

**NNPC Showcases Oil And Gas
Investment Opportunities
In Spain**

**Healthcare: First Lady Advocates
Quick Passage Of Traditional
Medicine Bill In NASS**

**Dangote is Africa's 'Most
Admired Brand' For 5
Consecutive Years**

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CONSUMER EXPERIENCE IS A TOP PRIORITY



**Buhari To Address Rising Food
Prices, Convene Food Security
Council Meeting**

**EKEDC Activates 72-Hour
Metering Plan For Electricity
Consumers**

Prof. Umar Garba Danbatta, FNSE, FAEEng, FRAES, FNIEEE

ICON OF DIGITAL TRANSFORMATION



**Nigerian Passports
Available Anywhere
In The World
- Ogbeni Aregbesola**

Special Report



**Special Feature: Telecoms Tariff Increments,
Regulatory Affairs And Consumer Protection**

**UBA Expands Payments Network
In 19 African Countries**



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



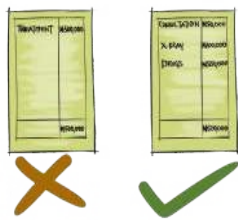
7. Right to receive urgent, immediate and sufficient intervention and care, in the event of an emergency.



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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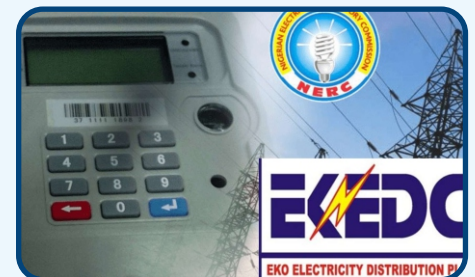
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DIGITAL



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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. 

Efforts At Activating The Nigeria Digital Economy



On behalf of the Publishers and Management of ConsumerConnect, I warmly welcome you dear readers to this new Special Print Edition of your favourite Nigeria's premier consumer-oriented news publication and Web site. Repositioning the country in the global technology space is an ongoing project and necessary task that must be done, considering the strategic importance of modern technologies, including Artificial Intelligence (AI), Robotics Engineering, 5G Technology, Blockchain, Big Data, Cloud Technology, Metaverse, Cybersecurity and Internet of Things (IoT), in achieving marked efficiency, improved processes, and quality of life of consumers.

The lead story in this fresh edition titled: "Prof. Umar Garba Danbatta: Icon Of Digital Transformation", highlights the far-reaching contributions, values-based and exemplary leadership of Danbatta, a Professor of Telecommunications Engineering, Executive Vice-Chairman/Chief Executive Officer (EVC/CEO) of the Nigerian Communications Commission (NCC), and champion of Nigeria Digital Economy in the country.

Industry reports have noted that Prof. Danbatta headship of the telecoms sector regulatory Commission has enabled the sector to witness quantum growth since he assumed office 2015.

Amid the damaging COVID-19 pandemic, the Commission in

consonance with relevant government agencies consciously mobilised industry stakeholders, service providers, and others in unprecedented deployment of requisite Information and Communications Technology (ICT) and Telecoms tools, programmes and initiatives to ensure that Nigerian consumers could communicate among themselves while remaining connected to the rest of the global community. As Prof. Isa Ali Pantami, Honourable Minister for Communications and Digital Economy, re-affirmed the essence of these noble efforts at the recent 2022 World Summit on the Information Society (WSIS) forum he chaired at the ITU Headquarters in Geneva, Switzerland, the country's ICT/Telecoms sector has contributed substantially to the Gross Domestic Product (GDP) and overall socio-economic advancement of Nigerians.

Prof. Pantami told the global audience,

The NCC successfully spearheaded realisation of 30 percent National Broadband target in 2018, and is now pushing for a new target of 70 percent by 2025, with 42.79 percent penetration as of April 2022"

that Nigeria boosted ICT and Telecoms sector investment inflows from \$36billion to over \$70billion since 2015, while the sector alone contributed as much as 14.5 percent to the GDP as of second quarter (Q2) 2021, despite the damaging effects of the Coronavirus pandemic.


Other major industry performance statistics also indicated the focused leadership of multiple award-winning Danbatta, the Commission successfully spearheaded the realisation of earlier 30 percent National Broadband target in 2018, and is still pushing for a new National Broadband target of 70

percent by 2025, with 42.79 percent penetration as of April 2022.

It is believed that further deployment of ubiquitous Broadband infrastructure will empower telecoms consumers to maximise the inherent benefits of the coming 5G networks slated for deployment by Third Quarter of 2022. The lead story also focuses on the NCC's consistent consumer-centric programmes and initiatives designed to protect Nigerians' interests as the 'central mandate' of the telecoms regulator, as well as other highlights of its scorecard with robust figures under Prof. Danbatta's leadership thus far.

The Consumer Affairs Bureau (CAB) of Commission has continued to empower consumers and other stakeholders in the telecoms industry through various engagement programmes and initiatives across the country.

Other juicy feature stories, special reports and news items on consumer matters in both the public and private sectors of the economy in this edition include, 'NNPC Showcases Oil And Gas Investment Opportunities In Spain', 'Healthcare: First Lady Advocates Quick Passage Of Traditional Medicine Bill In NASS', 'Dangote Declared Africa's 'Most Admired Brand' For 5 Consecutive Years', 'Special Feature: Telecoms Tariff Increments, Regulatory Affairs And Consumer Protection', 'Economy: Buhari To Address Rising Food Prices, Convene Food Security Council Meeting', 'EKEDC Activates 72-Hour Metering Plan For Electricity Consumers', 'Special Report: Nigerian Passports Available Anywhere In The World', featuring Ogbeni Rauf Aregbesola, Honourable Minister for Interior.

All these are featured in this Special Print Edition of your multimedia, consumer-centric, and citizen engagement publication for your reading pleasure. Kindly enjoy the reading, and remember to get connected to ConsumerConnect always. 

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About ConsumerConnect

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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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Bridging the Gap in Nigeria's Health Sector **Beyond COVID-19**

BY FABIAN EKERUCHE

The United Nations Development Programme (UNDP) describes the COVID-19 pandemic as a defining global health crisis of our time and the greatest challenge faced since World War II. The UN agency argues that since COVID-19's emergence in Asia in 2019, the virus has spread to every continent except Antarctica. It says the pandemic is in fact much more than a health crisis taking into consideration its unprecedented socio-economic impact. Stressing every one of the countries it touches, it has the potential to create devastating social, economic and political effects that will leave deep and longstanding scars, UNDP says. Countries have diverse shares of the devastating impact of the pandemic, no matter its scale, with many yet struggling to recover or stabilise from its multidimensional impact. For these reasons, in Nigeria, the Nigeria Solidarity Support Fund (NSSF) was established in 2020 to intervene in the nation's health sector and bridge the gap that exists therein. The NSSF's identifies some of the challenges of the health sector to include over stretched healthcare facilities, inadequate budget allocation for health and insufficient support base

for individuals and businesses, among others.

The Fund believes that the government alone cannot shoulder all these responsibilities hence the need for support from individuals and corporate organisations.

Consequently, it defines its priority areas to include supporting vulnerable groups, re-skilling and re-tooling Nigerians and the strengthening of primary healthcare system.

Achieving this goal requires funding from individuals and corporate entities who believe in its social re-engineering agenda and sustainability goals. No wonder, the fund set aside June 9 to honour and recognise these individuals and corporate entities who supported the NSSF to bring succour to Nigerians during the pandemic.

The General Manager/ Chief Executive Officer of NSSF, Dr. Fejiro Chinye-Nwoko, says the fund is poised to see the recovery of Nigeria's health sector beyond the COVID-19 pandemic. Chinye-Nwoko tells the News Agency of Nigeria (NAN) in Lagos on the sidelines of the award and recognition ceremony that the NSSF's vision is to champion a healthier Nigeria. According to her, several hands are on deck to strengthen the healthcare systems through building resilience and providing support for the most vulnerable in our communities.

She says from the inception of the fund, the goal has always been to complement what the Federal Government is doing in the country's health care management value chain. She says the fund is vested with the task of sensitisation and creating awareness of its functions, vision and goals.

The CEO says it is necessary to get more Nigerians, both individuals and corporate organisations, to sign up and join the effort to contribute to national development.

According to her, the fund is in need of committed citizens in a sustainable basis who will support it in fulfilling its mission of transforming health outcomes in Nigeria.

"No doubt, the NSSF is an organisation set up by Nigerians for Nigerians as a movement of citizens participating in development.


"Our goal is to reach 500,000 citizens to make contributions, both those in the country and those in the Diaspora. "The Fund looks to support and fund impactful initiatives that provide critical intervention in Nigeria's healthcare sector and upscaling available capacity and resources in the fight against COVID-19.

"The focus would be to support urgent aspects of the healthcare system and provide humanitarian support to those people whose lives are disrupted by COVID-19 while working closely with the public institutions and private sector actors," Chinye-Nwoko says.

She also says the NSSF is mapping out plans to strengthen the health system, beyond vaccination.

"Naturally, out of all the sectors that have been impacted by the COVID-19 pandemic, the health sector tops the list.

"So, it is a priority for NSSF to see the health sector recover from the assault of the pandemic even as it pursues efforts to re-skill the youths to help jumpstart economic recovery, post-COVID-19," stated she.

The CEO underscores the importance of providing support and assistance to Nigerians by drawing on practical lessons learned globally and focusing on creating awareness and healthcare systems and infrastructure (NAN). 



BY GBENGA KAYODE

Telecoms Tariff Increments, Regulatory Affairs And Consumer Protection

The prompt regulatory intervention of the Nigerian Communications Commission (NCC) in the recent proposed tariff hikes by the telecoms operators may have doused the growing anxiety being expressed by telecoms consumers across the country.

It is recalled the telecoms firms under the Association of Licensed Telecoms Operators of Nigeria (ALTON) had announced its proposal to jack up tariffs of telecoms products and services by 40 percent in the economy.

Though the professional group's approach to effecting the suggested price hikes in telecoms products and services by communicating same to the Nigerian Communications Commission (NCC) has been considered appropriate by some, the move apparently, has created much anxiety among millions of telecoms consumers.

Some analysts have described the move as "really ridiculous" while others argued that Nigerians as of now pay one of the highest telecoms tariffs in Africa, and that "these companies (Telcos) make high profits in Nigeria than in any other African country."

ALTON's justifications for proposed tariff price hikes

Earlier in the Association's official letter stating its concerns and addressed to the Nigerian Communications

Commission (NCC), ALTON had attributed the projected telecoms price hike regime to the current inflationary trend and attendant rising costs of running a typical business in the country.

The Telcos, among others, had requested the telecoms sector regulator for upward reviews in Voice Calls, Short Message Services (SMS) and Data Costs.

Specifically, the leading industry Association proposed an upward review of the price of calls to increase from N6.4 to N8.95, while the price cap of SMS would increase from N4 to N5.61.

Expatriating further on the The group said this had increased energy costs,



The Nigerian Communications Commission restates the telecoms sector regulator remains more committed to its central mandate of ensuring subscribers get greater value for money spent on telecoms products and services in the West African country



increasing their operating expenses by 35 percent.

ALTON also contended that the introduction of the recent Excise Duty of five percent on telecoms services had further increased the burden of multiple

taxes and levies on the industry in Nigeria.

It stated in its letter to NCC: "As the Commission may be aware, the power sector under the supervision of its Nigerian Electricity Regulatory Commission in November 2020 undertook a review of electricity tariffs to cater for the economic headwinds reported above.

"In view of the foregoing, ALTON considers it expedient for the telecommunications sector to undergo periodic cost adjustments through the Commission's intervention to minimise the impact of the challenging economic issues faced by our members. Details are hereunder:

"Upward review of the price determination for voice and data and SMS.

"Given the state of the economy and the circa 40 percent increase in the cost of doing business, we wish to request an interim administrative review of the mobile (voice) termination rate for voice; administrative data floor price, and cost of SMS as reflected in extant instruments."

The Association further said: "With respect to Voice and SMS cost, ALTON respectfully requests the Commission to consider a mark-up approach to address the upward price adjustment desirable for the industry.

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"We have enclosed herein and marked 'Annexure 1' our proposal in that regard. "For data services, we wish to request that the Commission implements the recommendations in the August 2020 KPMG report on the determination of cost-based pricing for wholesale and retail broadband service in Nigeria. Excerpts from the report are attached and marked 'Annexure 2' to provide a further illustration.

"In implementing the said recommendations, however, we recommend that the 40 percent increase in the cost of doing business be factored in to arrive at a cost price per GB in view of the current economic situation."

Activating Executive Order on telecoms infrastructure as CNIs in Nigeria

The Association, among other demands, as well petitioned the regulatory Commission to explore other penalties for telecoms operators other than "punitive monetary sanctions", extend payment timeline of relevant regulatory levies and fees, prevail on the Federal Government to sign the Executive Order declaring telecoms infrastructure as a critical national infrastructure to mitigate cost spent replacing damaged and stolen infrastructure, among others. ALTON noted that the Mobile (Voice) Termination Rate (MTR) for voice, administrative data floor price and cost of SMS as reflected in extant instruments should also be increased. It also wrote: "For large operators, a new interim MTR of N5.46 from N3.90 reflecting 40 percent increase in the cost of business.

"For small operators, the new interim MTR of N6.58 from N4.70 reflects a 40 percent increase in the cost of business."

Telecoms tariff increments long overdue, says ATCON

Aligning its position with ALTON's, the Association of Telecommunications Companies of Nigeria (ATCON) has said the former's latest proposal to increase tariffs for telecoms products

and services is justified.

Mr. Ajibola Olude, Executive of ATCON, while featuring on a Channels TV programme recently, stated there is a need for telecoms tariff increases in view of the rising costs of diesel, Right of Way (RoW), and security of telecoms infrastructure.

Olude also stressed the tariff increments are the way to go for the Telcos, especially in relation to the recent introduction of excise duty of five percent on telecoms services, and increased burden of multiple taxes and levies on the telecoms industry.

Telecoms firms may price themselves out of consumers' reach -Nigerians, CSOs

Besides the NCC's position on the matter, and sequel to ALTON's latest announcement of its proposal to raise costs of telecoms products and services, several Nigerians and Civil Society Organisations (CSOs) have complained that millions of consumers may soon be priced out of the telecoms products and services market by the Telcos.

Expressing their concern over the telecoms operators' proposal to increase costs, the CSOs appealed for Federal Government's intervention on stated moves by the Association to increase tariffs on Voice Calls, SMS, and Data by 40 percent respectively. Ariyo-Dare Atoye, Executive Director, Adopt a Goal Initiative (AGI), sought a close scrutiny of the ALTON proposal, urging the Federal Government to intervene before several Nigerian subscribers would be cut off the communication space with telecoms products and services priced beyond their reach.

Atoye reportedly said: "While the demands of the telecoms must be subjected to a thorough evaluation before any approval is made, it would, however, be difficult to dismiss their concerns because they could force them to downsize.

The AGI Executive Director, however, sympathised with ALTON as he stated "it must also be noted that just as the cost of operating businesses in Nigeria

has become prohibitive, the government's policy on NIN has also significantly affected revenue generation for these firms, as thousands of subscribers are barred."

'Nigerians pay one of the highest telecoms tariffs in Africa': Group

In his reaction to ALTON's proposal for 40 percent telecoms tariff hikes in the country, Ene Obi, Country Director of ActionAid Nigeria, said currently, Nigerian consumers pay one of the highest telecoms tariffs on the African continent.

Obi stated the telecoms operators make high profits in Nigeria than in any other African country, according to report.

The ActionAid Nigeria Chief also remarked: "I think the Nigerian system is just looking at class, for you to even think you want to increase the rate of the telecoms by 40 percent. Are we in this world together?"

"It is really ridiculous because Nigerians pay one of the highest rates in the continent of Africa."

He further noted: "It is easier to call within Nigeria than to call within here and other countries than the countries of origin where these companies are coming from.

"And in this ridiculous environment, they are declaring their surplus now and then and you want to make money from the poor people, and people are trying to make ends meet by communicating with each other."

Obi as well stated: "The world has gone hitech and instead of making it cheaper they want to make it more expensive.

"In other parts of Africa if you load N3,000 they give you another extra 120 minutes of time call, and you use your money and the data is on and those who don't have jobs could survive with that.

"Here we are having where nobody checks on how things are expensive in Nigeria, and you want to get things more expensive and inflation in Nigeria and making more money from voice calls, SMS, and data. They need to look at the plight of Nigerians, they need to be checked.

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FinTech: UBA, Cellulant move to expand payments in 19 African countries

BY ISOLA MOSES

In a move to deepen financial inclusion in Africa's payments ecosystem, Cellulant and United Bank for Africa (UBA) Plc have announced a partnership that will extend payment services to merchants and consumers across 19 key countries where the commercial bank operates on the continent.

ConsumerConnect learnt partnership agreement signing ceremony took place at the UBA House, in Lagos.

The countries are Nigeria, Ghana, Kenya, Côte d'Ivoire, Zambia, Tanzania, Uganda, Republic of Benin, Burkina Faso, Cameroon, Chad, Congo, the Democratic Republic of Congo, Gabon, Guinea, Liberia, Mozambique, Sierra Leone and Senegal.

The payments network, report said, represents one of the primary tools in bringing together Africa's fragmented payments ecosystem by ensuring Cellulant's payment gateway, Tingg, is available to several

//
United Bank for Africa Plc welcomes Cellulant to Nigeria for a partnership, as the bank discloses its readiness to 'dominate the entire digital banking space in Africa'
//

merchants and consumers of financial products and services in each of these markets. Already, over \$15 billion in gross value payments are processed by Cellulant across the shared markets, and this recent partnership promises to raise the numbers significantly, report said. Akshay Grover, Group Chief Executive Officer (CEO) at Cellulant, said: "We are delighted to welcome the United Bank for Africa as a new banking partner." Grover also noted as the payments landscape on the African continent continues to evolve, "we believe that FinTech

(Financial Technology) and banks need to have a deeper collaboration in expanding opportunities that will help ease payments and collections for businesses and their consumers across all sectors of the economy." He further stated:

"The partnership with UBA extends our unparalleled reach across the continent and gives merchants and consumers in our shared network the opportunity to enjoy streamlined digital payments services directly through their bank."

In his remarks on the partnership with Cellulant, Oliver Alawuba, former Group Deputy Managing Director of UBA, who is now the CEO of the bank, said: "We are happy to welcome Cellulant to Nigeria for this MoU signing and most importantly into UBA's expansive landscape."

"UBA is ready; we are indeed set to dominate the entire digital banking space in Africa."

Alawuba stated:

"Our bank, as you know, is one of the largest financial services institutions in Africa, providing services to over 25 million customers in 23 countries 20 of which are on the African continent."

"This speaks to our strength and capability in terms of delivering innovative digital solutions to the last mile."

The UBA Group Managing Director at the signing ceremony in Lagos, further said "collaborating with Cellulant will allow for maximum impact when it comes to changing lives and introducing smarter ways for people to make payments in Africa."

The announcement is said to be the latest in a number of new partnerships for Cellulant. Tingg, available via 120 banks, is a one-stop payment gateway for multinational corporations, mid-caps, and small and medium enterprises (SMEs). 📌

Dangote is Africa's 'Most Admired Brand' for 5 consecutive years

BY GBENGA KAYODE



Dangote Industries Limited (DIL), a Pan-African and fully integrated conglomerate, again, has emerged as the 'Most Admired Brand in Africa for the Year 2022.

The company attained the status for its leadership position in driving quality brands across the African continent. ConsumerConnect reports Dangote won awards in eight different categories at the venue of the recent award presentation organised by Brand Africa, a renowned organisation, in Lagos, Nigeria.

The DIL in a statement disclosed the other awards include the Most Admired Nigerian Brand, West Africa's Most Admired Brand that symbolises African Pride; West Africa's Most Admired African Brand, and Most Admired Nigerian Brand in Africa, among others. In his address on the occasion, Thebe Ikalafeng, Founder and Chairman of Brand Africa, stated that Dangote has remained a stalwart global African brand and symbolises African pride. Ikalafeng noted Dangote has also moved up a rank in the 100 Top most admired brands and retains its No. 1 Made-in-Nigeria brand rank. Giving an insight into the process of selecting the winners, he said the rankings were based on a pan-African survey covering over 25 countries, which collectively account for an estimated over 85 percent of Africa's population and 85 percent of the continent's Gross Domestic Product (GDP).

"The research is conducted by GeoPoll, the world's leading mobile surveying

platform, with strategic analyses, insights and ranking conducted by Kantar, the world's leading data, insights and consulting company and Brand Leadership Group, Africa's foremost branding, strategic communications and intellectual property advisory firm," Ikalafeng further said.

In a recent issue of the Brand Africa 100: Africa's Best Brands rankings, the DIL as well disclosed that Dangote and MTN retained their statuses as the most admired African brands recalled

Organisers of the event say Dangote Industries Limited has remained a stalwart global African brand and symbolises African pride

spontaneously and when prompted, respectively.

Rabiu Umar, Group Chief Commercial Officer, Dangote Industries Limited, who received the awards, commended Brand Africa for the initiative of building and promoting African brands. Umar expressed appreciation to the organisers and urged them not to relent in their efforts to see that African brands compete favourably with foreign ones.

The DIL Group Chief Commercial Officer also stated that Dangote has risen a notch higher as a global brand with the export of Dangote Fertilizer to many countries of the world. He

further said: "People now identify with the brand and in all the countries where we operate, Dangote Cement has become a reference point."

Umar said: "To the Management of DIL, the ranking was not unexpected, because the company has a long-standing reputation for quality, relevance, compliance and social stewardship.

"Our mission and vision engage and inspire us; and by extension connects us to both our internal and external stakeholders."

He also noted: "We fervently believe that only Africans can develop Africa, and this gives us stronger sense of relevance in all the countries where we have our operations.

"We are touching lives by providing their basic needs and empowering Africans more than ever before, creating jobs, reducing capital flight, and helping government to conserve foreign exchange drain by supporting different industrial and infrastructural projects of African governments."

About Brand Africa

Established in 2011, the Brand Africa 100: Africa's Best Brands rankings are the most authoritative survey and analysis on brands and underlying businesses in Africa, based on a study by Geopoll across 29 countries spanning all the five economic regions. An analysis of the data over the past 10 years, has established that on average, slightly over 20 percent of the brands admired by Africans are made in Africa. 



Public Health: Aisha Buhari Urges NASS to Fast-track Passage of Traditional Medicine Bill

BY ALEXANDER DAVIS

In order to fast-track the achievement of Universal Health Coverage for Nigerians, First Lady Mrs. Aisha Muhammadu Buhari has urged the National Assembly (NASS), in Abuja, FCT, to expedite action on the passage of the Traditional, Complementary and Alternative Medicine, TCAM Bill in the Federal Legislature.

Mrs. Buhari stated this at a recent Conference jointly organised by her office in collaboration with the Federal Ministry of Health, Department of Traditional, Complementary and Alternative Medicine (TCAM).

ConsumerConnect reports the conference had theme, "Nigerian Indigenous Medicinal Plants – Health Benefits and Economic Potential".

The Federal Executive Council (FEC) had approved the bill 2000, which seeks to regulate the TCAM practice and products

The First Lady in her address regretted the low level of utilisation of the reported over 10,000 species of medicinal plants in Nigeria despite the country's huge need for production of drugs, cosmetics and other essential products.

Stressing the forum was timely, the bill intended to recognise and showcase the country's local medicinal plants.

"These valuable bioresources, often referred to as 'Green Gold' can be harnessed for the production of medicines, cosmetics and other products

Mrs. Aisha Muhammadu Buhari, Nigeria's First Lady, recommends urgent passage of the Traditional, Complementary and Alternative Medicine Bill for improved healthcare system and attainment of Universal Health Coverage for the citizenry.

for the benefit of our people.

"This Conference is in line with this administration's agenda of boosting non-oil exports which will lead to the commercial cultivation of medicinal plants for health, economic and social benefits.

"It is with the sole aim for providing wealth and job creation for our teeming youths and women," the Nigerian President's wife said.

The First Lady also recommended that the outcome of the Conference should lead to the implementation of the; Gradual integration of TCAM into the healthcare delivery system towards the achievement of Universal Health Coverage (UHC).

According to her, "prompt passage of the TCAM Council Bill to regulate the practice and products.

"Establishment of a Vegetable, Fruit and herbs Market for fresh produce, semi processed and raw materials for

women."

She also stated: "Land for women to cultivate medicinal plants and vegetables for their empowerment.

"Training and re-training of practitioners and the protection of their intellectual property rights."

Mrs. Buhari advised the Nigerian Governors' wives to adapt the initiative and implement it at state levels even.

She further traditional medicine "practitioners to work harmoniously to propel TCAM forward."

In his address the event, Dr. Osagie Ehanire, Honourable Minister for Health, assured that the government would facilitate the wide scale adoption of traditional and alternative medicine in orthodox medical practice in Nigeria.

The Minister said: "Traditional medicine is all that we had before the emergence of modern medicine. And the same applies to all cultures and civilisations.

"The continued interest and research into traditional medicine is the right way to go for further development of these ancient herbs in Nigeria.

"The time has come to use the knowledge and skills of the forefathers passed down through the generations for greater value addition."

Dr. Ehanire stated: "In line with the aspiration of this administration to explore all avenues for proper healthcare, the Federal Ministry of Health will remain committed to supporting initiatives that promote TCAM in Nigeria.

"It is instructive that a high percentage of Nigerians still seek and use traditional medicine in addition to orthodox medicine.

"It is my hope that this conference would deliberate on opportunities that are hidden in traditional medicine to be adopted in our orthodox practice."

Prof. MacDonald Idu, Conference Keynote Speaker, in his paper titled: "Nigerian Indigenous Plants, Our Story", lamented Nigeria doesn't value what it has.

Idu disclosed that Nigeria has been out of circulation in terms of harnessing her biodiversity.

According to him, other countries are making a lot of money.

Idu also said: "As of 15 years ago that we were sponsored to India, the Secretary of State to Indian Government, told us that from internal revenue alone, they make over \$4 billion, that's selling plants to their own people. CC



FAAN Replaces Old Equipment At Airports, Explains 24-hour Operations

of FAAN, at an interactive session with the League and Airports Aviation Correspondents (LAAC) recently in Lagos.

Yadudu stated some of the baggage landing, runway and the central cooling system among others were over 40 years and above before replacements.

According to him, equipment were supposed to be replaced every 15 years, but some had gone 25 to 30 years.

"The major repair is of ageing equipment and components.

"I gave you an example in Lagos; abandoned runway and airfield lighting.

"Also, the key elements at MMA and any other airports that we did not replace, but now, we are replacing them," Yadudu said.

The FAAN also stated: "Some were last replaced in either 1980 or 1985. Now, we are replacing them.

"It is only the air-conditioning system that we have not yet procured, but we are processing it and the airfield lighting. "However, all other basic ones such as disabled aircraft, baggage handling and other basic ones that the people see every day, we have started with them." He further noted: "The avio bridges, we have started with them and that is in terms of infrastructure.

"So, we have a committee that is working and they gave us the state-of-the-art equipment for all the airports so that we can make use of it, work with the ministry and use it to know their status so that we can plan.

"This year, we will work in Akure, Borno, Sokoto and next year, we will work in Port Harcourt, Benin and Yola. "We don't have all the money to fix all, but we will do the entire airports gradually." **CC**

Due to the harsh socio-economic environment, the Federal Airports Authority of Nigeria (FAAN) has said it can only operate 24 hours airport, if it is aware that the business is sustainable.

ConsumerConnect reports the aviation sector regulator stated that the authority could not operate an airport that it could not break even.

In a related development, FAAN disclosed it has commenced the replacement and repair of very old equipment used to carry out its daily operations at the airports across the country.

Capt. Rabiu Yadudu, Managing Director

Buhari to Address Rising Food Prices, Convene Food Security Meeting

President Muhammadu Buhari will soon convene a National Food Security Council meeting to address the current food price hikes in the Nigerian economy.

Mrs. Zainab Ahmed, Honourable Minister for Finance, Budget and National Planning, disclosed this development to reporters after the Federal Executive Council (FEC) meeting in the Presidential Villa, Abuja, FCT recently.

Mrs. Ahmed, earlier had presented the First Quarter of 2022 Gross Domestic Product (GDP) report to the FEC at the meeting.

ConsumerConnect reports the Minister informed the Council that inflation had started going upward in the economy. The Central Bank of Nigeria (CBN), she noted, had to adjust the Monetary Policy Rate (MPR) to 13 percent in the last meeting of the Monetary Policy Committee (MPC) to manage the cost of inflation.

She stated: "Council has also decided that the National Food Security Council will very quickly meet to address the issue of food inflation.

"And also provide a plan and some methods in which we can reduce the cost of food to support improved food



BY ISOLA MOSES

prices for the citizens."

As regards the GDP report, Mrs. Ahmed said it indicated that the Nigerian economy had grown by 3.1 percent in the first quarter (Q1) of 2022.

The Minister said: "This growth shows a gradual economic stability from the recession that we witnessed in 2020.

"It also shows the six quarter of positive growth that the Nigerian economy has presented."

She also said: "Though there has been growth in some sectors, there are significant contraction than others but the net effect is positive growth.

"Also, Buhari urged world leaders to come together and strategise on ways to avert the looming food crisis around the globe."

Recall the President spoke in Madrid, Spain, at the Royal Palace during an

audience with his Royal Majesty, King Felipe VI, in continuation of his State Visit to the country.

Mr. Femi Adesina, Special Adviser to the President on Media and Publicity, in a statement said the two leaders, who canvassed a global action against food insecurity, especially in wheat production occasioned by the ongoing Russian-Ukraine war.

The duo also urged world leaders to take concrete actions to avert the crisis.

The presidential Spokesman stated the King noted that Nigeria is an important country, and he looked forward to an opportunity to visit the country, especially against the background of stronger cooperation being forged by the two countries. **CC**

Continued from Page 8

"Let the Ministry of Communications (and Digital Economy) give us the analysis on why these companies want to increase their rates."

According to him, "we need to ask for accountability, performance and why they want to increase tariffs."

Protection of consumers' rights and interest in telecoms ecosystem

As the foremost telecoms sector regulator in the West African country, and against the backdrop of the telecoms companies' (Telcos) recent agitation to effect tariff hikes, the NCC had stated that it keenly monitored the deluge of the media reportage of the Mobile Network Operators' (MNOs) decision to increase tariffs of telecoms services.

The regulator also noted that it actually observed subsequent fears being expressed by telecoms subscribers on the ALTON agitation to jack up prices across Nigeria.

Though the country's telecoms sector regulatory Commission has duly acknowledged the demand being made by MNOs under the auspices of ALTON in view of the operators' stated factors for the move, the NCC in a recent statement noted that in line with international best practice and established regulatory procedures, the Commission ensures its regulatory activities are guided by "regular cost-based and empirical studies to determine appropriate cost (upper and floor price)" within which service

providers are allowed to charge their subscribers for services delivered.

Dr. Ikechukwu Adinde, Director of Public Affairs (DPA) at NCC, in dousing the growing anxiety among telecoms consumers had explained the "Commission ensures that any cost determined, as an outcome of such transparent studies is fair enough as to enhance healthy competition among operators, provide wider choices for the subscribers as well as ensure sustainability of the Nigerian telecoms industry."

In restating the centrality of its mandate to protect Nigerian consumers, the regulator also said: "For the avoidance of any doubt, and contrary to MNOs' agitation to increase tariffs for voice and Short Messaging Services (SMS) by a certain percentage, the Commission wishes to categorically inform telecoms subscribers and allay the fears of Nigerians that no tariff increase will be effected by the operators without due regulatory approval by the Commission."

The regulator also validated its position on the issue when it re-emphasised that "tariff regulations and determinations are made by the Commission in line with the provisions of Sections 4, 90 and 92 of the Nigerian Communications Act (NCA) 2003."


According to NCC, the regulatory instrument entrusts the Commission

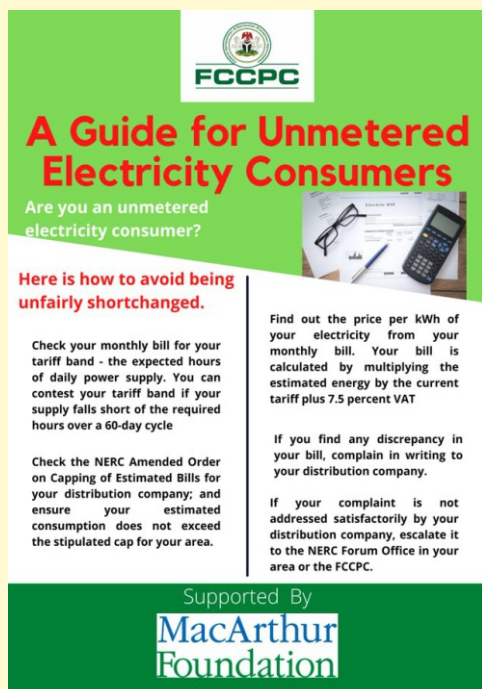
with the protection and promotion of telecoms consumers' interest against "unfair practices, including but not limited to matters relating to tariffs and charges."

As the Nigerian telecoms industry, the NCC further said after all "the current tariff regime being administered by the service providers is a product of NCC's determination both for voice and SMS in the past."

The Commission restated whereas there could be justifiable reasons for MNOs' demand for tariff increase in the economy, "they are not allowed to do such either individually or collectively without recourse to NCC, following the outcome of a cost study. This is not the case for now."

In line with the expressed commitment of the telecoms regulator to ensure consumer welfare, the Commission stated it is focused on engendering healthy competition among the licensees towards making the cost of services become more affordable for Nigerian subscribers.

"The regulator is even more committed to this cause to ensure subscribers get greater value for money spent on telecoms services," the NCC assured consumers. 



A Guide for Unmetered Electricity Consumers

Are you an unmetered electricity consumer?

Here is how to avoid being unfairly shortchanged.

- Check your monthly bill for your tariff band - the expected hours of daily power supply. You can contest your tariff band if your supply falls short of the required hours over a 60-day cycle
- Check the NERC Amended Order on Capping of Estimated Bills for your distribution company; and ensure your estimated consumption does not exceed the stipulated cap for your area.
- Find out the price per kWh of your electricity from your monthly bill. Your bill is calculated by multiplying the estimated energy by the current tariff plus 7.5 percent VAT
- If you find any discrepancy in your bill, complain in writing to your distribution company.
- If your complaint is not addressed satisfactorily by your distribution company, escalate it to the NERC Forum Office in your area or the FCCPC.

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Estimated Electricity Bills: How To Avoid Being Unfairly Shortchanged

BY ISOLA MOSES

As regards resolution of the increasing electricity distribution and supply issues in the power sector of the Nigerian economy, the Federal Competition and Consumer Protection Commission (FCCPC) has advised consumers on practical measures "to avoid being unfairly shortchanged."

ConsumerConnect reports the regulatory Commission in a recent tweet via its verified Twitter account said, "although metering is

the most accurate way to determine consumption, tracking your estimated electricity bill will reduce discrepancies, if you are on estimated billing."

The FCCPC, therefore, urged electricity consumers in the public education material titled, "A Guide for Unmetered Electricity Consumers" to see the guidance on how to avoid any unfair treatment by the Electricity Distribution Companies (DisCos). 



Prof. Umar Garba Danbatta, FNSE, FAEng, FRAES, FNIEEE

ICON OF DIGITAL TRANSFORMATION

Umar Garba Danbatta is a Professor of Telecommunications Engineering, champion of the Nigeria Digital Economy project, and current Executive Vice-Chairman and Chief Executive Officer (EVC/CEO) of the Nigerian Communications Commission (NCC). An icon of digital transformation in the West African country's Information Technology/Telecoms ecosystem, Prof. Danbatta's purposive, impactful leadership at the Commission since 2015 is exemplary. This particularly becomes significant as his leadership is obviously saddled with the historic task of repositioning Nigeria in the modern global tech space. Interestingly, with robust regulatory instruments and beneficial engagements with a broad spectrum of critical stakeholders, combined with the competent, efficient and supportive Board of Commissioners, Management and Staff of the NCC, the EVC/CEO's leadership is steadily progressing towards attaining the 70 percent projected ubiquitous Broadband penetration by 2025 in view of the latest inspiring industry growth statistics. It is believed that further Broadband deployment will empower the Nigerian telecoms consumers to maximise the inherent benefits of the 5G Networks the deployment of which commenced in the Third Quarter (Q3) of 2022, making Nigeria the first economy to activate the new technology on the African continent. This Special Supplement also focuses on the Commission's consistent consumer-centric tools, programmes and initiatives designed to protect consumers' interests as the 'central mandate' of the foremost telecoms sector regulator, as well as some highlights of the NCC's scorecard under Prof. Danbatta's leadership in the last seven years, among others.

BY GBENGA KAYODE | EXECUTIVE EDITOR

Prof. Umar Garba Danbatta is the Executive Vice-Chairman/Chief Executive Officer (EVC/CEO) and most Senior Executive Member of the Board of Commissioners of the Nigerian Communications Commission (NCC) with the Head Office in Abuja, Federal Capital Territory (FCT). Armed with excellent leadership

acumen as an astute manager of men and resources with obvious outstanding results in Nigeria's Information and Communications Technology (ICT) and Telecoms ecosystem in the last seven years, Prof. Danbatta is currently serving a second term of five years in office, following the approval of President Muhammadu Buhari in 2020.

The telecoms sector regulatory Commission's EVC/CEO earned his B.Eng, M.Sc Degrees from the Technical University of Wroclaw, in Poland, and received his Ph.D Degree from the University of Manchester Institute of Science and Technology (UMIST). The multiple award-winning professor successfully spearheaded the attainment and surpassing of Nigeria's National Broadband target in 2018, and he is



Some of Prof. Danbatta and NCC's Recent Awards Of Excellence, Honours And Recognitions

Institute of Electrical and Electronic Engineers (NIEEE). As regards Fellowships, Danbatta is a Fellow of several professional organisations, including Nigeria Academy of Engineering (FAEng), Nigerian Society of Engineers (FNSE), Institute of Electrical and Electronic Engineering (FIEEE); and Renewable and

currently, among those leading the charge for the realisation of the new National Broadband target of 70 percent by 2025, after the country achieved and surpassed its earlier national target of 30 percent penetration in 2018, and 42.79 percent penetration as of April 2022 respectively. Before his appointment to lead the NCC in 2015, Danbatta, who is a professor of Telecommunications Engineering, had worked in the academia as a lecturer where he supervised over 60 Ph.D, M.Eng and B.Eng projects in diverse areas of telecommunications, rising from the ranks to the position of Acting Vice-Chancellor in a Nigerian university.

He was the Vice-President of the Digital Bridge Institute (DBI), an international centre for advanced communications studies, with the headquarters in Abuja, which the NCC established in 2004 to enhance capacity in diverse areas of Information and Communication Technology (ICT).

While at DBI, Danbatta developed expertise in the following major areas of ICT implementation, policy and regulation, including Regulation of the Telecommunications Sector of the Nigerian Economy; Competition, Interconnection and Price Regulations in a Developing Economy; and Issues Concerning Authorisation of Telecommunications Services in a Developing Economy.

The other areas of his expertise are Strategies for ensuring Universal Access and Service to Telecommunications Services; Strategies towards Effective Spectrum Management in a Developing Economy; Issues on Institutional and Legal Framework for Effective Regulation of Telecommunications Services; and, New and Emerging Technologies and Impact on Regulation of the Telecommunications Sector of a Developing Economy, among others.

Awards, recognitions and certificates of honour

The NCC EVC/CEO is a recipient of several awards, recognitions and certificates of honour for his exemplary leadership both nationally and internationally, including the prestigious Zik Prize in Professional Leadership, International Public Relations Association Golden Award in 2000, as the centres played a pivotal role in containing the damaging COVID-19 pandemic in the West African country. Prof. Danbatta has served two terms of five years as a Member of Council for the Regulation of Engineering in Nigeria (COREN).

He is also a Fellow of several professional bodies, including the Nigerian Society of Engineers (NSE), Nigerian Academy of Engineering (NAEng), Renewable and Alternative Energy Society (RAES) and Nigerian

Alternative Energy Society of Nigeria (FRAES).

He is a holder of Honorary Degree of Ph.D (Honoris Causa), University of Jos (UNIJOS), in Plateau State, with several Awards for Danbatta and the telecoms regulatory the NCC under his leadership, among tonnes of others.

Highlights of NCC's scorecard under Danbatta's leadership

The fundamental highlights of purposive Prof. Danbatta's purposive leadership at the foremost telecoms regulatory Commission in the last years include but not limited to licensing of the Fifth Generation (5G) to two telecoms operators in preparation for service activation, which commenced August 2022.

Through effective regulatory regime and various cutting-edge programmes and initiatives under his leadership at NCC towards positioning Nigeria in the global ICT/Telecoms space since 2015, Prof. Danbatta-led Management of the Commission has strengthened the central role of telecommunications sector as a major contributor to Nigeria's Gross Domestic Product (GDP) growth and development, as well as the advancement of the Nigeria Digital Economy.

On the efforts at deploying the 5G Networks despite the initial conspiracy

theory linking the new technology with COVID-19, the regulatory Commission has licensed MTN Nigeria Communications Plc and Mafab Communications Limited to roll out the 5G Networks and made a \$547million for the Federal Government, following the open, transparent, keenly contested, and successful 3.5GHz Spectrum auction conducted December 13, 2021, in Abuja.

In its latest industry report published recently, the Commission stated that as of August 2022, the Active Internet Subscriptions By Technology, including mobile (GSM and CDMA), Fixed Wired and VoIP were estimated at over 209 million by subscribers of the five leading GSM operators, including Airtel, 9mobile, Globacom, MTN and Visafone. Within the same period, the Broadband Subscriptions/Penetration Data indicated that the country's subscriptions hit over 85million, with overall Teledensity data estimated at about 109.99 percent in Nigeria. The Commission in the past few years also surpassed the first National Broadband Plan, while working at attaining the new 70 percent projected Broadband penetration, as well as established a number of functional Emergency Communications Centres (ECCs) across the country. It is no wonder that Nigeria boosted its Information Technology (IT) and Telecoms sector investment inflows from \$36billion to over \$70billion since 2015, and the all-important sector of the country's economy contributed as much as 12.61 percent to the GDP as of Fourth Quarter (Q4) 2021. Under Danbatta's purposive leadership, the Executive Commissioner, Technical Services (ECTS), directly supervises the six associated departments charged with the addressing of technical standards, emerging technologies, information security, and the spectrum and engineering issues concerning the Nigerian telecommunications industry. The office is also in charge of the ICT infrastructure of the Commission. Therefore, in order to ensure



Glimpses Of The Commission's National And International Stakeholder Engagements

promptness, effectiveness and efficiency of emergency response as a matter of as a matter of priority in keeping with Sections 107 (3) A and B, of the Nigerian Communications Commission (NCA) Act 2003, the NCC has advanced the number of operational ECCs, established in 2005 to 25 as of March this year, with the latest activation of the Taraba State ECC with the emergency toll-free number 112 for consumers to call for help when in critical security situations. Besides, the NCC has commenced the deployment of Computer Aided Dispatch (CAD) solution to modernise and raise the capacity of emergency response agencies. The regulator disclosed the CAD is an automated dispatch software solution deployed for the seamless transmission of calls from the ECC to the relevant ERAs via the click of a button on the Call Agent's System. With Taraba ECC joining the existing operational ECCs in 23 states of the Federation, other ECCs are located in the FCT, Adamawa, Imo, Enugu, Ondo, Oyo, Kwara, Plateau, Ogun, Kano, Katsina, Ekiti, Cross River and Edo. Others are Kaduna, Akwa Ibom, Anambra, Benue, Kogi, Bauchi, Osun, Zamfara, Kebbi and Gombe States. The Commission has deployed the CAD system to the commands of six response agencies, including the Nigeria Police Force (NPF), Federal Road Safety Corps (FRSC), Nigeria Security and

Civil Defence Corps (NSCDC), States Emergency Management Agency (SEMA), and in Ambulance and Fire Service operations in seven states across the country.

Declaration of telecoms infrastructure as critical national assets in Nigeria

Of strategic importance to note is that the NCC under Prof. Danbatta's leadership, June 2020, obtained the presidential designation and declaration of telecommunications infrastructure as Critical National Infrastructure (CNI) and assets in Nigeria.

The industry regulator had realised that telecoms infrastructure are prone to theft, vandalism, destruction, and seizure by criminal elements in the society.

ConsumerConnect reports the Commission's Industry Working Group, in a document titled, 'Brief on the Designation of Telecommunications Infrastructure as Critical National Infrastructure', has described the term "critical infrastructure" as assets, which are essential for the effective functioning of any society or economy. The group also stated: "They represent utility assets or 'public works', which are indivisible from the efficient operational activities of any society. "It is universally accepted that any nation's health, wealth, and security depend upon the production and distribution of certain goods and services."



Trajectory of some NCC and other industry stakeholders' efforts at the deployment of 5G Networks in Nigeria

The Industry Working Group further stressed: "The array of physical assets, functions, and systems across which these goods and services move are considered critical infrastructure."

Enhanced stakeholder engagements, global collaborations to boost telecoms

The NCC as the foremost telecoms sector regulator has continued to explore avenues to improve engagements with a broad spectrum of its stakeholders, including the industry professionals and associations, sister regulatory agencies, as well as WATRA, ITU, WSIS, and the like in the international system for benchmarking of the NCC regulatory system, the media, telecoms operators, students' groups, consumers, and others across the Nigerian telecoms ecosystem. As a responsive Commission and industry regulator, Danbatta's leadership has entrenched in the Commission's core values of Integrity, Excellence, Professionalism, Responsiveness, Innovation and Commitment. It noted that the second edition of the Nigerian Telecoms Leadership Summit was organised in line with the NCC's tradition and commitment to engaging with stakeholders in the telecoms space. While reviewing resolutions of the first edition of the Summit held 2019, Yetunde Akintoye, Director of Policy, Competition and Economic Analysis of the Commission, affirmed that the NCC had "implemented the recommendations of that meeting among which were Executive Order on Duplication of Taxes and Levies, and

Harmonisation of Right of Way (ROW) fees.

The Minister for Communications and Digital Economy in keynote address in a virtual forum March 2021 had disclosed the 36 state governors agreed to implement the unified rate of N145 per linear meter fee for RoW in the laying of fibre optic cables for Broadband deployment.

Consumer protection remains the 'central mandate' of NCC – Danbatta

The Commission in the last seven years has lived up to its core mandate of making the telecoms consumer the central element in its regulatory affairs, and implementation of programmes and initiatives.

In lending credence to the Commission's central mandate of protecting consumers' interests in the IT/Telecoms space in the country, the Danbatta-led Management, declared 2017 as the 'Year of Telecom Consumer'. The Commission noted that its designation of the consumer as the king with a dedicated year, with a nationwide campaign programme was designed to give concrete expression to the centrality of the consumer in the West African country's telecoms ecosystem.

Hitherto, the Commission in 2017, had noted the Quality of Service (QoS) had "deteriorated beyond what was permissible", particularly the drop call rate which was quite high by the last quarter of 2016.

The key components of the campaigns

for the Year of Telecom Consumer include the creation of greater awareness on QoS; Facts on Electromagnetic Fields Radiation; Do Not Disturb (DND) Code 2442; and the NCC's toll-free line 622 through which consumers can reach the Commission in cases where service providers fail to resolve their complaints.

Prof. Danbatta, when commending the stakeholders at a forum thanked them all for the support and solidarity in continually supporting the NCC to improve the telecoms consumer experience in Nigeria.

Among several other interventions, the Commission has initiated a considerable number of programmes and initiatives to protect Nigerian telecoms consumers.

Regarding substandard and stolen devices, including phones, tablets, laptops, computers, the NCC has moved to protect consumers and enable Nigerians to get value for money expended on purchasing such items via a process planned to be implemented through the deployment of Device Management System (DMS).

According to the Commission, DMS refers to a technology solution that will enable the telecoms regulator to disconnect any phones flagged as stolen in the Nigerian ecosystem.

"A considerable number of counterfeit ICT devices have found their way into global markets, including in Nigeria. "The proliferation of these devices is raising concerns about national security, performance, quality of service delivery

and potential revenue losses for all stakeholders," the regulator stated. In activating its regulatory mandates, the Commission has restated, that the central the mandates is promotion and protection telecoms consumers' interests.

Thus, in regard to consumer information and education advocacy, the Consumer Affairs Bureau (CAB) of NCC serves as one of the key departments dealing with consumer protection and Quality of Service (QoS) through its creed, "Take advantage of us, so that no one takes advantage of you."

According to Prof. Danbatta, in his speech at a consumer sensitisation forum and roadshow late 2021, in Benin City, Edo State capital, recalled the Commission had created CAB 2001, as a full-fledged department to specifically oversee the fulfilment of its all-important, central consumer-centric mandate.

The Bureau progressively empowers consumers and other stakeholders in the telecoms industry through various consumer engagement programmes and initiatives. The CAB also ensures the ultimate protection of the rights, privileges and interests of consumers, through adequate information dissemination programmes; and effective policies and strategies that promote effective service delivery in the country's telecoms space. Among sundry consumer education initiatives the Bureau has facilitated include the latest 'Shine Your Eyes, No Fall Mugu' and '#BeCyberAware' series being facilitated due to increased accessibility to resources of the Internet, and attendant rise in tempo and sophistication of cybercrimes, especially during the COVID-19

pandemic.

Other helpful consumer protection initiatives are the newly activated the NCC Global Connect Podcast, Telecom Consumer Parliament, Telecom Consumer Conversations Professionals' Dialogue, The Village Square Dialogue (VSD), World Consumer Rights Day, Telecom Consumer Town Hall on Radio, Production of fact sheet into bookmarks in English and translation in local languages (Hausa, Igbo, Pidgin and Yoruba), as well as Skits, digital banners, audio-visuals for consumer education and awareness programmes across Nigeria.

Coordinating special projects and


Nigerian subscribers.

It was this backdrop of telecoms companies' agitation to effect tariff hikes, the Nigerian Communications Commission decisively intervened in the Mobile Network Operators' (MNOs) proposal to increase tariffs of telecoms services, and subsequent fears expressed by telecoms subscribers. The regulatory Commission, amid the growing tension in the economy duly acknowledged the demands the MNOs under the auspices of the Association of Licensed Telecommunications Operators of Nigeria (ALTON).

ALTON had cited high cost of running their operations as the major reason for their proposed tariff increases, as contained in a letter to the Commission. However, the NCC rose to the occasion and stressed that its regulatory activities are guided by regular cost-based and empirical studies to determine appropriate cost (upper and floor price) within which service providers are allowed to charge their subscribers for services

delivered.

The telecoms regulator in a statement further noted: "The Commission ensures that any cost determined, as an outcome of such transparent studies is fair enough as to enhance healthy competition among operators, provide wider choices for consumers as well as ensure sustainability of the Nigerian telecoms industry.

It added: "For the avoidance of any doubt, and contrary to MNOs' agitation to increase tariffs for voice and Short Messaging Services (SMS) by a certain percentage, the Commission wishes to categorically inform telecoms subscribers and allay the fears of Nigerians that no tariff increase will be effected by the operators without due regulatory approval by the Commission." 



Some NCC's Consumer Protection And Empowerment Programmes and Initiatives Across The Country

activities, such as the Industry Consumer Advisory Forum (ICAF) and Technical Working Group on Child Online Protection (TWG NCOP) are among other consumer education and engagement programmes of the NCC. Besides, the Commission's several constant and timely cybersecurity and/or cybercrime alerts to telecoms consumers to protect themselves and their devices from online vulnerabilities are quite helpful to millions of both Nigerians, as well as other Internet users worldwide. The telecoms Commission May 2022, restated its commitment to engendering healthy competition among the licensees, the cost of services has been democratised and become more and more affordable for



Adebayo Bamire Inaugurated as Vice-Chancellor of OAU

BY ISOLA MOSES

Prof. Adebayo Simeon Bamire has officially been inaugurated as the 12th substantive Vice-Chancellor (VC) of Obafemi Awolowo University (OAU), Ile-Ife, in Osun State.

The new Vice-Chancellor, in his speech during the recent inauguration on the campus in Ile-Ife, assured the OAU community that he would add more values to the advancement of the university in all ramifications.

At the event held in the Oduduwa Hall of Obafemi Awolowo University, Prof. Eyitope Ogunmodede, the immediate past Vice-Chancellor of the institution, describing him Prof. Bamire as a man of peace, patience and letters.

The former Vice-Chancellor noted with his impeccable dignity, administrative finesse and managerial skills, OAU would be second to none among other universities in the whole world.

He then charged all university stakeholders who have all supported him, to extend the same to the newly appointed Vice-Chancellor, Professor Bamire, who will start his own tenure tomorrow saying, "God almighty will be with him and with our support, he will equally succeed. It is a favour to be given the rare opportunity of serving "Great Ife".

"I am bowing out and fully convinced that I have left OAU stronger than I met it and that I have succeeded in building on the enduring foundation laid by others that served before me.

"In the midst of obvious challenges, God has been very faithful to me and

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Prof. Adebayo Simeon Bamire, Vice-Chancellor, Obafemi Awolowo University (OAU), Ile-Ife, Nigeria, has promised to improve on the achievements of his predecessor and on the Internally Generated Revenue of the institution to support government funding

//

the entire administration enabling us to weather all storms without losing our balance.

"I wish to express my gratitude to our members of Council. I particularly appreciate the Pro-Chancellor and Chairman of Council, Owelle Oscar Udoji, other External Council members, Internal members of Council and officers in attendance for their genuine commitment, kind understanding and great sacrifice.

"With your unflinching support, the University will continue to advance in its pursuit of excellence."

Earlier, in his address, the new Vice-chancellor, Prof. Bamire, promised to improve on the achievements of his predecessor and on the Internally Generated Revenue (IGR) of the institution to support government funding.

According to him, "There are so many things my predecessor has done but there is always the room for improvement and incidentally, the rooms are so large this time around because of the inadequacy of funds but

by God's grace, we are going to enhance our internally generated revenue in such a way that will ensure that we support the government funding opportunities.

"We will also make sure that we involve all stakeholders outside. Collaborators from various areas, philanthropists, various companies, the private sector and government.

"We have land resources here and we will be able to make use of the land resources to enhance and promote a lot of things aside from generating income. It will be a knowledge base for our students."

The new Vice-Chancellor appealed to the various Union bodies in the institution to come together and work for the progress of the institution.

"I am a man of peace and I find it very difficult to move ahead if there is disunity anywhere. That is why I'm appealing to our Unions that are not in good shape to come together so that we will be able to work together as one because a house divided against itself cannot stand," he said.


Bamire urged the Federal government to give the Academic Staff Union of Universities (ASUU), opportunities to enhance facilities within the system.

"The solution to ASUU challenges is for the Union to be given the opportunity to enhance the facilities within the system and enhancing the facilities within the system requires that adequate funding is provided for education".

Also, the Pro-Chancellor of the university, Owelle Oscar Udoji in his own submission, stated that "the prayers and the support of all stakeholders are significantly required as we cannot do it alone.

"The University will only be able to sustain its enviable tradition when we all are ready to work together regardless of our differences.

"This University is our legacy, and we should be ready to make sacrifices to ensure that it remains the pride of past and future generations. On behalf of the Governing Council, I wish you a peaceful and successful tenure."

"I congratulate the outgoing Vice-Chancellor, Professor Eyitope Ogunbodede on his numerous achievements in advancing the University, especially in the area of infrastructural development and several other ways which have ensured the rising pedigree of the University in the last five years." 



Mr. Afolabi Solebo Esq., General Manager, Lagos State Consumer Protection Agency (left) with some Management team of LASCOPA during monitoring and inspection of some supermarkets in Lagos



MTN Nigeria celebrates 2022 Children's Day in partnership with Google by hosting over 200 kids for an event with the theme, "Tech Maker: The Next Wave", in Lagos



President Muhammadu Buhari (2nd left) inaugurates the Presidential Council on Digital Economy and e-Government in the Presidential Villa, Abuja, FCT



Mr. Godwin Emefiele, Governor of Central Bank of Nigeria; Dr. Ngozi Okonjo-Iweala, Director-General of World Trade Organisation; and Mrs. Zainab Ahmed, Minister for Finance, Budget and National Planning, at a recent IMF Spring Meetings in Washington, D.C., United States



The Currency Museum of the Central Bank of Nigeria, in Abuja



Mr. Babatunde Irukera, Executive Vice-Chairman and Chief Executive Officer of FCCPC (left), receives the delegation of the Nigeria Association of LPG Marketers, in Abuja



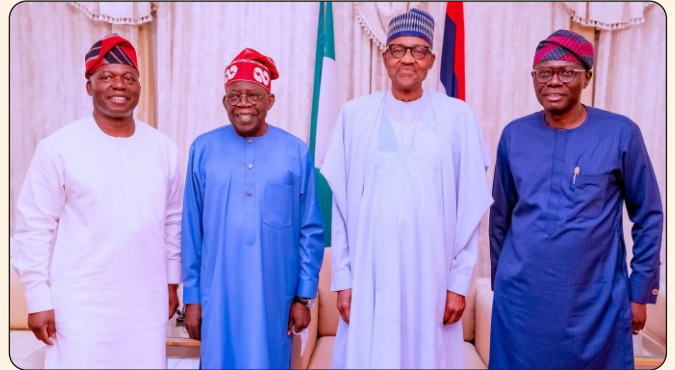
R-L: Mr. Efosa Idehen, Director of Consumer Affairs Bureau; Dr. Ikechukwu Adinde, Director of Public Affairs of the Nigerian Communications Commission, and Other Dignitaries at the recent Nigerian Telecom Leadership Summit 2022 at Eko Hotel & Suites, Victoria Island, Lagos



Some panelists at UBA Conversations 2022 held in Lagos



Ogbeni Rauf Aregbesola, Minister for Interior (2nd right) with Governors Seyi Makinde (Oyo State) and Arakunrin Rotimi Akeredolu (Ondo State) during the Minister and Makinde's visit to Owo, to commiserate with the people over recent terror attack on St. Francis Catholic Church



President Muhammadu Buhari (2nd right) receives in audience Asiwaju Bola Ahmed Tinubu (2nd left), accompanied by Governor Babajide Sanwo-Olu of Lagos State (r), and Mr. Adewale Tinubu, CEO of Oando Plc, in the State House, Abuja



President Buhari addresses Representatives of Nigerians in Spain during his recent visit to the country



Malam Farouk Salim, Director-General of SON (middle, front row), in a group photograph at the Nigeria-Brazil Business Forum 2022



Vice-President (Prof.) Yemi Osinbajo (middle) with Mr. Usman Alkali Baba Inspector-General of Police (right), congratulates Ayoola Oladunni, VP's Aide De Camp, on his new rank of Assistant Commissioner of Police (ACP), at the State House, Abuja



L-R: Alh. Abdulrazak Salawu, Representative of Director-General of NYSC; H.E. Princess Adejoke Orelope-Adefulire, Senior Special Assistant to the President on SDGs; and Engr. Ahmad Kawu, Secretary of Programme, at training of trainers of Corps Members at Chelsea Hotel, in Abuja



Alhaji Lai Mohammed, Minister for Information and Culture (centre) in a group picture with members of the Planning Committee for 1st UN World Tourism Organisation Global Conference on Tourism, Culture and the Creative Industry during the recent inauguration of the Committee, in Abuja



Prof. Isa Ali Pantami, Minister for Communications and Digital Economy (left) and Engr. Aliyu Aziz, Director-General of NIMC, during the opening ceremony of #ID4Africa2022 General Meeting and Conference in Marrakesh, Morocco



R-L: President Muhammadu Buhari; Otunba Niyi Adebayo, Minister for Industry, Trade and Investment; and Malam Mele Kyari, Group Managing Director/CEO of NNPC Limited

Buhari, NNPC CEO Showcase Oil & Gas Investment Opportunities in Spain

BY ISOLA MOSES

Malam Mele Kyari, Group Managing Director and Chief Executive Officer (GMD/CEO) of NNPC Limited, has reiterated the Company's commitment to sustaining the strategic energy partnership between Nigeria and Spain.

ConsumerConnect reports Mr. Garba Deen Muhammad, Group General Manager, Group Public Affairs Division of NNPC Limited, in a recent statement issued in Abuja, FCT, said Malam Kyari disclosed this Wednesday, June 1 while addressing the Nigerian and Spanish business leaders on investment opportunities in the Nigerian Oil and Gas Industry, in Madrid, Spain, on the sidelines of President Muhammadu Buhari's state visit to Spain.

The Company noted President Buhari had earlier met with the Spanish President,

Pedro Sanchez, King of Spain, His Majesty, King Felipe VI, and gave a speech at the Headquarters of the World Tourism Organisation (WTO), in Madrid. The statement noted during the visit, Buhari said Nigeria looked forward to increasing bilateral relations with Spain, even as he signed bilateral agreements and Memorandum of Understanding (MoUs) with the Spanish leader, covering areas of prisoner transfer, sports and culture and the economy.

Describing the partnership between Nigeria and Spain as an important one for the NNPC, Malam Kyari said "26% of all LNG produced in Nigeria ends up in Spain.

"14% of all Crude Oil produced in Nigeria ends up in this country.

"Clearly for us as a business, it is an important market for my company."

The NNPC GMD/CEO also explained that the world would need energy for today and for the future in industries,

such as power, IT, automobile, etc.

He further stated: "We know that energy transition is real. We know that net-zero by 2050-2060 is real.


"But it doesn't mean zero hydrocarbons in 2050-2060.

"It means that you are going to have a cleaner use of hydrocarbons."

According to him, investors must see where their money can come out from and when they invest, they must see that they can recover their cost and make some margin from it.

Noting that in line with global acceptance of gas as a transition fuel, Nigeria has since declared 2021-2030 as the decade of gas.

Kyari added: "In our country today, we have a legislation that has clearly created a commercial National Oil Company which will be unveiled by our President in the coming days.

"Together with the Spanish business community, I am confident we can build this industry." 



EKEDC Activates 72-Hour Metering Plan For Electricity Consumers

BY EMMANUEL AKOSILE

The Eko Electricity Distribution Company, in Lagos State, has disclosed it plans to use the two-week on-the-spot application to speed up the metering of power consumers in some designated areas

Eko Electricity Distribution Company (EKEDC) has flagged-off a mobile metering exercise for its customers in Festac Town, Satellite Town, Agboju, and other areas under its Festac District in Lagos.

ConsumeConnect learnt the electricity Distribution Company (DisCo) said it aimed to use the two-week on-the-spot application to speed up the metering of its customers in those areas.

Mr Godwin Idemudia, General Manager, Corporate Communications at EKEDC, Thursday, June 2, 2022, stated the exercise is being done under the Meter Asset Provider (MAP) scheme agency report said.

Idemudia said that the initiative is to support the existing online

process of acquiring prepaid meters by customers under the MAP scheme.

The EKEDC General Manager also said: "We have started in Festac and we will get to our other business districts in due course."

He urged EKEDC customers in Festac and its environs to visit the company's district office at 23 Road, S Close in Festac wn to take advantage of this opportunity.

"Our customer service team and authorised MAP vendors – MOJEC International Ltd., are on ground to attend to customers in their meter applications," he said.

Also, Dr. Tinuade Sanda, Managing Director, EKEDC, said metering is a major concern to the DisCo because there was need to accurately measure the energy consumed by customers to reduce its losses.

Dr. Sanda noted: "As much as we have made our estimated billing process to be as accurate as possible, it pales when compared to owning a prepaid meter.

"Hence, we are here with the MOJEC International Ltd. team who will be stationed here in Festac for two weeks and assist our dear customers in getting their meters installed within 72 hours of confirmation of payment.

"This is against the usual 10 working days under the MAP scheme."

The Managing Director also advised customers against patronising unauthorised entities for meters as Eko Disco had 10 MAP vendors approved by the Nigerian Electricity Regulatory Commission (NERC), including MOJEC.

Ms. Chantelle Abdul, Group Managing Director, MOJEC International Holdings, commended Eko DisCo for a great partnership in metering electricity consumers.

She promised that her team would ensure the fulfilment of the EKEDC Mobile MAP objectives, especially the metering of customers within 72 hours after payment.

Abdul emphasised to customers that MOJEC is against extortion by some meter installers, and encouraged them to report any installer that demands money for the installation of prepaid meters. She advised customers against meter bypass which does not only affect the effort of EKEDC but also the entire electricity industry. NERC has approved N63,061.32 as the cost of a Single Phase Meter while a Three Phase Meter costs N117,910.69, including Value Added Tax under the MAP scheme, report said. Implemented in 2018 by NERC, the scheme brought about the supply and installation of prepaid meters by other parties authorised by the regulatory body. Besides the expected aim of closing the metering gap, it was gathered the scheme is to ensure the development of independent and competitive meter service in the Nigerian Electricity Supply Industry (NESI).

It was, however, suspended following the introduction of the National Mass Metering Programme (NMMP) by the Federal Government and Central Bank of Nigeria October 2020. The scheme was revived by NERC after the completion of the Phase Zero of the NMMP that saw Eko DisCo metering over 70,000 customers. **CC**



WHO Accuses Tobacco Industry Of Causing 'devastating' Environmental Impacts

BY ISOLA MOSES

The World Health Organisation (WHO) has stated the tobacco industry is a far greater threat than many consumers realise as it is one of the world's biggest polluters, from leaving mountains of waste to driving global warming.

ConsumerConnect reports the global health body Tuesday, May 31, 2022, accused the industry of causing widespread deforestation, diverting badly needed land and water in poor countries

produce tobacco are low- or middle-income countries and some of them face substantive food insecurity, and even hunger."

In a report the WHO released on World No Tobacco Day, the UN regulatory agency urged the tobacco industry players and stakeholders to be held to account and foot the bill for the cleanup worldwide.

away from food production, spewing out plastic and chemical waste as well as emitting millions of tonnes of carbon dioxide.

It said:

"Environmental impacts of tobacco farming include massive use of water, large-scale deforestation, and contamination of the air and water systems.

"Many countries that grow and/or

The organisation stated in the report: "Tobacco: poisoning our planet", looks at the impacts of the whole cycle, from the growth of plants to the manufacturing of tobacco products, to consumption and waste.

While tobacco's health impacts have been well-documented for decades — with smoking still causing more than eight million deaths worldwide every year — the report focuses on its broader environmental consequences.

The findings are "quite devastating," Ruediger Krech, WHO Director of Health Promotion, told AFP, slamming the industry as "one of the biggest polluters that we know of."

The industry is responsible for the loss of some 600 million trees each year, while tobacco growing and production uses 200,000 hectares of land and 22 billion tonnes of water annually, the report found.

It also emits around 84 million tonnes of carbon dioxide, it said.



Honours for Pantami, Aziz Among 10 Top Technology Leaders In Nigeria

BY ALEXANDER DAVIS

up Africa with the rest of the global technology community.

Kayode also said others receiving recognition include Prof. Umar Garba Danbatta, Executive Vice-Chairman/CEO of the Nigerian Communications Commission (NCC); Mr. Kashifu Inuwa Abdullahi, Director-General/CEO of National Information Technology Development Agency (NITDA), and Mr. Karl Toriola, CEO of MTN Nigeria Communications Plc, and others.

The inaugural edition of the event is expected to hold April 2023, in Abuja, the statement added.

The Annual World Digital Exhibition (Worldex) has named Prof. Isa Ali Pantami, Honourable Minister for Communications and Digital Economy, and Engr. Aliyu A. Aziz, Director General/Chief Executive Officer (CEO) of National Identity Management Commission (NIMC), as part of the 10 Top Tech Leaders in Nigeria 2022.

Mr. Kayode Adegoke, Head of

Corporate Communications at NIMC, in a recent statement issued in Abuja, FCT, noted the Worldex Africa Top 10 Tech Leaders gives special recognition to the most outstanding and influential men and women in the private and public sector who drive the growth of the ICT sector across Africa.

The regulatory Commission described the Worldex as a technology trade fair that seeks to link



Investments In Nigeria's Securities Risk-free, Profitable - DMO

BY ISOLA MOSES

In creating wealth, the Debt Management Office (DMO) has advised Nigerians to invest in the various Federal Government's Securities, as they are profitable and risk-free.

Patience Oniha, Director-General of DMO, stated this in an interview with the News Agency of Nigeria Tuesday, in Abuja, FCT.

Oniha said the various Federal Government of Nigeria (FGN) Securities, apart from raising funds to finance government projects, also offers attractive investment opportunities for the citizenry. The DMO is currently embarking on awareness drive to educate retail investors across the country on the benefits of investing in the various FGN Securities for enhanced socio-economic development.

DMO, issues the bonds and makes periodic interest payments to the investors, while the principal is paid at the end of each tenor.

She said: "The Federal Government has various investment platforms like the FGN Bond, FGN Savings Bond, Treasury Bills, the Green Bond, the Sovereign Sukuk and Eurobond.

"One function of these FGN securities is to raise capital to finance deficits in the budget, and also to raise funds to execute critical infrastructural projects."

Oniha noted: "They are backed by full faith and credit of the Federal Government of Nigeria, and are default risk-free."

The FGN Securities also contributed to the development of the domestic Capital

The DMO Chief also disclosed the Federal Government, through the


market, adding that they served as benchmark for other private institutions to issue their own securities, the DMO Director-General said.

She further stated: "They enhance the savings and investment opportunities of the populace, thereby promoting financial inclusion.

"They also attract foreign investors into the domestic financial market, to refinance maturing domestic debt and to diversify sources of funding for the Federal Government.

"You can use them as collateral to obtain loans from banks and other financial institutions, and they help in diversification of investment portfolio.

"They are also a source of steady income, as investors' interests are paid every six months or every three months, and they are tradable on the stock exchange."

Oniha also said: "FGN Bond is the flagship; it is the longest of the existing FGN Securities. 



Twitter: Elon Musk May Terminate \$44bn Acquisition Bid Over Disclosures

BY GBENGA KAYODE

Elon Musk, billionaire businessman, has threatened to withdraw his bid to acquire Twitter, a micrologging site and global technology giant. ConsumerConnect learnt Musk Monday, June 6, 2022, accused Twitter of failing to provide data on fake accounts, an accusation considered latest twist in the Tesla billionaire's push to acquire the social network. Twitter has committed "a clear material breach" of its "obligations under the

merger agreement and Mr. Musk reserves ... his right not to consummate the transaction," according to a document filed with securities regulators.

The filing marks an escalation of Musk's prior statements that have highlighted fake accounts as a threat to his proposed \$44billion deal to take over Twitter, AFP report said.

Musk has said that the real number of bots may be four times higher than Twitter estimates.


Bots can be used on social media to spread false news or create a distorted impression of how widely information is being consumed and shared.

Twitter Chief Executive Parag Agrawal has said that fewer than five percent of accounts active on any given day at Twitter are bots, but that analysis cannot be replicated externally due to the need to keep user data private.

Musk has been dismissive of Twitter's responses and reiterated that stance in Monday's filing.

To execute the deal, Musk "must have a complete and accurate understanding of the very core of Twitter's business model — its active user base," said the filing.

"Mr. Musk believes Twitter is transparently refusing to comply with its obligations under the merger agreement, which is causing further suspicion that the company is withholding the requested data due to concern for what Mr. Musk's own analysis of that data will uncover."

Shares of Twitter fell 3.6 percent to \$38.70 in early trading. 



Honda Recalls CR-V Vehicles With Inaccurate Fuel Gauges

BY EMMANUEL AKOSILE

American Honda Motor Company has issued a recall for 212 model year 2020 CR-V vehicles.

The company says a clip for the absorber inside the fuel tank was not properly secured and may detach. This could cause an

inaccurate fuel gauge reading that results in drivers unexpectedly running out of fuel or stalling, increasing the risk of a crash, said the company.

As regards what to do, Honda says dealers will replace the fuel tank in affected vehicles free of charge.

Owner notification letters are expected to be mailed from July 5, 2022.

Meanwhile, affected consumers may contact Honda Customer Service by phone on 1-888-234-2138 for more information.

The automaker's number for this recall is RCB. 



Safety: Regulators Warn Consumers About Hepatitis-A Outbreak Linked To Organic Strawberries

BY ISOLA MOSES

bought, then they should dispose of their products as well.

The strawberries were reportedly sold at the following

retailers: Aldi, Kroger, Safeway, Sprouts Farmers Market, Trader Joe's, Walmart, Weis Markets, and WinCo Foods.

However, the FDA and CDC warn that the products may have also been sold at other grocery stores.

Agency report also said the investigation into the outbreak showed that cases occurred in California, Minnesota, and Canada.

To date, 17 people have reported that they became ill due to consuming the strawberries, and 12 have been hospitalised.

If consumers aren't sure when they purchased potentially affected strawberries or which brand they bought, then they should throw away


their products as well.

The strawberries were reportedly sold at the following retailers: Aldi, Kroger, Safeway, Sprouts Farmers Market, Trader Joe's, Walmart, Weis Markets, and WinCo Foods.

However, the FDA and CDC warned that the products may have also been sold at other grocery stores.

Guidance for those who have already eaten those strawberries
FDA and CDC officials say any consumer who has eaten the affected strawberries in the last two weeks and has not been vaccinated against Hepatitis A should immediately consult with a healthcare professional to determine whether post-exposure prophylaxis (PEP) is needed.

"PEP is recommended for unvaccinated people who have been exposed to Hepatitis A virus in the last two weeks because vaccination can prevent a Hepatitis A infection if given within 14 days of exposure.

"Those with evidence of previous hepatitis A vaccination or previous Hepatitis A infection do not require PEP," the FDA stated. 

The United States (US) Food and Drug Administration (FDA) and the Centers for Disease Control and Prevention (CDC), along with both Canadian and US state and local food inspectors, are examining whether fresh organic strawberries may have caused a recent outbreak of hepatitis A infections.

ConsumerConnect gathered the agencies' officials stated that the affected berries were produced by FreshKampo and HEB, and consumers would have purchased them between March 5 and April 25, 2022. Consumers who purchased FreshKampo and HEB strawberries and then, froze them for later consumption should throw away the products, advised the regulators. If consumers are not sure when they purchased potentially affected strawberries or which brand they

NPHCDA, NSSF lead campaign to vaccinate 70 percent Nigerians against COVID-19



The National Primary Healthcare Development Agency partners with the Nigeria Solidarity Support Fund to lead campaigns in vaccine confidence and the vaccination of about 70 percent of the Nigerian population against COVID-19 as an urgent public health issue in the country

In order to safeguard public health in the West African country, the National Primary Healthcare Development Agency (NPHCDA) in collaboration with the Nigeria Solidarity Support Fund (NSSF) is yet championing campaigns in vaccine confidence and the vaccination of about 70 percent of the Nigerian population against COVID-19.

The move is considered part of the universal call for coordinated activity at the global, regional, national, and local levels towards limiting the damaging effects of the novel Coronavirus disease in Nigeria.

As the aftermath of the pandemic continues to keep the world on its feet, clinical trials and surveillance have shown the crucial need for COVID-19 vaccination in preventing deaths even as health professionals have raised concerns on the role of vaccine

confidence, agency report said. ConsumerConnect reports the effort is part of the universal call for a coordinated activity at the global, regional, national, and local levels for improved vaccinations against the damaging Coronavirus. According to the Nigeria Centre for Disease and Control (NCDC), vaccine confidence is the belief that vaccines work, are safe, and are part of a trustworthy medical system. As an urgent public health issue with research, development, and communications around quality vaccines on the rise, the NPHCDA and NSSF held a virtual roundtable discussion tagged 'Vaccine Confidence in Nigeria' recently.

Aigboje Aig-Imoukhuede, Vice-Chairman of NSSF, at the event, said: "This roundtable discussion puts us in right place, at the right time to accelerate the exchange of ideas and scaling-up of good practices to reduce COVID-19 vaccine hesitancy." Dr. Faisal Shuaib, Executive Director/Chief Executive Officer of NPHCDA, at the virtual forum with over 400 registrants and 150 attendees, disclosed that said about 1.6 million Nigerians had been vaccinated in the six-state vaccination drive championed by the NSSF and NPHCDA. Shuaib also noted "the issue of vaccine hesitancy is something that is global, but within the context of Nigeria there are different issues driving this hesitancy. Tapping into global practices is going to be very critical for us as a country."


Dr. Bassey Okposen, Director of Disease Control and Immunisation at NPHCDA, as well stressed the significance of reaching the grassroots

and providing information around why vaccines work.

"It will help the goal of being able to exit the pandemic as they look forward to delivering COVID-19 vaccines to at least 70 percent of the eligible population this year. Whether there is a pandemic or not, we will always continue to try to improve childhood immunisation by vaccinating children against vaccine-preventable diseases," Okposen said.

Likewise, Dr. Fejiri Chinye-Nwoko, General Manager of NSSF, stated: "There is the need to integrate COVID-19 vaccinations into routine vaccinations for added benefits for Nigeria."

Speaking on best practices in building vaccine confidence, COVID-19 New Vaccine Information, Communication, and Education, Prof. Heidi Larson, an American anthropologist and Founding Director of the Vaccine Confidence Project, said the most important lesson in building vaccine confidence is to listen and understand, map the issues, and design the interventions to fit the needs of the people first. Speaking at the virtual discussion, Bishop Sunday Onuoha, Co-Chair of the Nigerian Interfaith Action Association, emphasised the need for the government to mobilise religious leaders in the fight against COVID-19. They are the key to encouraging communities to participate in the vaccination programmes, Bishop Onuoha said.

A group of panelists, including policy experts, foundations, civil society organisations, community leaders and faith-based organisations also joined the event on building vaccine confidence among Nigerians. 



SIM card on it. If not, you need to buy a 4G compliant phone and go through the process again. It, however, stated urged telecoms consumers to note that the step-by-step process may be slightly different for different Original Equipment Manufacturers (OEM) / Original Equipment Designers (OED). Below are examples of common Operating Systems.

NCC Urges Telecoms Consumers To Upgrade SIM Cards for Improved Service

In order to enjoy improved Quality of Service (QoS), the Nigerian Communications Commission (NCC) has advised telecoms consumers in the country to make improvements right from their own mobile devices by following a number of steps.

ConsumerConnect reports the NCC, as part of its recent consumer education and sensitisation programmes, stated that the measures include changing your current (3G) SIM card to a '4G' SIM Card.

"Subscriber Identity Module (SIM) cards are usually backwards compatible. Also, mobile phones are backwards compatible.

"So, it is important to note that issues raised by consumers who are complaining about bad Quality of Service may not be unconnected with the fact that they have not upgraded their SIM appropriately," said the Commission.

BY ISOLA MOSES

It also noted currently, 4G services are ubiquitous, and it is important that consumers upgrade their 2G or 3G SIM cards to 4G and, check the availability of 4G services on their mobile phones.

Upgrading your phone to 4G capability

The NCC said that consumers should check their Mobile Phones to verify that they can work on 4G networks.

If you want to check and upgrade your phone to 4G, please swipe up on the home screen of your mobile phone, tap on the Settings icon, look for the Network and Internet option and tap on it. After which, you can tap on the Mobile Network menu and tap on the Advanced option.

Finally, tap on the LTE or 4G selection for 4G access. If you do this successfully, it confirms that your mobile phone is 4G compliant and you can use a 4G

Step 1: Go to "Settings" and click "Connections"

Step 2: Click "Mobile Networks"


Step 3: Click "Network Mode" & select "LTE" or "4G"

iOS

Step 1: Go to "Settings" and click "Mobile Data"

Step 2: Click on "Mobile Data Options"

Step 3: Click on "Voice & Data" and select "LTE" or "4G"

The next step is to upgrade 3G SIM Card to 4G- SIM Card
Visit Your Service Provider
To upgrade your 3G SIM card to 4G, you need to visit your nearest Mobile Network Operator (MNO) store/retail outlet and request a 4G upgrade. The Commission also noted that your NIN will be required and any National ID card in line with the Registration of Telecom Subscribers Regulation. Consumers can locate the nearest Mobile Network Operator (Service Provider) outlet from the MNO's official Web site. 



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Nigerian Passports Available Anywhere In The World - Ogbeni Aregbesola

BY GBENGA KAYODE



Urging consumers to always follow the “right channel” in the process of acquiring their international passports through the official online platform, Ogbeni Rauf Aregbesola, Honourable Minister for Interior and Chairman, Civil Defence, Correctional, Fire and Immigration Services Board, has declared that in view of the new passport reform at the Nigeria Immigration Service (NIS), shortage of e-passport booklets is now a thing of the past in the country.

ConsumerConnect reports the Minister recently made this assertion while decorating Alhaji Idris Isa Jere, Acting Comptroller-General of the Nigerian Immigration Service (NIS), with the rank of Comptroller-General, in Abuja, FCT.

Ogbeni Aregbesola, however, in a statement noted that the CGI would still be referred to as ‘acting’ in consonance with the terms of his appointment, as approved by President Muhammadu Buhari.

According to him, though the NIS would do everything possible to provide the important travel document to Nigerians desirous of it, the Minister urged Nigerians, both at home and in the Diaspora, to always follow the right channel in the process of acquiring passports through the official online platform.

The Minister also restated that patronising touts and racketeers in acquiring passports would only lead to delay and extortion of prospective applicants.

Aregbesola, therefore, urged

Acting CGI Alhaji Jere to find a lasting solution to the difficulties some Nigerians go through in the issuance of passports.

Meanwhile, Aregbesola disclosed that President Buhari is concerned about the difficulties which Nigerian consumers, especially in the Diaspora, are faced with in obtaining international passports.

“Your new rank comes with more responsibilities, as such you must find a lasting solution in the issuance of passport and make the process seamless.

“I say to you that there is no shortage of booklets in the country, we may be having human challenges.

“The truth is that, in terms of supply of booklets we have on the ground, there cannot be shortage of booklets,” he told the Acting Comptroller-General of Immigration.

Aregbesola noted: “I read lamentations on social media, and I want to say nobody can access Nigerian passports without going online.

“It is because of the difficulty we have managing ourselves; that is why they go through third parties and have refused to go through it the proper way.”

He further explained that “the President is concerned with the report coming from overseas on the difficulties encountered by Nigerians in getting a Nigerian passport. The challenges are there not because of the lack of

concern.”

The Minister charged, therefore, Alhaji Jere to hit the ground running and solve these operational challenges.


Meanwhile, Ogbeni Aregbesola has disclosed the Nigeria Immigration Service produced 625, 000 enhanced electronic passport (e-passport), booklets in the last five months.

The Minister stated this development during the recent opening of an e-passport centre for Delta and Edo states at the Edo State passport headquarters in Benin City, the Edo State capital.

The e-passport uses the latest technology in passport administration and issuance, hence one of the best in the world, said he.

The Minister also said: “Our enhanced passport is the real deal in passport making... comes in various categories, including the 64-page-10-year validity Passport, which is convenient for frequent travellers.

“This year alone, we have received about 750, 000 applications out of which we have provided 625, 000... a huge and unprecedented figure, in less than half of the year, by any stretch of the imagination.”

Acting Comptroller-General Jere as well assured Nigerians of the determination of the Service to smoothen its service to the citizenry. 



Alhaji Lai Mohammed, Honourable Minister for Information and Culture

Nigeria To Launch Sensitisation Campaign Against Materialism, Money Rituals -Minister

BY ISOLA MOSES

Concerned about the recent upsurge in the social menace around the country, the Federal Government has disclosed it will launch a national sensitisation campaign against the growing scourge of money rituals. ConsumerConnect reports the criminal act has already claimed several innocent lives, especially of women and girls in Nigeria in recent times.

Alhaji Lai Mohammed, Honourable Minister for Information and Culture, stated this development when he paid a recent working visit to the corporate headquarters of the Media Trust Limited, owners of Daily Trust group of newspapers and Trust Television in Abuja, FCT.

Mr. Segun Adeyemi, Special Assistant To The President (Media), Office of the Minister of Information and Culture, noted the Minister had said:

“Gentlemen, our visit today (Monday) is coming at a time of great concern across the country over the rising cases of ritual murders by unscrupulous people, most of them very young, who are seeking to get rich at all costs. We have, therefore, decided to use this opportunity to begin the process of raising national awareness on this scourge.

Alhaji Mohammed also stated: “For those who may still be in doubt, ritual killings have assumed a worrisome dimension in recent years.

According to an NGO, Foundation for Partnership Initiatives in the Niger Delta (PIND), 150 women and girls were killed for ritual purposes between January 2018 and December 2021.”

According to him, the National Orientation Agency (NOA) is already

//
The Minister for Information and Culture says the Federal Government in partnership with religious and traditional institutions has activated the process of raising national awareness on the rising cases of ritual murders induced by get-rich-quick syndrome in unscrupulous people in the country
//

partnering with religious and traditional

organisations as well as NGOs to forge behavioural change, especially among the youth, some of whom, he said, are afflicted by the get-rich-quick syndrome. He as well said that his office had directed the National Film and Video Censors Board (NFVCB), the regulatory body for films and videos in Nigeria, to take the issue of ritual killings into consideration while censoring and classifying films and videos.

This is in addition to engaging with stakeholders in the industry to express the concerns of the government and Nigerians on the need for Nollywood producers to eschew money ritual content in their movies, said Mohammed.

The Minister, therefore, urged the media to lend its strong voice to the efforts at eradicating the growing menace of ritual killings, as he commended a newspaper that had already written an editorial against the menace.

He stated: “I implore the Daily Trust, and indeed, all media organisations, to join the campaign against the scourge.” Mohammed added the fact that some ritual killers said they learned the money-making tricks from some social media platforms has further given a fillip to the Federal Government’s campaign to rid social media of unwholesome content in the country’s cyberspace. 📺



SON Destroys Substandard, Expired Products Worth Millions In Gombe

BY ISOLA MOSES

In its efforts at sanitising the country of substandard products and protect public well-being, the Standards Organisation of Nigeria (SON) recently destroyed expired and substandard goods worth five million Naira at the government-approved dumpsite in Gombe State.

ConsumerConnect reports the regulatory agency said the products destroyed include cosmetics, assorted soft drinks, energy drinks, flavoured drinks and other products mopped up during market surveillance activities conducted by the SON Gombe State office between October 2021 and April 2022.

Mr. Abba Bauchi Adamu, Regional Director of SON North-East, represented by Mr James Yakzum, State Coordinator Gombe State, in his remarks disclosed that market surveillance is one of the statutory activities SON utilises in checking the quality of goods in the Nigerian market. Adamu noted that in a move to safeguard public health in the state, the products were confiscated and marked for destruction after laboratory tests conducted found them to have expired,

The Standards Organisation of Nigeria says market surveillance is one of the statutory activities the regulatory agency utilises in checking the quality of goods in the Nigerian market to ensure public safety

and therefore substandard and not fit for consumption.

The Regional Director North-East also stated: "It is quite unfortunate that these goods are being destroyed considering the huge amount of money involved in purchasing these goods, however, it is necessary to protect lives."

Mr. Yakzum further disclosed SON's plans to train distributors, wholesalers, retailers, and vendors of products in the state on standard practices, which will enable them drastically reduce wastages in the marketplace, thereby giving value

for money and at the same time protecting the lives of consumers. Speaking during the products destruction exercise, the representative of the Regional Coordinator of NESREA Mr. Charles Sharah, commended SON for destroying the goods with regard to environmental safety standards, as no adverse effect is posed to the environment due to the destruction. Similarly, Alhaji M. Abdulhakim, representative of Soft Drinks Vendors in Gombe State, lauded SON on doing a good job while giving the assurance that vendors in the state will collaborate with the organisation to ensure that drink vendors in the state are enlightened more about standards and quality assurance. Other participants at the event were representatives of government agencies such Directorate of State Security (DSS), NESREA and the Nigerian Security and Civil Defence Corps (NSCDC), and members of staff of the SON Gombe State Office. 🇳🇬



Corporate Affairs Commission (CAC)

CAC Urges Registered Companies On Filing Returns To Prevent Deregistration

BY ISOLA MOSES

In order to avoid deregistration of their companies, Alhaji Garba Abubakar, Registrar-General of the Corporate Affairs Commission (CAC), has urged registered corporate establishments to always file returns to the regulatory Commission. ConsumerConnect reports the CAC Registrar-General handed down the directive in a recent media chat in Abuja, FCT, emphasised it was not enough that people to register companies, they must equally file returns to the Commission as required by law.

active or inactive.

"It is not enough that people registered companies, there is the need to always file returns to achieve meaningful growth."

Abubakar also said: "Companies that have filed returns up to date are active. Those that have not filed returns up to date, we have classified them as inactive."

"This is creating lots of problems for most of them, because if you are applying for a Visa using a company account, no Embassy will give you a Visa, until you update your record with

Alhaji Abubakar said through returns filing by registered companies that the commission was able to know which companies are active, and which ones are inactive.

He stated: "You must do what the law says you must do; you have to file your returns. We have categorised companies into what we call

the CAC."

According to the CAC Chief, until recently, several companies that are actually making money everyday do not bother to file returns to the Commission.


"Because there is no way for a third party to know whether such a company is active or not," he stated.

Abubakar said that CAC would prioritise filing of returns as one of the ways to also improve its Internally Generated Revenue.

He also said that such priority would be designed to compel registered companies to comply with the policy or be deregistered.

The Registrar-General added: "The law has made deregistration more cumbersome now, hitherto if you have reasonable cause to believe that your company is not carrying out business operations, you can just write to the company."

"If they respond fine, if they do not send a second letter, you can strike them off. The law now says it must be five-years. You have to wait for five years."

"We hope companies will update their records, after 18 months if you do not file your next return, then it will go back to inactive, so the revenue will continue to grow." 



How Nigeria Records Improved N589bn VAT Payments Q1 2022 –NBS

BY EMMANUEL AKOSILE

The National Bureau of Statistics explains the country's Value-Added Tax collections recorded a growth of 4.41 percent on a quarter-on-quarter basis from the N563.72 billion collected in the last quarter of 2021.

The National Bureau of Statistics (NBS) has disclosed the Federal Government's aggregate Value-Added Tax (VAT) collections totalled a sum of

N588.59 billion in the first quarter of 2022.

ConsumerConnect reports the West African country's tax administration regulator, which noted this development in the economy in Abuja, FCT, said that the collections recorded a growth of 4.41 percent on a quarter-on-quarter basis from the N563.72 billion collected in the last quarter of 2021.


The NBS report, however, that on a year-on-year basis, VAT collections Q1 of 2022 increased by 18.58 percent compared to the collection in the corresponding quarter in 2021.

Local VAT payments recorded N344.04 billion, while foreign VAT payments contributed N117.99 billion in Q1 of

this year.

The report also indicated that on a quarter-on-quarter basis, activities of extraterritorial organisations and institutions recorded the highest growth rate with 469.32 percent within the period under review.

The agency further stated: "This was followed by water supply, sewerage, and waste management and remediation activities with 47.62 percent."

Nonetheless, the NBS report observed that Agriculture, Forestry and Fishing had the lowest growth rate of minus 31.04 percent, followed by Real Estate activities with minus 18.74 per cent. As regards sectorial contributions, the report further indicated the three top largest contributors in Q1 2022 as Manufacturing with 32.84 percent; Information and Communications Technology (ICT) with 17.10 percent; and Mining and Quarrying with 11.85 percent. 



Why Emefiele Retains Job As CBN Governor Despite Alleged Partisanship - Buhari

BY ISOLA MOSES

President Muhammadu Buhari has adduced reasons for his refusal to sack the Mr. Godwin Emefiele, Governor of the Central Bank of Nigeria (CBN), over his alleged partisan activities in the country.

ConsumerConnect reports President Buhari in a recent interview with Bloomberg, declared that Emefiele really faced allegations of “partisanship”, especially in regard to his “unorthodox” approach to the economy. The President, nonetheless, noted that the Governing Board of the CBN “has the power to determine if the governor erred or not.” Recall Mr. Emefiele came under public scrutiny May 2022, after a group had procured the N100million presidential Expression of Interest and

Nomination Forms of the ruling All Progressives Congress.

The CBN governor later rejected the presidential forms, noting that should he heed the call to run for the Presidency, he would use his “own hard-earned savings from over 35 years of banking leadership to buy my own Nomination Forms.”

Despite the public outcry against his partisanship, Mr. Emefiele also sued the Independent National Electoral Commission (INEC) and Attorney-General of the Federation (AGF) and Minister for Justice over his eligibility. The CBN Governor later prayed the court to stop INEC from disqualifying him from participating in the primary election of his preferred political party that later held June 6-8, in Abuja.

Buhari in the latest interview,


however, said: “The CBN Governor is appointed by the President. But this appointment is subject to confirmation by the Nigerian Senate.

“Ultimately, it will be for the CBN’s Board of Directors to determine whether a CBN governor’s actions have fallen foul of the laws in place to ensure he can most effectively carry out his duties.”

The President also stated: “But there is a subtext to the accusations. Because the governor follows a model outside of the economic orthodoxy, he is labelled political. But the orthodoxy has proved wrong time and again.

“Instead, the governor is following an alternative economic model that puts people at the heart of policy. Nigeria should be free to choose its development model and how to construct our economy, so it functions for Nigerians.”

According to Buhari, Emefiele supported the policy of shutting down land borders to protect the local rice farmers in the country.

The Bank also invested billions of Naira in the agro sector of the economy through the Anchor Borrowers Programme (ABP) among other intervention programmes and initiatives. 



Electronic Waste: Legislators Seek Creation Of ‘Universal Charging Cord’ Standards

BY GBENGA KAYODE

If you have been using electronic devices for a while, you have likely got a box full of Lightning ports, USB-A, USB-B, USB-C, Micro-USB cables, and others needed to charge your devices over time.

However, recent research findings showed that electronic consumers own an average of three different charging devices, yet 40 percent of them disclosed they have been unable to locate a “compatible charger” to power up their devices. ConsumerConnect gathered in a move to fix the problem,

therefore, three United States (US) Senators have approached Commerce Secretary Gina Raimondo with a plan to implement uniform charging accessory standards. Sens. Ed Markey, Bernie Sanders, and Elizabeth Warren pitched Raimondo their theory that electronics manufacturers are producing consumer goods that rapidly become obsolete and require replacing, agency report said. The US lawmakers stated that the planned obsolescence causes financial stress and 11,000 tonnes of e-waste annually from discarded and unused chargers. In appreciating the European Union (EU), in view of a

recent action by the block, the Senators admitted that they took their inspiration for the idea from the EU.

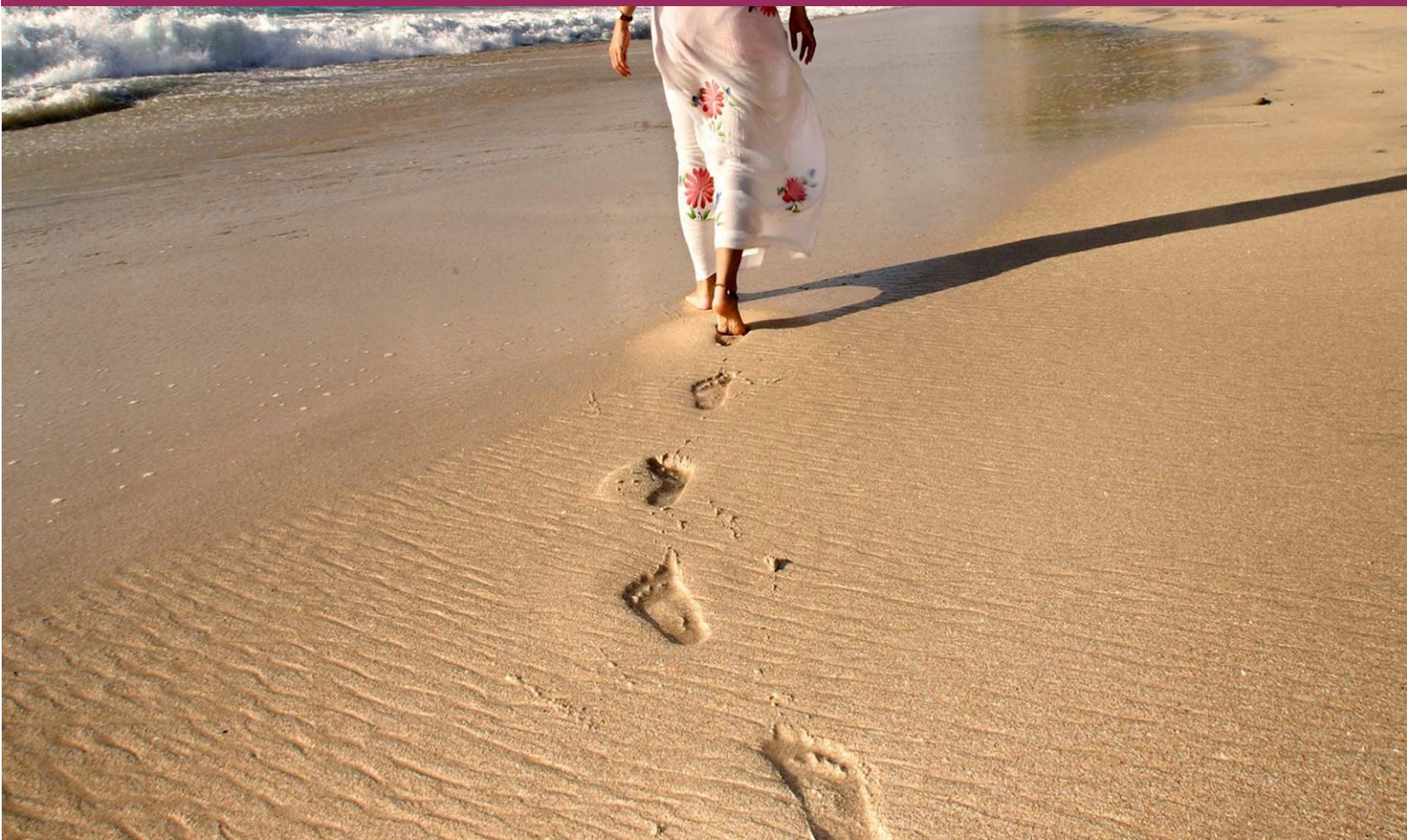
The EU recently decided to limit manufacturers to a charger for frequently used small- and medium-sized portable electronic devices, according to report.

It also said consumers should be given the option to choose whether they want to purchase a new device with or without a charging device.

The lawmakers wrote in their letter to Secretary Raimondo: “We commend the Department of Commerce for the steps it has already taken to address these issues, and we urge you to follow the EU’s lead by developing a comprehensive strategy to address unnecessary consumer costs, mitigate e-waste, and restore sanity and certainty to the process of purchasing new electronics.” They also stated: “(The EU’s) policy has the potential to significantly reduce e-waste and help consumers who are tired of having to rummage through junk drawers full of tangled chargers to find a compatible one, or buy a new one.

“The EU has wisely acted in the public interest by taking on powerful technology companies over this consumer and environmental issue. The United States should do the same.” 

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Entrepreneurship: How is the payments industry helping SMEs?

For companies, when their customer pays invoices late, the lack of cash flow limits the growth of the operations, and in particular, it limits the ability of the company to be innovative and open to new technology solutions

It is very easy for many who are new to the Financial Technology (FinTech) space to think that FinTech is an exclusive term for payments technology, and while there is some truth to this, it does not tell the entire story about FinTech.

However, in June 2022, The Fintech Times is looking to indulge this belief as we look to discuss hot topics surrounding both sending and receiving payments, like buy now pay later (BNPL), early paydays and much more.

This week, The Fintech Times has been discussing salary access improvements; specifically delving into how people are getting paid and how businesses can pay other businesses.

Today, we hear from QED Investors, Sonovate, Tranch, PayQuicker and Zimpler about how the payments industry is helping SMEs (small and medium-sized enterprises).

It is said, "With the shift to a more flexible way of working, many small businesses have found themselves in need of additional support to navigate the transition when it comes to

paying their workforce on time.

"They need to be able to access simple, on-demand business finance that allows them to pay their workers while maximising cash flow, and the fintech and payments industry can support them with this.

"Sonovate offers real-time invoice financing to allow businesses to access the funding and cash flow they need to help them to scale and grow.

"The company recently launched its new tech platform, which will provide businesses with instant funding decisions and credit limits, variable advance and facility management, increased automation and enhanced reporting.

"For many SMEs, platforms such as these are the key to helping them fund a contingent workforce and scale into the global market."

Innovation continues to find new ways to support SMEs, says expert

The Co-Founder and Chief Executive Officer of Tranch, Philip Kelvin, explains how the payments industry has shifted its sole focus away from consumers and e-commerce: "The payments industry has come late to SMEs.

Payments' biggest focus traditionally was on the consumer sector, and then B2B e-commerce, with Stripe leading

the way on alternatives for payment processes.

Kelvin stated: "Payments as a category can be split into a number of categories, for instance processes, integrations (e.g. into ERPs) or payment rails. More companies are being established to focus on all three of these categories in different jurisdictions.

"For instance, at Tranch, we're continually questioning and innovating to find how payments can be financed whilst automating processes, integrating into systems and working on established payment rails."

Advancement of real-time payments opens doors for SMEs Charles Rosenblatt, President at PayQuicker, explained that "the payments industry is breaking down barriers, especially in international transactions.

"The fastest and safest way to move money previously was taking a suitcase in cash on a plane from one country to the other.

"Today, business technology partners allow SMEs to get paid in any currency instantly, allowing them to continue doing business in real time.

"This will forge more seamless B2B interactions across continents, freeing up payments power and diversifying opportunities for growth," Rosenblatt said.

The key to supporting SMEs is faster invoice payment Johan Friis, Co-founder and Head of New Solutions at Zimpler, stressed the importance of ensuring that invoices are paid to SMEs on time.

Friis explains that the payments industry has begun to address this issue: "SMEs often experience cash flow issues due to, for example, the invoices payments being late. ❌

(Extracted from TheFinTechTimes)



Laughline

Inappropriate puns

As a call centre team manager, I was monitoring a call from a customer who called to ask how he would be able to access his building society account whilst he was laid up and housebound as he'd had his leg amputated. At the end of the call, my colleague wished him well, but her choice of words weren't the most appropriate.

She said: "Thank you for calling, I hope you're back on your feet soon!" Excuse the pun!

A trip to the roof

As a call centre supervisor, I was monitoring a call where the agent asked the customer for the model number of his satellite receiver.

The caller said one moment in an upset tone and after an extended period of time came back saying that he climbed to the roof and looked but could not find the model number.

He started to curse when he was finally made to understand that what was requested was the number at the front of the set-top box.

Numbers are difficult

A customer once phoned up to ask: "I've been ringing your call centre on 0900 1730 for two days and can't get through to enquiries. Can you help?"

Operator: "Where did you get that number from, please?"

Customer: "It was on the door to the travel centre."

Operator: "Ah – they are our opening hours."

Culled from callcentrehelper.com

Quotable Quotes

Consumer experience is the consumers' perception of their experience at various touchpoints across their lifecycle with an organisation.... It is the 'perception' of consumers, and hence, is based on their experience of the product/service.

–Ron Kaufman

The longer you wait, the harder it is to produce outstanding customer service. –William H. Davidow

Always keep in mind the old retail adage: Customers remember the service a lot longer than they remember the price. – Lauren Freedman

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

Repeat business or behaviour can be bribed. Loyalty has to be earned. –Janet Robinson



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112 EMERGENCY COMMUNICATIONS NUMBER
622 ESCALATE COMPLAINTS TO NCC
2442 MANAGE UNSOLICITED COMMUNICATIONS



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- **NIRSAL** - Nigeria Incentive Based Risk Sharing for Agricultural Lending
- **AADS** - Accelerated Agricultural Development Scheme
- **RSSF** - Real Sector Support Fund
- **CACS** - Commercial Agriculture Credit Scheme
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