



FIRST CITY MONUMENT BANK

A MEMBER OF FCMB GROUP PLC

RC. 46713

Received by me
Esezobar Ikhealth
Secretary
11:36am
14-09-2020

September 11, 2020

The Managing Partner
Gordy Uche (SAN) & Co.
No. 12 Parakou Crescent
Wuse 2
FCT, Abuja

Attention: Chief Gordy Uche (SAN) FCARB

Dear Sir,

RE: BANK NEGLIGENCE OCCASSIONING UNIQUE INVESTIGATION AND DEFAMATION TO OUR CLIENTS

We write further to our letter dated September 2, 2020 which was received in your office on September 8, 2020.

Please be informed that In line with the undertaking contained in our aforementioned letter, we have published in 3 (three) National Newspapers (The Guardian Newspaper, Daily Trust Newspaper & Business Day Newspaper) on September 11, 2020. Please find attached herewith copies of our Public Apology to Divine Hand of God Ministries.

It is our hope that the public apology has assuaged the grievance of your Clients having seen that the error was indeed not borne out of any malice towards them. Kindly extend our good wishes to your Clients whilst assuring you of our warm professional regards.

Thank you.

Yours faithfully,
FOR: FIRST CITY MONUMENT BANK LIMITED


ADEWALE FATI
LEGAL COUNSEL


OLUGBENGA ELEMIDE
LEGAL COUNSEL

NEWS

Over 40% of manufacturers unable to access Forex – MAN

...seeks review of land border closure

GBEMI FAMINU

Amid the economic downturn triggered by the coronavirus pandemic which has enforced a modification of business and commercial activities, over 40 percent of local manufacturers have restricted access to foreign exchange (FOREX) for business activities.

Speaking at a press conference held following the association's 48th annual general meeting, Mansur Ahmed, MAN president, disclosed that due to the impact of the coronavirus, as well as the fall in oil prices which is a major source of foreign exchange, policies which guide accessibility has been reformed, and as a result, capacity utilisation and pro-

ductivity in the sector have been constrained.

"The Forex guidelines and policies have significant impact on the sector. Now Forex access in the sector is given based on some metrics which include, type of company, the amount being requested for, what you are spending it on, source of the Forex, among other things.

Presently, significant amount of Forex is not being met and on the average it is over 40 percent which means that manufacturers cannot get the funds they require to give their operations a full capacity," Mansur said.

He noted, however, that discussions are on-going with the central bank, as well as the government to prioritise the needs of manufacturers.

Speaking on the electricity tariff hike, Mansur said over five billion was used to

subsidise the electricity sector in 2019 which is not sustainable as the government has to concentrate on other sector, adding that part of the interactions is how manufacturers can get value for the tariff increases.

"Manufacturers can be helped if the power sector can be stabilised, especially if there is consistent improvement in the supply of electricity which will improve efficiency in the sector, we should pay for whatever we are consuming and introduce steps that will ensure efficiency of the supply.

"There should be massive metering scheme which will ensure that all consumers have meters and they are paying only for the electricity they consume as he added that the estimated billing is used to extort money from consumers."

Economic growth to top discussion at International Identity Day forum

DANIEL OBI

As interests and efforts to fast-track the growth of Nigeria's economy, reduce unemployment and poverty among the population are heightened, stakeholders within the Nigerian identity verification and management subsector will next week attempt to provide solutions through digital identity.

They will be addressing "Enabling Nigeria's Economic and Social Growth with Digital Identity" during a virtual conference on September 16 as part of activ-

ties to mark the International Identity Day.

The topic becomes significant as businesses and the economy are gradually leveraging digital to bounce back from Covid-19 pandemic.

Speakers include Mitchell Elegbe, founder and group managing director, Interwiltch and Esigie Aguele, co-founder and CEO, VerifyMe Nigeria; among other tech industry veterans.

The conversation will examine how a holistic digital identity system will unlock the potential within the country's e-governance and

the digital economy.

Speaking on the event, Aguele said in a statement "We are excited to be a part of this conversation to explore the state of the digital identity ecosystem in Nigeria. The importance of a robust digital identity infrastructure as a bedrock for nation-building cannot be overemphasized, particularly as the country seeks to recover from the effects of the Covid-19 pandemic.

Digital Identity provides a sustainable pathway for growing non-oil revenue streams such as e-Commerce and FinTech."

COVID-19: Nigerian schools to introduce shift, day interval academic system

...as schools lack required infrastructure

MARK MAYAH

Public primary and secondary schools across the 774 local government areas in Nigeria may introduce a shift education policy due to their inability to meet Covid-19 standard of safety recommended for reopening.

The schools are expected to commence academic programme on September 21, 2020 but investigations carried out by BusinessDay, shows that many of the schools are without required infrastructure and other essential facilities to accommodate the large numbers of students per class.

At the moment, a good number of primary and post-primary schools in the country accommodate between 100 and 140 students per class, while few others have between 60 and 80 students per class; which tends to be more than the required standard of between 25 and 30 students per class, as recommended for

safety reopening.

The schools with large number of students per class, BusinessDay learnt, are to be given option of either running a shifting system or day interval model of education, according to facilities at their disposals.

School principals in Lagos, who spoke with our correspondent on Wednesday, said they have already submitted their school needs and blue print regarding the reopening to state authorities, but were quick to note that "most of the schools will operate either shifting system (morning and afternoon session) or day interval system due to lack of adequate classrooms, health and communication facilities.

According to them, "Going by the protocols requirement for reopening, most of our public schools cannot meet with the required standard due to over population in classes and the only option left is either shifting or day interval

system.


"We have no option than to run either shifting or day interval system as to accommodate the large number of students in virtually 80 percent of public schools in the country," said Olanrewaju Oriyitan, a principal of one of the public secondary schools in Lagos.

However, our correspondent gathered that public schools with fewer students would operate without shift since accommodation won't be an issue.

Abiola Seriki-Ayeni, the director-general, Office of Education Quality Assurance (OEQA), Lagos State speaking also with BusinessDay, said for the reopening to be successful, there are a few things required to be put in place.

"We need to have communications plan, health safety and academic plans in place to make sure that the behaviour of our students and staff are in alignment with the new normal of Covid-19.

"We recognise where we



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MANAGEMENT
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**TIMES CHANGE,
WHAT MATTERS
NEVER WILL**

OLDMUTUAL

175 YEARS OF DOING GREAT THINGS

Old Mutual Nigeria is a 7-year old business built on 175 years of brand experience, so over time, we have learnt that while times change, what really matter never will.

75
YEARS

The world is changing every day, through every generation. The way we communicate has changed. But the feelings we share haven't. The toys our kids play with have changed. Their tantrums haven't. The way we invest has changed. But the reason why we invest hasn't. The music we listen to has changed. But the way it makes us feel hasn't. *Times change, what matters never will*

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3 regain freedom, as bandits abduct 9 travelers in Katsina

From Tijjani Ibrahim, Katsina

Two women and a child abducted over a month ago have finally regained their freedom from bandits who allegedly collected the sum of N300,000 as ransom.

A close source to the released victims confirmed to Daily Trust that the husbands of the

abductees paid the said amount to the kidnappers before the victims were released.

Daily Trust had reported that two women were abducted, with one of them a nursing mother who was separated from the baby. Daily Trust gathered that the freed victims were receiving treatment at a hospital in Jibla town with the nursing mother in

poor health condition. Meanwhile, armed bandits have intercepted some travelers along Jibla-Gurbi road and escaped with them to an unknown location.

An account that Daily Trust could not independently verify has it that on their way into the forest, the vehicle driver attempted to escape but the

bandits shot and abandoned him. The source added that the injured driver was discovered after two days by some villagers who went to the bush to collect firewood.

The driver disclosed that about 20 people were taken to the bush by the bandits.

When contacted, the Katsina Police spokesman, SP Gambo

Isah, confirmed the incident, saying however, that the number of people abducted was nine.

He said two victims were rescued, which include a woman who hid in the bush when she saw the bandits, and the driver who was later discovered with severe injuries.

He said that investigation into the matter is ongoing.



From right: Minister of Justice and Attorney-General of the Federation, Abubakar Malami; Chairman, Nigerian Law Reform Commission, Prof. Jummal Audi; Commissioners Bassy Dan Abia, Muhammed Ibrahim and the Commission's Secretary, Murtala Aminu, during the inauguration of the 9th Nigerian Law Reform Commission in Abuja yesterday. Photo: Felix Onigbide

Boy, 10, drowns in Kano

From Lubabatu I. Garba, Kano

A 10-year-old boy, Aminu Ihu, has drowned while taking a bath in a pond along Maiduguri road in Danladi Nasidi area of Kumbotso Local Government Area of Kano State. A statement issued yesterday by Alhaji Saïdu Mohammed, the Public Relations Officer of the state Fire Service, said the incident occurred yesterday morning. "We received a distress call from one, Ado Sule at about 09:57 a.m. On receiving the information, we quickly sent our rescue team to the scene at about

10:10 a.m. Ihu's corpse was handed over to the ward head of Mariri Kata village, Alhaji Gambo Adamu," he said.

He further said that the cause of the incident was being investigated.

This was coming barely two days after another boy got drowned in the state.

Daily Trust had reported that a 7-year-old boy, Umar Ado died in a well at Uguwu Uku by Yarbawa Street in Tarauni Local Government Area of the state.

The incident occurred on Tuesday evening when the deceased went to fetch water.

80 Niger civil servants dismissed over fraud

From Romoie W. Ahmad, Minna

Eighty civil servants in Niger State, who cut across various ministries and parastatals have been dismissed by the state government for defrauding the state huge financial fortunes over the years.

The Head of Service (HOS), Hajjya Salamatu Tari Abubakar, made the disclosure on Wednesday while addressing journalists in Government House after the state executive council meeting, said that the salary management committee with 3 staff; Ministry of Health with 7 staff; Ministry of Education with 1 staff, while School of Midwifery, Minna and that of Tunga Magajjya has 1 and 2 staff involved respectively, she said.

a confessional statement of committing fraud.

Abubakar explained that the list of the affected persons have been sent to the State Civil Service Commission, which will prepare their dismissal letters, adding that the office of the Auditor General of the state is in charge of the exercise.

"The MDAs affected for now are the Hospital Management Board with 45 staff involved; state Judiciary with 22 staff; Primary Health Care Development Agency with 3 staff; Ministry of Health with 7 staff; Ministry of Education with 1 staff, while School of Midwifery, Minna and that of Tunga Magajjya has 1 and 2 staff involved respectively, she said.

School resumption: Ganduje earmarks N3.2bn for rehabilitation/construction

Richard P. Ngehokai, Kano

Kano State Government has earmarked N3.2bn for the rehabilitation and construction of more classrooms in public schools across the state. The initiative was meant to provide

adequate classes for students to observe social distancing in line with the COVID-19 protocol when schools eventually resumed.

The executive Chairman, State Universal Basic Education Board (SUSBEB), Dr Danlami

Hayo disclosed this yesterday in a remark at a one-day sensitisation workshop organized by UNICEF to prepare the 44 local government Areas' School-Based Management Committees (SBMCs) ahead of the school resumption.

NATIONAL DIRECTORATE OF EMPLOYMENT
Plot 1525, No. 1, Mokoko Street, Wuse District, Zone 1, Abuja

ADDENDUM TO THE REQUEST FOR EXPRESSION OF INTEREST (EOI) AND INVITATION TO TENDER FOR THE IMPLEMENTATION OF 2020 CAPITAL AND ZONAL INTERVENTION PROJECT (ZIP) PROJECTS

As addendum to our earlier advertised Request for Expression of Interest (EOI) and invitation to Tender for the implementation of 2020 Capital and Zonal Intervention Project in the Month 31st August, 2020 EDITIONS OF DAILY TRUST, THE NATION NEWSPAPERS AND THE FEDERAL TENDERS JOURNAL, the National Directorate of Employment hereby makes the following additions and corrections to the earlier publications:

ADDITIONS & CORRECTIONS:
THE FOLLOWING LOTS ARE HEREBY ADDED/CORRECTED TO THE ADVERT OF MONDAY 31st AUGUST, 2020

LOT	DESCRIPTION	RESERVE
AE75	SUPPLY OF MOTORCYCLES IN ZANGI KATTA USA OF ZANGI KATTA/JABA FED CONSTITUENCY, ZAMBARA STATE	KADUNA
AE76	SUPPLY OF MOTORCYCLES IN USA USA OF ZANGI KATTA/JABA FED CONSTITUENCY, KADUNA STATE	KADUNA
AE77	SUPPLY OF AUTO-BUSES IN RIVERS WEST SENATORIAL DISTRICT, RIVERS STATE	RIVERS
AE78	SUPPLY OF RIGID HEBBY TIRE FOR REFUSE DISPOSAL OF JIGAWA NORTH EAST SENATORIAL DISTRICT, JIGAWA STATE	JIGAWA
AE79	SUPPLY OF WALKER TRUCK FOR REFUSE DISPOSAL FOR HADEJIA AND ENVIRONMENT OF JIGAWA NORTH EAST SENATORIAL DISTRICT, JIGAWA STATE	JIGAWA
BE1	PROVISION OF SOLAR STREETLIGHTS AND CONSTRUCTION OF INTERNAL ROADS IN ITIN-BICA IN EBONYI SOUTH SENATORIAL DISTRICT	EBONYI
BE7	CONSTRUCTION OF SKILL ACQUISITION CENTRE WITH FURNISHING, 3 MOS IN KARKARA/USADAWANSAMA FEDERAL CONSTITUENCY, KATSINA STATE	KATSINA
BE38	CONSTRUCTION OF PURE STATION IN ANSUNGWA IN AGULU/TORU LOCAL GOVERNMENT AREA, RIVERS WEST SENATORIAL DISTRICT, RIVERS STATE	RIVERS
BE37	RENOVATION AND IMPROVE OF HADEJIA TOWNSHIP STADIUM OF JIGAWA NORTH EAST SENATORIAL DISTRICT, JIGAWA STATE	JIGAWA
BE39	PROVISION OF 3 IN 1 INTEGRATED SOLAR STREET LIGHT IN EBONYI SOUTH SENATORIAL DISTRICT, EBONYI STATE	EBONYI
BE39	SOIL ROAD IN ITIN-BICA, AROUND SOUTH IN EBONYI SOUTH SENATORIAL DISTRICT, EBONYI STATE	EBONYI
BE40	CONSTRUCTION OF MOTORISED BOROPOLES IN FORONI AND SOGO LOCAL GOVERNMENT AREA, ADAMAWA STATE	ADAMAWA
BE41	CONSTRUCTION OF SAND-PUMP BOROPOLES IN FORONI AND SOGO LOCAL GOVERNMENT AREA, ADAMAWA STATE	ADAMAWA
BE42	RURAL ELECTRIFICATION AND OMBUDSMAN OFFICE IN AGULU USA OF EBOLU STATE	EBOLU
BE43	CONSTRUCTION OF 3 CLASSROOMS WITH FURNITURE AT KADAWA AND BORO IN BURKI USA, IN EBOLU STATE	ZAMBARA
BE44	EXTENSION OF BRIDGE/ROAD CONTROL PROJECT, BRUSUWA UNKUL, NIGERIA USA, ANAMBRA STATE	ANAMBRA
BE45	RENOVATION OF HOSTEL BLOCK AT COMMUNITY SECONDARY SCHOOL, OMBELOW, ANAMBRA LOCAL GOVERNMENT, ANAMBRA STATE	ANAMBRA
BE46	FURNISHING OF INTE CIVIC CENTRE (FURNITURE AND AIR CONDITIONERS) BOKA OMBELOW AT PETER ULABE CIVIC CENTRE, OMBELOW, ANAMBRA LOCAL GOVERNMENT, ANAMBRA STATE	ANAMBRA
BE47	RENOVATION OF HOSTEL BLOCK AT GURU SECONDARY SCHOOL, ADAMI ANKURU, ANAMBRA LOCAL GOVERNMENT, ANAMBRA STATE	ANAMBRA
CE48	TRAINING FOR ASPIRING ENTREPRENEURS AND ARTISANS TO STRENGTHEN SMALL SCALE ENTERPRISES IN EBOLU & EBONYI STATES IN THE SOUTH-EAST GEO-POLITICAL ZONE	EBOLU & EBONYI
CE49	TRAINING FOR ASPIRING ENTREPRENEURS AND ARTISANS TO STRENGTHEN SMALL SCALE ENTERPRISES IN ANAMBRA & NIGER STATES IN THE SOUTH-EAST GEO-POLITICAL ZONE	ANAMBRA & NIGER
CE50	TRAINING FOR ASPIRING ENTREPRENEURS AND ARTISANS TO STRENGTHEN SMALL SCALE ENTERPRISES IN ANAMBRA STATE IN THE SOUTH-EAST GEO-POLITICAL ZONE	ANAMBRA
CE51	TRAINING FOR ASPIRING ENTREPRENEURS AND ARTISANS TO STRENGTHEN SMALL SCALE ENTERPRISES IN ANAMBRA SOUTH, ADAMAWA STATE	ADAMAWA
CE52	THE FOLLOWING LOT IS HEREBY CANCELLED: LOT: K028	KADUNA
BE1	CONSTRUCTION OF STAGNANT HOSTEL FOR ENTREPRENEURSHIP CENTRE AT FOKO, NIGER STATE	NIGER
BE2	SUPPLY AND INSTALLATION OF SOLAR STREET LIGHTS IN BURKI NORTH, BURKI LOCAL GOVERNMENT AND KUNDURU TOWN OF LAJURA NANGAL LOCAL GOVERNMENT, ZAMBARA NORTH SENATORIAL DISTRICT, ZAMBARA STATE	ZAMBARA

All other information as published in the more mentioned publications of 31st August, 2020 remain valid.

Signed
Management
FIRST CITY MONUMENT BANK LIMITED

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HEARTLAND ALLIANCE LTD/GTE

Request for Quotation (RFQ)

THIS IS NOT A CONTRACT. IT IS FOR INFORMATION PURPOSES ONLY.

RFQ Number:	HA Ltd/Gte-2020-09-059
Reply to:	bids.kpcare1@heartlandalliancenerigeria.org
Delivery Location:	Akwa-Ibom, Cross River, & Lagos
RFQ Closing Date:	Friday, 18th September, 2020, 5pm prompt
Enquiries	HALG_Procurement@heartlandalliancenerigeria.org

Item No.	Item Description	Quantity
1.	Mobile Digital X-Ray Machine X-ray Specification 5KW, 100mA Inverter Frequency: 30KHz X-ray Tube: Fixed Anode, Focus: 1.5mm. Thermal Capacity: 600KJ Tube Voltage: 40-120KV (internal 1KV) mAs: 1~200mAs (47 steps) Power Supply: 220V/50Hz; or 2220v/60 or 220V/60HZ Radiological Specification Setting: Touch screen.	7 Pieces
2.	Installation, Training and 1 Year After Sales Services	

Kindly State:

- Delivery period:
- Warranty:
- Validity of quote:

Pre-qualification requirement:

Bidders are expected to respond to the RFQ properly signed financial bid with company's letter head paper and attach all document listed in the prequalification requirement.

- Evidence of company incorporation with CAC
- Evidence of payment of taxes/Tax identification Number
- Evidences of similar supplies
- Picture Sample of the exact quoted items

Additional information

- Following the requirement of the Federal Government of Nigeria, Heartland Alliance Ltd/Gte will deduct 5% withholding tax from the total contractual sum. Also note that HA Ltd/Gte- is a Non Governmental Organization (NGO) is VAT exempted.
- Heartland Alliance Ltd/Gte reserves the right to reject any or all bids if it fails to meet the criteria or submitted after the stipulated closing date.
- Only successful bidder (s) shall be notified and will be asked to sign a Local Purchase Order (Contract document) with Heartland Alliance Ltd/Gte.
- A successful vendor may be requested to provide Bank Guarantee/ Bond if necessary

Note that any submission made after the stipulated date, without Pre-qualification requirements will not be considered.



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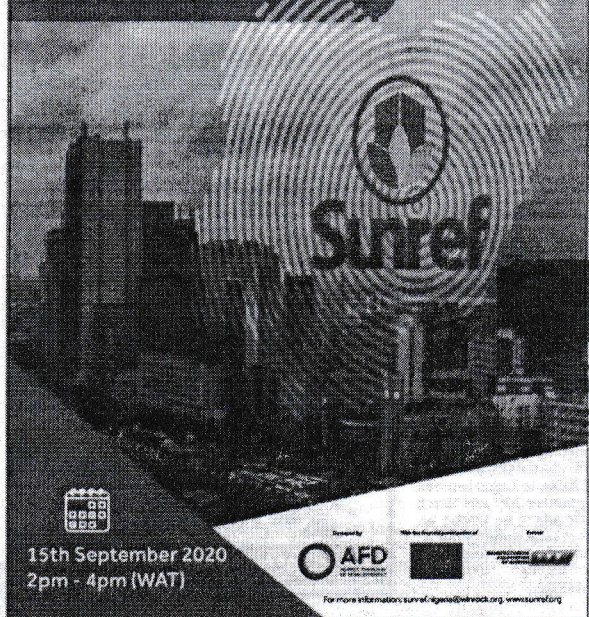
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Official SUNREF Nigeria Launch



15th September 2020
2pm - 4pm (WAT)

Presented by  AFD
The Official Sponsor of  SUNREF

For more information: sunref@wvlock.org, www.sunref.org