and disseminating financial intelligence reports on money laundering, terrorist financing and other relevant information. 



NMDPRA, NNPC, NARTO, Others' Collaboration On 21 Road Projects, Efficient Fuel Distribution



The Nigerian National Petroleum Company (NNPC) Limited says it has updated stakeholders on status of the road construction and rehabilitation projects under the road infrastructure tax credit scheme, and they all agreed to collaborate on ensuring efficient distribution of petroleum products across the country.



The Nigerian National Petroleum Company (NNPC) Limited has provided updates on the current status of the road construction and rehabilitation projects under the road infrastructure tax credit scheme in the country.

ConsumerConnect reports the Company, in a joint communiqué issued after a stakeholder engagement at the NNPC Tower, in Abuja, FCT, February

BY ALEXANDER DAVIS

17, 2022, said it assured the stakeholders, including NUPENG, NARTO and PTD, that the funding earmarked for the 21 critical roads would be applied for the intended purpose only. The statement titled, 'Communiqué On Critical Stakeholders' Engagement Between NARTO, PTD, NUPENG, NMDPRA and NNPC Limited', was signed by Otunba S. A. Oladiti, National Chairman PTD; Mr. Yusuf Othman, NARTO President; Comrade Williams Akporeha, NUPENG President; Abiodun Adeniji, ED F&A, NMDPRA; and Malam Mele Kolo Kyari, Group Managing Director and CEO of NNPC Limited. The NNPC said following the engagement between NMDPRA, NNPC, PTD, NARTO and NUPENG, the parties resolved that on road rehabilitation, it provided updates on the current status of the road construction and rehabilitation projects under the road infrastructure tax credit scheme, and assured the stakeholders that the funding set aside for the 21 critical roads would be used for only the intended purpose.

According to the national oil firm, in order to allay the fears of the stakeholders, NNPC and all parties


commit to working together in the monitoring of the road projects across the country.

In regard to the review of freight rate for transporters, the NNPC noted that the stakeholders requested completion of the ongoing discussion on the review of the freight rates to cover operational costs and highlighted the precarious situation that truck owners face in the light of current economic realities.

"NMDPRA informed the meeting that a committee has been constituted to review the rates which include PTD, NARTO and NUPENG in addition to other stakeholders.

"All parties agreed to work expeditiously towards concluding the review of the freight rate and make recommendations to the government.

"The Authority to advise on definite close-out date during the week of 21st February, 2022," stated the communiqué.

Likewise on the need for collaboration on ensuring nationwide availability of petroleum products in view of the current fuel scarcity and attendant socio-economic disruptions caused by the methanol-blended petrol imports, the NNPC said all the parties agreed to work closely so as to ensure efficient distribution of petroleum products across the country. 



Update on investigations into online moneylenders' violations of consumer privacy

BY GBENGA KAYODE

Pursuant to Sections 17 (a), (e), (g), (h), (i), (m), (s), (x), (y), 18(3); 124; and 127 of the Federal Competition and Consumer Protection Act (FCCPA) 2018, the Federal Competition and Consumer Protection Commission (FCCPC) has given an update on investigations into possible violations of consumer privacy and other rights by illegal digital loan companies in Nigeria.

Mr. Babatunde Irukera, Executive Vice-Chairman and Chief Executive Officer (EVC/CEO), on behalf of the Joint Regulatory and Enforcement Task Force, gave the update in a statement issued Monday, April 4, 2022.

ConsumerConnect reports the regulatory Commission recalled on March 11, the Inter-agency Joint Regulatory Task Force (JRTF) in furtherance and pursuant to an Order of the Federal High Court executed a search and seizure Order on certain digital money lenders at different locations in Lagos.

Irukera stated that aside from the search and seizure, the FCCPC entered and served Orders on multiple financial institutions freezing and suspending operations with respect to certain accounts that are implicated or otherwise used by some of the moneylenders to conduct business in the country.

The Commission's EVC/CEO stated that "evidence procured from execution of the search and seizure Order has led to further investigative activities, including additional discoveries that are material to this active investigation." Specifically, Irukera noted that the Commission has secured additional locational information beyond Lagos about the same, or other moneylending operations.

He also noted that more banking and account information associated with some of the subjects of the investigation.

Others are, the FCCPC Chief said, are information about staffing and recruiting

policies and strategies; and in some cases, complex web of ownership or corporate relationships with mostly foreign/offshore companies and promoters.

"In continuing the investigation, certain operatives (including foreign nationals) of some operators have been questioned by the Commission during its Investigative Hearings." The statement further noted that the basis and scope of questioning include the Commission's continuing undercover surveillance, reconnaissance and intelligence gathering;

Discovery that at least one of the moneylenders had corruptly secured a public official as an asset to assist with providing critical and sensitive internal confidential information about the investigation; as well as engage in other measures to frustrate the investigation; The Commission is in custody of credible evidence of the planning, discussions, meetings, execution (including tangible evidence of inducement), and participants in this criminal enterprise;

The conspirators who all participated have provided useful information and other evidence under caution, and with legal advice; and

The Commission is considering and proceeding in contemplation and, or preparation of criminal charges and admissible evidence with respect to potential criminal defendants.

The FCCPC also said additional investigative and preemption steps to address the issue include additional freezing Orders expanding and increasing the number of accounts and financial institutions involved.

Another measure is related to the expanded and supplementary Orders to Google Play Store and Apple's App Store to draw down additional loan apps.

"Although there is sufficient information to show that unethical and unacceptable practices of operatives of the money lenders have not completely abated, the measures taken so far, and evolving landscape shows that recollection/loan repayment practices

that defame, intimidate damage consumers is slowing down," stated the Commission.

According to FCCPC, some of the moneylenders under investigation, or whose bank accounts have been frozen, and others, have approached the Commission and expressed a desire to cooperate and assist the Commission regarding the investigation under the Commission's Investigative Cooperation/Assistance Rules and Procedure 2021

(<https://bit.ly/3DFBXyF>).

Irukera further stated: "They seek benefit under Rule 4 in exchange for cooperation, assistance and compliance under Rule 3.


"As a condition to acceptance into the cooperation/leniency framework, some of the moneylenders have been required to, have agreed, and executed applicable Declarations enforceable under S. 153 of the FCCPA to immediately.

The regulatory Commission disclosed that forthwith, some of the affected moneylenders have agreed to "cease and desist from contacting, including by text messages, people on contact lists/third parties of borrowers or defaulters;

"Discontinue further abusive, coercive and inappropriate language in communication with loan defaulters or borrowers;

"Provide a mechanism for transparency regarding loan repayment fees, default or late payment charges as well as interest calculation to the Commission.

"The mechanism must include an open, accessible and responsive feedback and dispute resolution framework that complies with fair lending and loan recovery principles as well as acceptable regulatory standards for reconciliation of disputed balance calculations, and complaint resolution." The EVC/CEO as well stated that "the Commission reserves the prerogative to proceed in any manner consistent with prevailing law, including but not limited to criminal prosecution of any digital moneylender, its employees, collaborators or agents, whose conduct has been, or is in violation of extant law."

Irukera added the Commission is committed to ensuring that operators comply with applicable principles of fairness and ethics, as well as holding errant operators, their collaborators, whether individuals, financial institutions, payment systems, technology providers including platforms that accept, host or distribute their apps, or otherwise make them available for download accountable to the fullest extent of the law. 

40 Simple Ways to Lower Your Electricity Bills

No economy runs successfully without sufficient and stable power supply. However, most consumers' electricity bills, especially in the developing economies, such as Nigeria, are said to be comparatively very high in recent times.

That is why almost everyone is seeking ways to go green and save a little these days because a major source of expenditure for most consumers are their electricity bills. And, despite a barrage of complaints of inadequate electricity supply resulting from a few thousands of generated electricity megawatts, 'crazy' billing in estimated billing regime, lack of electricity prepayment meters, energy professionals still opine that lowering your electricity bill them does not require spending money on green power gadgets, or sacrificing your sanity.

Therefore, www.conserve-energy-future.com has suggested that with a few simple tricks and minor adjustments to the way you operate your appliances, you consciously, can decrease your energy costs. Whether you want to save planet earth, or you are interested in ways to lower your energy bills, here are 41 tips to help be proactive and money savvy when it comes to energy.

- 1. Install solar panels:** This option may not be for everyone for its somewhat costly measures, but there's nothing better than running on solar power for the environment and for your wallet. If you wish to cut your energy savings by more than 75%, this is the way to go.
- 2. Get a windmill:** Well, this one might be tricky, but if you're in a position to do this, planet earth will give you a big thumbs up. Naturally created energy is not only good for the environment, but once set up cost is accounted for, it costs you nothing.
- 3. Keep your temperature steady:** Set your thermostat two degrees lower in the winter and two degrees higher in the summer. 72-74 degrees in the summer and 70-72 degrees in winter are suggested temperatures to set your thermostat to.
- 4. Check out energy saving apps:** There are suitable apps designed for specific purposes these days. So, apps like kill-watts will not only keep track of how much energy you use, but give tips, advice, and resources to saving money each month on your energy bill.
- 5. Insulate your water heater:** If you have one, adding a little extra love around your water heater can return huge savings. It is estimated your fridge and water heater are the prime energy suckers in the home.
- 6. Tune up your fridge:** Having your fridge receive regular maintenance checks will keep the coils running clean, saving you a lot of money a year.
- 7. Install a low-flow restrictor:** Suppressing the amount of water used will help your hot water heater from sucking more energy out of your pocket.



- 8. Install dimmer switches:** Adjusting the amount of light you need will not only set a certain mood, but will allow you to use the most appropriate amount of energy.
- 9. Wash clothes on cold:** When you add hot water to anything, you're enlisting the help of your water heater.
- 10. Use effective cook ware:** Glass cookware cooks better than aluminum or others.
- 11. Thaw food:** Having food thawed before cooking, will not only save time, but help reduce the amount of heat it takes to fully cook.
- 12. Regularly maintain your AC:** Keeping your AC (air-conditioner) tuned and clean will ensure it runs as efficiently as possible.
- 13. Change your air filters regularly:** Dirty air filters clog free flowing air, and make your AC work harder.
- 14. Close your chimney flue:** If you have a wood-burning fireplace, make sure it is closed in the summer.
- 15. Air dry dishes:** Instead of running the dishwasher, try air drying.

16. Insulate your garage door: Adding insulation to your garage door will keep heat and cool air in.

17. Check your weather strips: Energy savings could be seeping right out the front door with air leaks. Checking or replacing worn weather strips can help save on energy costs.

18. Clean your windows: Allowing as much natural sun to come through will heat up the house.

19. Cook on a fire pit: Barbequing is a great past time. However, try doing Dutch-oven cooking once in a while.

20. Reduce microwave use: If you can eat more salads, fruits, and vegetables, you are not only being healthier, using little energy to cook.

21. Use fans over air-conditioner: If you can manage delaying turning on the AC, go for it. Same goes in the winter months. Use floor heaters and blankets.

22. Turn off the lights: When you leave a room, turn off the lights immediately!

23. Open windows: In the summer, opening windows in the early morning will cool the house without cranking the air-conditioning yet.

24. Turn off the fans: If your AC is running, then, there is no need to have two energy sources functioning at the same time.

25. Reduce TV watching time: Especially those of us with young kids, TV watching is not only a waste on energy, but children need to be focused on a variety of activities anyway rather than essentially TV watching.

26. Hang dry clothes: If possible, hang dry towels, sheets, and other items that take a lot of energy to dry. Clothes dryer uses a lot of energy and produces heat. Use sunlight to dry your clothes.

27. Rearrange appliances: Having major appliances next to each other can double the amount of energy being emitted. If your washer and dryer are next to your water heater, if possible, consider moving them.

28. Buy energy star appliances: Keeping your 1980's freezer in the garage from your mother is guzzling down money compared to top quality and energy efficient appliances nowadays.

29. Install energy-efficient windows: Installing energy-efficient windows is a great way to save on your energy bill according to Fairclaims Roofing. There are also often tax rebates and other discounts available for going green.

30. Turn off the porch light: There's nothing more comforting than driving through your neighbourhood, seeing everyone's porch lights illuminating the way home. Beautiful, yes, but a big waste of energy. Putting your outdoor lights on a timer will balance comfort vs. savings.

31. Change your bulbs: Switching to energy-efficient light bulbs are a great start to saving on your energy bill. Not only will that reduce the amount of watts used, but they last a lot longer too.

32. Unplug appliances when not in use: If you really do not make toast that much, what is the point in keeping it plugged in? The same goes for laptop plugs, phone chargers, and so on. Most of us leave these gadgets plugged in until we need them again, wasting energy.

Whatever electrical appliance that does not require present power, try to unplug it.

33. Cook with lids on: This will enable your food to properly cook in the sufficient time allotted, and not waste more energy with unnecessary heat escaping.

34. Shut the door: It might sound obvious, but the amount of heat or air escaping when you chat with your neighbour through an open door, leaves accessible for pets to meander in and out, or the constant traffic caused by kids sneaking snacks in between water fights, fluctuates your heating or cooling's consistent flow.


35. Take advantage of off-peak rates: Most electric companies offer off-peak reduced rates that you can use to run your water heater, washing machine, dishwasher or air-conditioner that consume lot of energy.

36. Run dishwasher full loads: Always run your dishwasher full loads. Full loads use the same amount of energy and hot water as smaller loads.

37. Use sleep mode: Spend a few extra money to buy computer peripherals such as scanner and printer that go into sleep mode automatically, or turn off when they are not being used.

38. Keep your vents open: Some people believe that closing a vent can reduce energy consumption by preventing a need to heat or cool a particular room. That is actually a myth. Closing vents can actually raise your energy costs.

39. Ditch old fridge: Old refrigerators consume a lot of electricity. If you are still using it, just get rid of it. You can end up saving money by replacing it with a new one. If you have multiple refrigerators, try scaling down to one.

40. Keep blinds or shades closed: The Sun can really heat up the room when blinds or shades are kept open. Your air-conditioner will use more energy to cool down your home. 



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Prof. Umar Garba Danbatta, Executive Vice-Chairman/CEO of NCC

WCRD 2022: NCC assures of robust digital infrastructure for financial services, activates TELCARE

BY ISOLA MOSES

As part of the Commission's efforts at enhancing consumers' access to seamless digital financial services, the Nigerian Communications Commission (NCC) has reaffirmed its commitment to accelerating the deployment of robust broadband infrastructure across the West African country. Consumer Connect reports the telecoms regulatory Commission March 13, 2022, stated this measure is meant to improve consumers' access to the required resources to carry out seamless digital financial services, irrespective of their locations and circumstances.

The Commission gave the go-ahead to a programme organised to commemorate the 2022 World Consumer Rights Day (WCRD) at the Commission's Head Office in Abuja, FCT.

In the context of the global theme, 'Fair Digital Finance', the NCC Management announced the establishment of a dedicated desk, tagged: 'TELCARE' to be operated across the country to enhance telecoms consumer protection.

Dr. Ikechukwu Adinde, Director of Public Affairs at NCC, noted that attendance and participation in the event, operated in-person and virtually, was overwhelming.

Board members, Senior Management and Staff of the Commission, collaborating agencies and other critical industry stakeholders were among the participants, said Dr. Adinde.

The Commission also said that the annual event held concurrently with roadshows it organised in Abuja and other NCC Zonal Offices in different parts of the country.

The objective of the activity NCC stated is to enlighten telecoms consumers on

the significance of the World Consumer Rights Day, and engage them on the NCC's unwavering commitment to consumer protection in the country's telecoms ecosystem.

In his address on the occasion, Prof. Adebolu Akande, Chairman of Board of Commissioners of NCC, said in line with Commission's mandates, the Board and Management had been upbeat in implementing regulatory initiatives.

Akande also stated that these initiatives are aimed at building a robust digital ecosystem to drive the frontier of digital economy with positive impacts on all other sectors in the Nigerian economy.

Referencing the theme of the WCRD 2022, the NCC Board Chairman said considering the increasing number of telecoms consumers who are also users of digital finance services, the Commission is working assiduously to ensure that all consumers, including the most vulnerable, are provided with access to manage their finances, and protected from scams, fraud, and phishing to safeguard their data.

Earlier in his keynote address, Prof. Umar Garba Danbatta, Executive Vice-Chairman and Chief Executive Officer (EVO/CEO) of NCC, said the theme of this year's WCRD aligns with the emerging realities of the regulatory goals of the Commission in Nigeria.

Danbatta disclosed to the audience that the Commission is aware of the dynamic changes in the telecoms industry, even as the regulator consolidated the growth in the telecommunications sector since the liberalisation of the industry 2001.

The growth in the telecoms industry has led to convergence in different sectors, especially between telecoms and financial service sector, the NCC EVO/CEO said.

According to him, there is no greater demonstration of this than the fact that financial transactions that were once

conducted in-person in the banking halls are now undertaken on consumers' mobile devices.

Danbatta further stated: "Financial and commercial activities have been digitised, and the most common of this is the Unstructured Supplementary Service Data (USSD), which has brought ease to financial transactions."

He declared that NCC embarked on various initiatives, including the licensing of Infrastructure Companies (InfraCos), effective utilisation of spectrum, industry collaboration to address operators' challenges, increased collaborations with relevant government agencies, such as the Central Bank of Nigeria (CBN).

The central objective of these initiatives is to ensure availability, accessibility and affordability of ubiquitous Broadband services to drive growth in all sectors, including financial services sector of the economy, he said.

The Commission, he also explained, has been working hard to ensure that Broadband penetration gets to every part of the country.


Danbatta as well asserted that the number of active mobile subscriptions reached 195.4 million while Internet subscription has exceeded 141 million, because there has been increasing Broadband penetration, which stood at 40.88 percent as of December 2021. He noted: "Despite some of the challenges confronting the sector, telecommunications remained an enablers of growth in the Nigerian economy, in the year 2021."

"The Information and Communications sector contributed over N17 trillion to the nominal Gross Domestic Product (GDP), according to data from the National Bureau of Statistics."

In ensuring consumer satisfaction, the NCC Chief said that the Commission had finalised arrangements to establish the Telecoms Consumer Assistance, Resolution and Enquiries (TELCARE) Desk.

The Desk, he said, will be strategically located in different parts of the country to serve as an additional platform to receive and facilitate the resolution of consumer complaints.

The Desk will also provide a means through which consumers and citizens can make inquiries on consumer issues; provide a platform for advocacy on any topical consumer issues and concerns, and further enhance awareness of the Commission's activities, stated he.

Danbatta also disclosed that new Desk will complement the regulator's other existing initiatives aimed at protecting the interest, privileges and rights of the telecoms consumers. 

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CBN's warning to consumers against accessing funds through 'loan sharks'

BY ALEXANDRA DAVIES

The Central Bank of Nigeria (CBN) has cautioned Nigerians against seeking credit facilities from the 'loan sharks' for financial purposes.

ConsumerConnect reports the Bankers' Bank stated there is no need for consumers of financial products and services to approach such loan sharks because the CBN has put in place the avenue through which they can raise funds in the economy.

Mr. Godwin Emefiele, Governor of CBN, gave the warning while addressing reporters at the end of a recent Monetary Policy Committee (MPC) meeting in Abuja, FCT.

Emefiele stated: "On loan sharks, what we have done is to say that there is no need for you to go to loan sharks for a loan.

"People normally will go to loan sharks because they are desperate; they cannot access the bank."

The CBN Governor also said: "We found in this group mainly people who are vulnerable; the people whose

households need some small amount of money to do their businesses but they

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The Central Bank of Nigeria warns there is no need for consumers of financial products and services to approach 'loan sharks' because the apex bank has created the avenue through which they can raise funds in the economy
//

cannot access bank finance.

"As a result they go to loan sharks who charge them ... twice the principal just within 90 days and if you don't, they seize


your property or seize your bicycle."

He restated that there is no need for people to go for loan sharks because the CBN has put in place the avenue through which they can raise funds.

The CBN Chief as well listed them to include the Microfinance Banks (MFBs), and target credit facilities established by the government to cater to the needs of the operators of Micro, Small and Medium Enterprises (MSMEs).

Emefiele further said: "You don't have to know anybody; just go to the portal, fill the form, send your data. And if it is correct, you will be able to access loans."

"We have a large number of testimonials from people who have accessed the facility without knowing anybody and they have benefitted from it.

"The bank is making effort to stop loan sharks, and when these people are found, they will be dealt with mercilessly," stated he. 

Measures Taken to Restore 'Normal Supply of Electricity' Across Nigeria — Minister

The Federal Government says it has taken several practical steps "towards the restoration of normal supply of electricity nationwide."

Recall the national electricity grid suffered shutdowns at least twice recently, leading to blackouts across the country amid rising prices of petroleum products.

Abubakar Aliyu, Honourable Minister for Power, in a statement said that the government had made some progress to address the recent challenges.

"The Nigerian public may please recall that the national grid lost 1,110 MW generation capacity as a consequence of simultaneous disruptions in gas supply to the Okpai, Calabar and the Afam VI power plants," the statement said.

"The available generation capacity was exacerbated by the ongoing water management regime at the Kainji, Jebba and Shiroro power plants."

According to the Minister, the steps taken to address the situation include the



following:

a. The gas pipeline affected by acts of vandalism has been restored and the Okpai power plant has resumed power generation and currently contributing an average of 300MW.


b. The Nigerian Bulk Electricity Trading (NBET) Plc has been directed to enter into fast-track negotiation with NAOOC on an interim energy sales agreement with a view to bringing the new Okpai II power plant on the grid, thereby contributing

additional 400MW of generation capacity.

c. The "pigging" of the gas pipeline supplying gas to the Odokpani power plant is scheduled for completion on March 21st, 2022, thus ramping up generation by about 400MW.

d. In order to optimise the capacity utilisation of the power plants owned by the Niger Delta Power Holding Company Limited (NDPHC), the Nigerian Electricity Regulatory Commission (NERC) has approved a special gas pricing for emergency contracting of gas from the Nigerian Gas Marketing Company Limited. We expect an ongrid improvement of about 800MW generation capacity from the NDPHC plants.

e. In the medium-term, we have agreed with NGPIC (a subsidiary of Nigerian National Petroleum Company Limited) on the framework for the overhaul of the Okoloma gas processing plant thereby restoring the full capacity of the 650MW Afam VI combined cycle power plant.

f. While the recent spate of system collapse is regrettable, it was a direct consequence of a snap on 330KV transmission line. 

Public Transport: Sanwo-Olu launches tech-driven 'LAGOS RIDE' Taxi Scheme with 1,000 new cars

BY ISOLA MOSES



As part of the current administration's multimodal transportation blueprint of the T.H.E.M.E.S development agenda, Governor Babajide Sanwo-Olu of Lagos State has launched a safe, comfortable and modernised taxi scheme with the rollout of the first batch of 1,000 brand-new GAC-branded automobiles. ConsumerConnect reports Governor Sanwo-Olu March 23, 2022, commissioned the Lagos State Government's transportation scheme codenamed 'LAGOS RIDE', at a well-attended ceremony held at the State House, at Alausa-Ikeja, in Lagos. Gboyega Akosile, Chief Press Secretary (CPS) to the Governor, in a statement disclosed the Lagos State Government's (LASG) ride hailing taxi initiative being operated on a lease-to-own basis, is a component of the administration's multimodal transportation blueprint being executed under the Traffic Management and Transportation pillar of the development agenda of the Sanwo-Olu administration. The state government also noted the initiative is a partnership between Lagos State-owned IBILE Holding Limited and

CIG Motors Company Limited, with the objective to provide clean and reliable

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Governor Babajide Sanwo-Olu of Lagos State discloses the initiative is part of the state government's multimodal transportation blueprint of the T.H.E.M.E.S development agenda to optimise technology for safety and offer alternative for comfort across the Lagos metropolis
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means of taxis movement across the metropolis at affordable cost, using brand-new vehicles.

"Operators are required to pay about N1.9 million down payment, of which the sum covers the 20 percent equity of cost of vehicle, registration and insurance.

"Each car being used in the scheme comes with technology-enabled security features that monitor every journey undertaken," Akosile stated.

Sanwo-Olu, while launching the scheme, said that Lagos State had moved another step forward in its drive to develop an efficient transportation model in tune with modernity and comfort.

The Governor of Lagos State further stated that the aim was not to run existing hailing ride operators out of the business, but to offer safer alternative and clear the roads of rickety cars being used for taxi business.

He explained the transportation initiative would provide opportunities to the operators to become owners of the vehicles within three to four years period.

"The need to provide better, dignifying and more rewarding means of

transportation and livelihood for unemployed and underemployed population gave birth to the new 'Lagos State Taxi Scheme', which will be operated on a lease-to-own basis.

"Under this arrangement, a beneficiary will be provided a brand-new car which will become the driver's property after completion of the payment of the vehicle's subsidised cost," Sanwo-Olu noted.

He also stated: "This taxi scheme will complement the various bus services which are making significant impact in the lives of our people; the water transport service, which is recording unprecedented patronage, as well as the Blue and Red Line Rail services which are on course to commence commercial operations between the last quarter of this year and the first quarter of 2023."

In order to improve riders' and passengers' security on the scheme, Sanwo-Olu said a full security gadget, including a 360 dashboard camera that will give 24-hour audio-visual feeds to the control centre, had been pre-installed on each car deployed for the scheme.

According to him, each car came with a physical panic button that could be used by anyone on board in case of assault or emergency.

The Governor further disclosed that the panic button is also on the mobile application, and it is connected to the

Control and Command Centre.

"The multiplier effect of this singular initiative on job creation, youth employment and economic growth and development in the State cannot be overstated."

Lagos Ride is 'another milestone achievement,' says Commissioner

Dr. Frederic Oladeinde, Lagos State Honourable Commissioner for Transportation, described the scheme as "another milestone achievement" by the State Government.

The Commissioner noted that the public transport initiative has joined an array of other innovative solutions introduced in the transport sector, which were targeted at redefining public transportation.

Oladeinde also said in order to make the rides affordable, the technology on which the scheme is operated had made ride-sharing possible for passengers, who would agree to share ride and share transit costs.

Speaking on the occasion, Mrs. Diana Chang, Chairman of CIG Motors in Nigeria, said the roadmap for the urbanisation of the transportation system in Lagos started November 2019, when the Governor and members of his cabinet visited the Republic of China for bilateral partnership.

The launch, Mrs. Chang said, is the


glorious end of the partnership sealed with Chinese investors.

The Chairman of CIG Motors also stated: "We are using this partnership to promote a Greater Lagos where opportunities abound for citizens of the State, while creating a win-win model for all stakeholders."

Meanwhile, Mr. Abiodun Amokomowo, Managing Director of IBILE Holding, said over 5,700 drivers had downloaded the driver's mobile app as of last Tuesday, March 22 out of which 1,786 drivers had submitted applications.

Registration and enrolment fee has been accepted from 359 drivers, while others were awaiting screening, Amokomowo said.

The IBILE Holding Managing Director said: "As part of the process each operator will go through for the safety and security of life and effective operations of the scheme, we will conduct full verification of applicants' Lagos State Drivers' Institute (LASDRI) ID cards, medical history, background check and verification of NIN and Lagos resident registration numbers."

The launch of the taxi scheme was received with a warm embrace by ride hailing drivers, who described the initiative as "unique, better alternative", said the state government. 



New High-Speed Trains For Lagos Red Line Rail Project

BY ALEXANDER DAVIS

In a move to improve traffic management and public transportation for consumers under the administration's T.H.E.M.E.S development agenda in the Centre of Excellence, the Lagos State Government (LASG) has acquired two new high-speed trains for its Red Line rail project. ConsumerConnect reports Mr. Gboyega Akosile, Chief Press Secretary (CPS) to

Governor Babajide Sanwo-Olu, revealed this development in a statement issued January 2022, in Lagos.

The CPS stated Governor Sanwo-Olu had completed the acquisition deal of the two sets of 10 cars Talgo 330kmph trains Tuesday at an event held inside the Milwaukee facilities of Talgo Incorporated, a Spanish train manufacturer based in the United States (US).

Akosile also noted that the trains would

be heading for Lagos for the Red Line – a 37km track rail project, which the Lagos State Government said would have 11 stations, and when completed become the first operational metro system in West Africa.

The statement further noted the governor said: "A train is not something you can just go on the shelf and pick up.

"We are very lucky to get brand new trains. We have seen our beautiful white and red trains.

Sanwo-Olu noted: "Coincidentally, the rail line is called Red Line and you can see they have given us the colour.

We are just going to brand it and put up our seal there."

The Lagos State Governor stated: "We hope that this (purchase of the trains) will be the beginning of a mutually beneficial business relationship.

"Providing source of livelihood for our citizens is all about providing jobs for our people, and that is what we are doing.

"It is about ensuring that we can build our economy; people can move from one location to another, and businesses can

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Governor Babajide Sanwo-Olu of Lagos State declares the rail transport project is aimed at providing jobs for the citizens, building the state economy so consumers can move from one location to another and businesses can grow

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grow.

He also said: "Part of what we have done in the last two and half years is to have what we call Integrated Urban Mass transportation system, where we will be using road infrastructure, waterway infrastructure, and rail infrastructure so



that we can move over 20 million Lagosians within and around the city."

According to Sanwo-Olu, he and his team were in Milwaukee, in the US, to see things for themselves in respect of the purchase of the trains.

He said that they had inspected the trains, seen their configuration, and were satisfied that they fit into the tracks of the Red Line in Lagos, Nigeria.

Sanwo-Olu, therefore, assured Lagosians that the first phase of the Red Line would begin by the last quarter of 2022, or the first quarter of 2023, with a capacity of 500,000 passengers daily.


Cavalier Johnson, Acting Milwaukee Mayor, who received Governor Sanwo-Olu in the city, was quoted to have said: "It is a little bittersweet.

"I am sending my

congratulations to the Governor of Lagos State in Nigeria, but also a little disappointed that we missed out on the opportunity to have those train sets operating here in

Milwaukee and in Wisconsin (all in the US)."

In his remark on the occasion, Antonio Perez, Chief Executive Officer (CEO) and President of Talgo, US, stated that it is important that the trains are utilised, and it does not make any good for them to be stored and kept without passengers riding them.

On Governor Sanwo-Olu's entourage to the US are Dr. Frederic Oladeinde, Honourable Commissioner for Transportation; Aramide Adeyoye, Special Adviser to Governor on Works; and Abimbola Akinajo, Managing Director of Lagos Metropolitan Area Transport Authority (LAMATA). 



Increased Oil And Gas Investments Essential For Global Energy Security - NNPC

BY ISOLA MOSES

For delivery of sustainable value to various stakeholders while guaranteeing energy security, Malam Mele Kyari, Group Managing Director and Chief Executive Officer (GMD/CEO) of the Nigerian National Petroleum Company (NNPC) Limited, has called for more investments in the oil and gas sector of the economy. Malam Kyari, who stated this while speaking at the recent 23rd Edition of the World Petroleum Congress held in Houston, United States (US), said this measure would effectively tackle the current global energy crises.

ConsumerConnect gathered the NNPC GMD/CEO spoke on the theme: "Building Partnerships", and described the choice of the topic as apt because partnership remained an essential component for creating synergy in the delivery of value to several stakeholders and ensuring of energy security. Kyari said: "Our industry is faced with a multitude of challenges. One of which is the requirement for a careful balancing of the aspirations of energy transition and energy security.

"This balance directly impacts energy investments and capital attraction for the

development of fossil fuels.

"The lack of investment capital for oil and gas is already creating energy crises around the world."

The NNPC Chief also noted: "Who would have ever thought that the price of natural gas could sell as high as \$60 per MMBtu.

"It is important to pinpoint the fact that the energy and economic security of many resources rich countries is heavily dependent on the development of their hydrocarbon resources.

"This is an important source of generating revenue, providing

Mele Kyari, Group Managing Director and CEO of Nigerian National Petroleum Company (NNPC) Limited, urges stakeholders in the oil and gas sector to make more investments, as lack of investment capital is fast creating energy crises around the world

employment and alleviating energy poverty in these countries while ensuring that the world never lacks the energy it

requires to function effectively.”

In terms of far-reaching impact of the current challenges in the oil and gas sector, Kyari at the event stated the challenges facing the industry are stifling supply sources.

He affirmed that is the reason the shortage of energy supply across the global community.

However, he stressed that the time has come for all players in the global oil and gas industry to collaborate in creating partnerships for the development of the technologies and funding that were required to achieve energy transition, energy security and value to shareholders.

National oil companies as resource owners need investments to derive economic value from those resources, while investors also need stable markets and regulations to make healthy returns on their investments.

The NNPC GMD/CEO said: “Today, regulation is creating a capex gap, especially to those of NOCs where we see about 50 percent reduction in investments.

“As technology, innovation, stiff competition for capital and market volatility continue to generate huge waves, the strength in our partnerships, as we transit, will remain our key survival strategy today and in the future.”

Petroleum Industry Act (PIA) 2021 and commitment to improved investments On the Petroleum Industry Act (PIA) 2021, Kyari also said through the legislation, Nigeria has renewed its commitment to attracting more investments in the oil and gas industry in the West African country.

He noted that the Act provides the needed improvements in fiscal and governance frameworks, and emphasises the importance of transparency and accountability as well as provides a level-playing field for all industry players.

Kyari as well stated: “This is, indeed, a new dawn for investors as well as our National Oil Company, NNPC, that is transitioning to a commercially oriented limited liability company.”

Oil Refinery: Why Nigeria Needs Full Deregulation of Downstream Sector - NNPC



The Nigerian National Petroleum Company (NNPC) Limited stresses the importance of full deregulation of the downstream sector of the oil and gas industry to encourage the establishment of more modular and condensate refineries in the country

The Nigerian National Petroleum Company (NNPC) Limited has restated the importance of full deregulation of the downstream sector of the oil and gas industry to boost the country's domestic refining capacity. ConsumerConnect reports Mr. Mustapha Yakubu, Group Executive Director (GED), Refining at NNPC, said this during a panel session at the Nigeria International Energy Summit (NIES) holding in Abuja, FCT.

Yakubu, in his address at this year's conference with the theme: “Revitalising the Industry: Future Fuels and Energy Transition”, stressed that full deregulation of the downstream sector

would encourage the establishment of more modular and condensate refineries in the country.

The Company's GED Refining also noted that NNPC has the mandate to protect Nigeria's energy security, and would continue to support efforts geared towards adding value to

the country's crude oil production.

Yakubu further stated: “We believe that there is need to improve our domestic refining capacity.

“That is why the NNPC is embarking on total rehabilitation of our four refineries and not just the usual Turn Around Maintenance.

“We are going to have locally refined products after the completion of the rehabilitation.”

He said: “We also have the Dangote Refinery coming up in Lagos while the Waltersmith Refinery in Imo is already in operations.

“Other modular and condensates refineries are coming up, and NNPC is

supporting private investors in establishing them.”

The NNPC Group Executive Director, therefore, appealed to Nigerian consumers to show understanding with the Company due to the lingering petrol scarcity across the country.

Efforts are being made to resolve the energy issue, he added.

In his comment, Mr. Tunji Oyebanji, Managing Director of II Plc, said the postponement of the full deregulation of the downstream sector was a huge setback to the industry.

Oyebanji as well said liberalisation of the sector would enable investors across the value chain to have adequate returns on investments (ROI), which he noted is the basic goal of the Petroleum Industry Act (PIA) 2021.

Mr. Huub Stokman, Chief Executive of OVH Energy Marketing Limited, said increasing Nigeria's domestic refining capacity would change the country's economic landscape for the better.

The current challenge with the scarcity of petrol is a clear indication that Nigeria needs a good emergency plan, going forward.

Mr. Emmanuel Omuoijine, Executive Director of Rainoil Limited, in his comment, stated that removing subsidy on petrol would add significant value to Nigeria's foreign exchange (Forex) reserves on the macroeconomic level.

According to Omuoijine, deregulation of the sector will boost competition, operational efficiency, mergers and acquisitions, increased incentives to invest, and capital investment inflow in the West African country.



L-R: Engr. Abubakar Ladan Abdullahi, Director of National Frequency Council (NFM); Prof. Danbatta, Executive Vice-Chairman, NCC; Prof. Isa Ali Pantami, Honourable Minister for Communications and Digital Economy and Chairman of NFM; and Prof. Adeolu Akande, Chairman, NCC Board of Commissioners at Transcorp Hilton, Abuja, FCT

5G Deployment: NCC Receives 3.5GHz Spectrum allocation from Federal Government

BY GBENGA KAYODE

The Federal Government has officially handed over the spectrum allocation to the Nigerian Communications Commission (NCC), for deployment of the Fifth Generation (5G) networks in the West African country. ConsumerConnect reports the country's telecoms sector regulatory Commission said the handing over of the document occurred February 17, barely a week to the NCC's deadline for payment of the spectrum fees by the two winners of the 3.5GHz spectrum auction held December 2021.

Dr. Ikechukwu Adinde, Director of Public Affairs of NCC, February 18, 2022, stated Prof. Isa Ali Ibrahim Pantami, Honourable Minister for Communications and Digital Economy, and Chairman, National Frequency Management Council (NFM), presented the official document on the 3.5GHz spectrum allocation to the Commission at a public event, held at the Transcorp Hilton, Abuja, FCT.

The NCC noted Prof. Adeolu Akande, Chairman of NCC Board of Commissioners, and Prof. Umar Garba Danbatta, Executive Vice-Chairman/Chief Executive Officer (EVC/CEO), received the 5G spectrum allocation document on behalf of the Commission. Speaking at the event, which also witnessed the public presentation

of the National Policy on 5G Networks, a document President Muhammadu Buhari earlier launched January 25, 2022, Prof. Pantami commended the NCC leadership for 'a transparent, fair and credible 3.5GHz spectrum auction' conducted December 13 last year. The Minister stated that the NFM has the responsibility for managing the allocation of commercial and non-commercial spectrum resources while the NCC is facilitating the deployment of spectrum in the country. The Council, he noted, decided to allocate the assigned spectrum for 5G networks to the NCC to enable the Commission to assign same to the winners of the 3.5GHz spectrum auction.

Benefits of 5G technology Pantami said when 5G technology

is deployed, the networks would bring a lot of benefits and opportunities that will engender accelerated growth and smart living in the country. The technology will bring substantial network improvements, including higher connection speed, mobility and capacity, as well as low-latency capabilities, said the Minister. Earlier in his remarks, Prof. Akande appreciated the Minister for Communications and Digital Economy for his efforts at ensuring that every clog that could hinder successful deployment of

5G services is addressed.

This will pave the way for mutual understanding and trust among all stake

holders to ensure that the derivable benefits of the new technology are

harnessed timely for the socio-economic development of Nigeria.

5G Networks will herald greater socioeconomic transformation

-Danbatta

Prof. Danbatta expressed appreciation to the Minister and all stakeholders for the role played in the emerging

5G networks policy

implementation initiatives.

He stated that the said the collective efforts of the private sector and government support would make deployment of 5G networks to transform every aspect of the country's economy.

The NCC EVC/CEO as well expressed optimism, that the expected transformation will be greater than what Nigeria has witnessed with the 1G, 2G, 3G and 4G respectively.

Recalling the diligence that attended the implementation of 5G policy by the NCC since the process started in 2019, Danbatta said Nigeria had taken proactive and meticulous steps to be among the leading players in the global digital economy.

He stated: "We have been meticulous all the way in our 5G deployment journey, from trial across selected states in the country, to review and stakeholder engagement, to approval by the Federal Executive Council (FEC), to the 3.5GHz spectrum auction, and up to the official launch of the national policy on 5G network by the President.

"Now we have the official allocation of the spectrum to the NCC for onward assignments to the winners."

Danbatta further said: "So, the coast is clear for the country to assign the specific reference in the spectrum to the winners, upon announcement of payments."

Industry stakeholders, dignitaries commend NCC on accountability. 

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Communicate With Impact

15 Benefits of Digital Economy

A digital economy is described as that which “encompasses business transactions on the Internet.” That is, it is the marketplace that exists on the Internet (Encarta Dictionaries, 2009). Whereas the Internet has been defined as the global computer network, it is a network that links computer networks all over the world by satellite and telephone,

connecting users with service networks such as e-mail and the World Wide Web (WWW).

Even in the 21st Century with its digital economy, some business people yet suffer from which is termed ‘technophobia’ (fear of technology). But then, digital professionals at www.matthewb.id.au pose a number of probing questions: How

does the physical economy work with and compare with the digital economy? Others include: How can cheap computing processing, storage and bandwidth assist in 21st century business? What are the new business models to consider in the 21st century? Carefully check out the following table for more information. ☒

Physical Economy	Digital Economy	Digital Advantages
Air travel, in-flight sales, baggage handling fees	Digital ticketing, credit card handling fee, advertising in flight sales, commissions for airline Web site referrals for accommodation and car rentals	Reduce transaction costs, new revenue streams.
Digital set-top box sale	Subscription movie fees, pay per view fees, Internet access fees, VoIP telephony fees	Digital services pay for the physical hardware over time.
Boxed software. Wholesale and retail markups.	Free basic Online software or free trial software. Premium paid Online software. Online larger storage fees.	Free service gains market share, paid service supports free service. Both services are getting cheaper to run every year. Customer has less risk with free use.
Magazine publishing, Store sales, Magazine subscription.	Online subscription at reduced rate. Introduction of Web pages with advertising.	Extra revenue with little extra costs. Online audience can have wider reach. Online subscription can be worldwide.
Completed assembled goods with warranty and markup.	Online community with free how to assembly information.	Online community drives sales in completed assembled goods.
Share trading and brokerage	Online trading fees, online account interest, online subscription fees, online paid reports	Digital economy can provide new revenue streams.
Boxed e-mail software	Cloud based e-mail. Paid or free with advertising.	Cloud computing is getting cheaper every year to run. Can cross promote other digital services.
Physical Conferences	Online conferences	Digital access can provide higher attendance and promotion for later physical attendance.
New product marketing. Press releases, paper advertising	Web page for product, Online video of product, Online advertising, social media marketing	Digital economy provides new tools to help physical marketing.
Classified advertising	Online classified advertising. Can include supporting advertising.	Online ads can stay longer and costs less or free. More goods can be traded. More efficient market.
Digital technology hardware sales	Online content and services make devices more useful	Internet connected devices are more valuable because of digital content.
Computer game sales	Free Online game demo, Computer game online download, online subscriptions, online advanced services, in game dynamic advertising	Long term revenue streams created in digital economy
Music CD sales	Online song sales, online song giveaways, online social media contact points.	Online services can help generate market reach, extra merchandise and concert ticket sales.
Printed book sales	Free Online small summary, Digital online book, PDF book, PDF chapter, audio book, eBook format, eBook summary	Digital book sales have less costs and less 2nd hand book lost revenues.
University Education attendance	Free online university materials	Online content can act as marketing for university attendance.
Paid user specific information.	Free generic sample online information.	Online content provides leads for paid physical services.

Laughline:

The 'beginner' approach

A young salesperson peeped into the office of someone who looked like a sales manager, muttered something, then started walking away. After retreating a little he seemed to change his mind and headed back to the door -- where after some hesitation, he started to back away again.

The sales manager, feeling sorry for the young man, and surprised that he was so badly trained, called him in.

"You're a salesperson aren't you? What are you selling?"

"Sir ... uh ... yes ... I'm a salesman. I'm sorry to bother you. I was selling insurance, but I'm sure you don't want any. Sorry to have wasted your time."

Feeling sorry for the young bungler, the sales manager bought two policies to give the young salesman some confidence and then started teaching him about selling.

He said: "You should have different pre-planned approaches for different kinds of—"

"But I do, sir," the young salesman interrupted, "the one I just used is my planned approach for sales managers. It always works. Thank you!"

Quotable Quotes

Poverty anywhere is a threat to everyone everywhere. It has to be dealt with by all structures – the government institutions, financial institutions and citizens.

-Tony Elumelu

"Just having satisfied customers isn't good enough anymore. If you really want a booming business, you have to create raving fans."

-Ken Blanchard

"Excellent customer service is the number one job in any company! It is the personality of the company and the reason customers come back. Without customers there is no company!"

-Connie Edler

"The key is when a customer walks away, thinking, 'Wow, I love doing business with them, and I want to tell others about the experience.'"

-Shep Hyken

"The old business model of a myopic pursuit of profit above all else is at best imprudent and, at worst, reckless in our increasingly interconnected and interdependent world."

-Tony Elumelu

"People will forget what you said. They will forget what you did. But they will never forget how you made them feel."

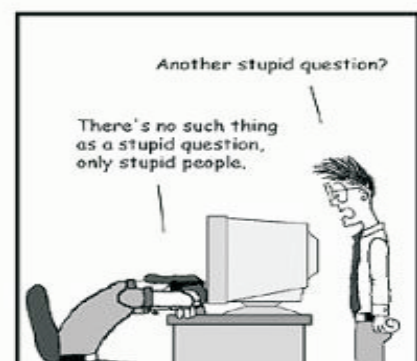
-Maya Angelou

"Imagine your customer is your best friend—listen to their concerns, be a shoulder to lean on and then shift the focus from what went wrong to how you can help make it right."

-Rachel Hogue

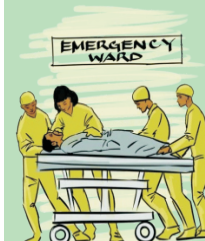


USER FRIENDLY by Illiad





1. Right to relevant information in a language and manner the patient understands, including diagnosis, treatment, other procedures and possible outcomes.



7. Right to receive urgent, immediate and sufficient intervention and care, in the event of an emergency.



2. Right of timely access to detailed and accurate medical records and available services.



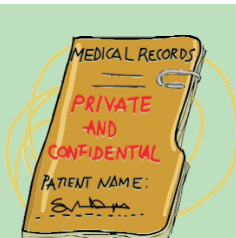
8. Right to reasonable visitation in accordance with prevailing rules and regulations.



3. Right to transparent billing and full disclosure of any cost, including recommended treatment plans.



9. Right to decline care, subject to prevailing laws and upon full disclosure of the consequences of such a decision.



4. Right to privacy, and confidentiality of medical records.



10. Right to decline or consent to participation in medical research, experimental procedures or clinical trials.



5. Right to clean, safe and secure healthcare environment.



11. Right to quality care in accordance to prevailing standards.



6. Right to be treated with respect, regardless of gender, race, religion, ethnicity, allegations of crime, disability or economic circumstances.



12. Right to complain and express dissatisfaction regarding services received.



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