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2022 budget

Between growing SMEs and our collective security

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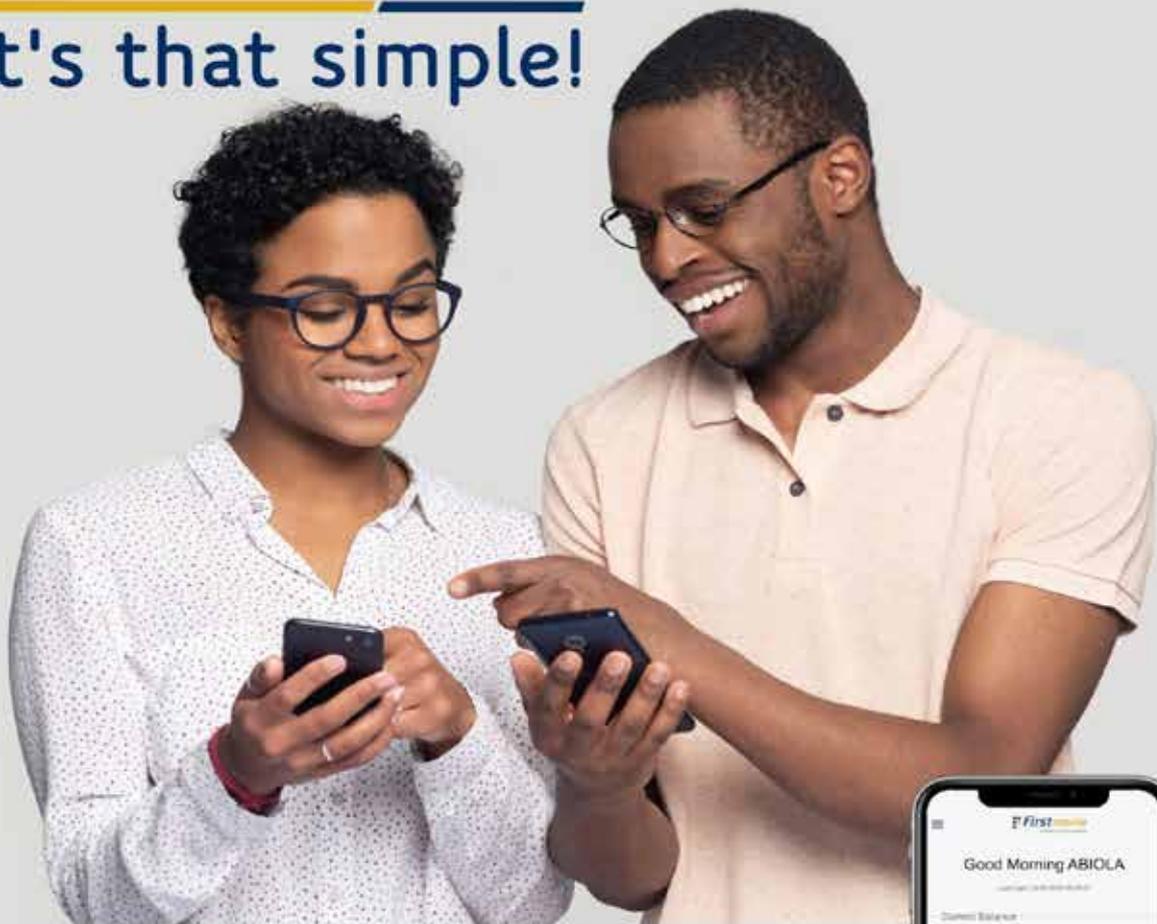


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Merging tradition with contemporary trends

editor's Comments



Amina Alhassan
General Editor



ello Reader,
This edition of Neptune Prime Magazine focuses on the Nigerian budget and how it affects us as

Nigerians.

Nigeria's President, Muhammadu Buhari presented

the 2022 Budget on 7 October 2021, to the Joint Session of the National Assembly. The budget, which has been themed, the *Budget of Economic Growth and Sustainability** is designed to achieve objectives like: Diversification of the economy, with robust growth of Micro, Small and Medium Enterprises; Investment in critical infrastructure; Strengthening security and ensuring good governance; Enabling a vibrant, educated and healthy populace; Reducing poverty among others.

It is true that the COVID-19 pandemic has caused worldwide public health concerns and widespread disruptions across the global economy, including for businesses and schools. It has caused society to put

a pause on public gatherings, sporting events, the arts, restaurants and nightlife, which otherwise would have provided relief during difficult times. So, as we adjust to the new 'normal', we have hope that things will get better, soon.

As the year 2021 rounds up, most of us still can't help wondering where the time has gone. Have you tried thinking back on what happened in early January? Do you still remember the goals that you've set or the sense of optimism you've had? Have you asked yourself what happened since then?

Or maybe you have gotten so caught up in your day-to-day job that you barely even remember what happened? If that is the case, this might be a good time to take a break and take stock.

Happy reading...

2021

This day in December

December 1964

In the west the government had fallen apart in 1962, and a boycott of the federal election of December 1964 brought the country to the brink of breakdown.

December 30, 1964

Parliamentary elections were held on December 30, 1964 and March 18, 1965, ...

December 31, 1983

The final Biafran col-

lapse began on December 24, 1969, military seized the opportunity to stage a coup on December 31, 1983, that brought Maj. Gen. Muhammad Buhari to power.

December 15, 1969

The OAU consultative committee was dissolved on December 15, 1969.

December 25, 1975

Government troops

and civilians clashed in Ugep on December 25, 1975, resulting in the deaths of nineteen individuals.

December 18-31, 1980

Government police and members of the Muslim fundamentalist (Yen Izala) sect headed by Malam Muhammadu Marwa clashed in Kano in northern Nigeria on December 18-31, 1980, resulting in

the deaths of some 1,000 civilians and 50 government policemen.

10 Dec 2016 — 2005 December 10:

Sosoliso Airlines Flight 1145 carried 110 passengers crashed while landing during a storm in Port Harcourt. 107 people were killed including 71 children. It was the deadliest air disaster of its time.

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Budget and its implications for developmental projects



Rakiya Idi
*Banker, Columnist,
Editorial Board
Member.*

A budget is a plan by a government, individual or company on how to use its projected income against its expenditure for the purpose of proper management. This plan is called a budget. This will enable you to know in advance whether your income is enough for your projected expenditure, or whether you would need to source more funds to bridge your expenditure. Without a proper budget, there will be no indices for the measurement of income and expenditure. According to Webster Dictionary, a budget is a statement of the financial position of an administration for a definite period of time-based on an estimate of expenditures during the period and a proposal for financing them. Therefore, a budget is for a specific period of time. It could be annual, biannual or for a longer period. Most companies and countries have budgets that span a period of ten(10) years or above for better management of economic resources. Budgeting creates a spending plan for your income and allows you to trace everything earned and helps control one's spending with a view to saving through better financial decisions. A budget is, therefore, a plan for the coordination of resources and expenditures.

There are three(3) types of

budgets:

- There is a Balanced budget where projected income is the same as projected expenditures, where the plan does not need funds to be sourced to bridge it. In this type of budget, it is said that income and expenditures are at equilibrium;
- there is the Surplus budget where projected expenditures are less than projected income to be earned. Here the company/country or individual is said to have a surplus that can be saved. This is usually the target of every budget. This allows for the creation of wealth;
- Deficit budget is when a budget plan has less income than the projected expenditures, which means another source of funding will be required to execute the budget. In this instance, a Government, Company or Individual is made to borrow to enable it to fund its operations. This is one of the reasons that every aspect of economic activity is encouraged to budget so as to avoid deficits that burden an administration, company or individual. In some economies, deficit budgets are a strong weapon that can be used to change a Government or a Management Board. It should be noted that most countries run on budget deficits. This is why the Balance of Trade

of a country and income earned is used to project the percentage allowed a Company of Government to borrow.

In all these, budgets can be simply classified as cash, operating, fixed, static or financial. They all fall under the 3 main types of budgets. The purpose of any budget is just to manage the cash flow and expenditures of any economic variable.

The purpose of a budget of any kind can be said to ensure for development, whether it is that of a company/country or individual. To help achieve some set goals for budgeting, companies/ countries use the following categories of budgets:

A - zero sum budgeting, which allows you to save, because it is based on a zero budget where all income are both expended and saved. There is usually no money left on the ledger;

B- the lump-sum budget is one where it is non-specific and allows the administrator to manipulate it to its desired goal. It is generally defined.

C- the envelope budget, where you make your spending more specific and disciplined in order to curb wastage that allows for saving.

Budgets have basically four(4) uses which include:

A_ It enables you to track how you spent your money. With a budget you will be able to say when, where and how you used income earned;

B_ it allows you to set

limits on your expenditures. With a budget you are bound to the amount of money you can spend at any given time;

C_ It enables you to reach your set goals or targets. Governments and companies use their budget to target areas where they want the most impact, either in terms of economic growth and development or wider spread of a market that can earn the most benefits;

D_ It allows you to build wealth or increase savings. Budgets usually empower you to know your resources can be used and maximized to allow for savings.

Budgets are usually used by Governments for their developmental Projects, where they target a particular sector of the economy. For example, the Government can target either the real sector; manufacturing, agriculture, industries or for human capacity development etc. In this instance, money is specifically budgeted with a higher percentage for the development of that sector which can have an impact on the GDP of the country.

Budgets by companies, Government or individuals are a necessary tool that indicates where interventions are required. Governments use budgets to implement their policy targets, whereas companies and individuals use budgets to save and increase their wealth. This can only be achieved if there is a proper budget that is defined and implemented



2022 budget

Between growing SMEs and our collective security

By Muhammad Kudu Ibrahim, Columnist, Editorial Board member



Since President Muhammadu Buhari released the 2022 budget proposals of his administration to the National Assembly, financial analysts and development economists have gone to town with their impressions on where the document promised spectacular goals, where it also scored the proverbial own goals. But there are also other schools of thought who believe the budget estimates missed the goal entirely given its lack of impetus or support to unlock and fully unleash the enormous potentials of Small and Medium Scale Enterprises (SMEs) particularly in a developing nation such as ours.

Since the end of World War II and the chain reactions it unleashed, which included the forces of neo-liberalisation and globalisation in quick succession after the bi-polar world order deservedly unravelled, there was a growing consensus among global economic experts that the critical role of SMEs will be at the epicentre of any sustainable economic growth even among the most developed nations in the 20th and 21st centuries. This was a remarkable departure from Adam Smith's economic theory and principles of the 19th century. The rise of China as an economic force only served to reinforce the same viewpoint.

Smith, of course, created the concept of gross domestic product (GDP) in the first instance. Much of his classical economic theory also emphasized that

countries should be evaluated based on their levels of production and commerce, which he convincingly argued to the extent that they cannot be completely ignored even in the rampaging age of globalization and all that came with it.

The new ideology of neo-liberalism and globalisation emphasises the role of SMEs as promoters of a healthy business climate, economic efficiency and power for economic development, especially in developing countries. Today, instead of large-scale industries, SMEs have gained importance in the developing economies

because of their capability of quick adaptation, lesser capital requirements, more intense labour and lower cost of management, which ultimately result in cheaper goods and services.

In specific terms, why should we be bothered about the fate of SMEs in the present times? A few examples will suffice to underscore their impact and tangible effect. For example, at an International Symposium on Sustainable Development held from June 8-9, 2010, in Sarajevo, it was revealed that after focusing on large investments and wooing multinationals for years, Latin American politicians began to realise that SMEs were the true job creators, as well as the important players in technology supply chains. Presently, the vast majority (approximately 80-90%) of companies in the region are micro-enterprises and the governments have vastly reduced red tape to ensure SMEs' needs are attended to swiftly.

And in Asia, we have also discovered that some of the world's best-performing economies, notably Taiwan and Hong Kong, are very heavily based on small enterprises. Eighty-one per cent of all employment in Japan is in SMEs where the average enterprise employs nine staff members as opposed to four in the European Union. Even in South Africa, the share of employment located in the micro, small and medium sectors taken together is high – estimated recently at 60 per cent - while the sector generated about 40 per cent of output.

Even in developing countries, available research suggests that interest in SMEs which began in the 1940s has not waned. Two critical factors are said to account for their continued interest in the subject. One is the belief that SME development is also essentially an effective anti-poverty programme, while the second is the belief that SME development is one of the building blocks of innovation and sustainable growth. These two reasons are, of course, linked because most of the international evidence says that growth and real poverty reduction go hand-in-hand.

Still, like in every business venture, SMEs also have their inherent weaknesses, but they are less impacted by the volatile economic crisis due to their flexibility and capacity for swift adaptation. SMEs are vital actors for enhancing innovation, competitiveness and entrepreneurship, and are, therefore, critical for the effective development of any economy, whether in the most advanced countries or those in the developing world.

It was, therefore, with a massive sigh of relief that I noted the inclusion of the diversification of the economy and expansion of the SME space among the six key strategic themes of the 2022 budget the president delivered to the

National Assembly. I was not only delighted that the diversification of the economy with emphasis on the robust growth of SMEs ranked first among the strategic themes, as we will discover in the course of the remainder of this discourse but there is also a clear nexus between it and the third and fifth themes in the hierarchy, which underscored strengthening the nation's security and good governance, along with the reduction of poverty.

This discourse, therefore, proceeds from the hypothesis that the prominence accorded the expansion of the SMEs space could not have been timelier. In a nation recently counted as the poverty capital of the world, any measure taken by the government to reduce the alarming rate of unemployment deserves a standing ovation.

It was a damning acknowledgement that while creating the desired environment and security infrastructure crucial for the proliferation of SMEs are critical to the reduction of excruciating poverty in the land in recent times, they are also inevitably predicated on the premise of good governance and the eradication of corruption in all its ramifications. In reality, none of the indices is mutually exclusive, to say the least.

In the meantime, the least Nigerians can hope for is the faithful implementation of the 2022 budget whenever it is passed, particularly the critical aspects globally assumed to be the major enablers for the growth of SMEs. One of such concerns will no doubt revolve around the provision of the requisite infrastructure for their sustainable profitability such as regular power supply, which remains an albatross in Nigeria.

The second theme in the budget underscored the need for critical infrastructural development - how much emphasis and resources will be dedicated to the production and delivery of electricity, particularly in the rural areas where most of the SMEs seek to exploit the abundant





opportunism of the agricultural value chain are domiciled.

Unless we forgot, there were similar high profile promises to Nigerians in the past which remain largely unfulfilled. What about the alleged expenditure of \$16 billion by the Obasanjo administration which is yet to be addressed as the same farming communities continue to wallow in darkness? If the Buhari administration wants to be taken seriously on its promise, it will have to walk the talk, as it is often said. Talk is cheap, as we all know to our painful cost.

Indeed, one of the major recommendations of the report from research jointly undertaken by the Centre for Democracy Development (CDD) and Anti-Corruption Evidence (ACE) on Nigeria's power sector rightly concluded that Nigeria's inclusive and diversified growth through SMEs can only be achieved if power supply constraints facing the sector are urgently addressed. The report concluded in part: "Our research recommends a disaggregated, embedded power-generating solution using natural gas as feedstock for existing SME clusters whose chief constraint to achieving competitiveness is inadequate electricity supply."

So much has already been written on the debilitating effects of poor governance and corruption on the socio-economic development of the nation. It is in the realm of security - or the lack of it - that Nigerians, regardless of their location and businesses, are currently confronted with their most formidable challenge since the end of our Civil War in 1970.

One of the first thoughts that crossed my mind after I retired from public service was to exploit the abundant opportunities available in our agriculture value chain by investing in hybrid farming. But I was soon forced to foreclose the idea of indifference to the rampaging incidents of violent kidnappings for ransom, banditry and, of course, the escalating acts of bloodletting and needless slaughter of innocent Nigerians by secessionist groups.

Copious reports also suggested that even the dreaded Boko Haram in the

North East had found a common platform with the bandits in the North West and North Central geopolitical regions of the nation in furtherance of their extremism. At about the same period, the son of a prominent Emir in the North was violently killed on his farm by bandits, not to mention the recent kidnap and release of the Emir of Bungudu.

That was how I abandoned the idea of venturing into farming. The worst thing we can do is to provide targets of opportunities for criminals. And while I remain a patriotic Nigerian, suicide - which my presence on a remote farm could have amounted to in the present circumstances - was never an option!

But the critical lesson with recourse to the theme of this discourse is to once again underscore how fundamental the issue of security has become, not only to the enthronement of SMEs as the major foundation for our sustainable economic development, but also all spheres of our social endeavour.

Today, not only do we require SMEs to drastically reduce the ranks of unemployed Nigerians who see opportunities in the various forms of criminality as means out of poverty, but the government must also view it as one of the essential non-kinetic strategies to reverse our drift into a Hobbesian state of nature with all its unspeakable perils.

This presupposes the adoption of a 'Balanced Score Card' (BSC) in the implementation of all six strategic themes of the 2022 budget proposals if eventually approved by the National Assembly.



The longest river in the world is the River Nile, clocking 6,853km in length. Its water resources are shared by 11 different countries, too.

2022 National Budget for Agriculture

Another lackadaisical treatment?



Prof. M.K Othman,
University Don,
Columnist, Chairman
Editorial Board



With benefit of hindsight, Agriculture has been a livewire of Nigeria's nation with the inordinate potential to make the country great. It is, however, the most neglected sector, which has been lackadaisically served with empty promises and false hopes over the last three decades. This column has written a series of articles on Agriculture with the latest piece

on World Food Day, which was published online on 14th and 21st October 2021.

Nigeria's leadership pays appalling lip service to the agricultural sector at different levels of governance from local government to federal. Over the years, Agriculture receives low investment from both State and Federal Governments. For example, Federal Government made a budgetary allocation of between 1.3% and 3.4% to Agriculture in the annual budget from the year, 2000 to 2007. In the year 2017, combined expenditure of the federal and 30 state governments showed they spent only 1.8 per cent of their total annual budget on agriculture. The situation has deteriorated as indicated in recent years. In the 2021 budget, Federal Government allocated a mere 1.73% of its annual budget to Agriculture. Other states like Oyo, Kwara, Borno, and Abia allocated 3.6%, 3.0%, 4.64%, and 1.49% of their annual budgets, respectively. It was only Kano state that allocated 5%, which was the highest allocation by a state. These allocations are far less than the 10% allocation of the annual budget as promised by Heads of government of the African Union tagged "2003 Moputo declaration and 2014 Malabo resolution". The low investment in agriculture indicates a lack of commitment and seriousness of the country's leadership to develop agriculture. In addition to this flagrant negligence by the nation's leadership to agriculture, there are diversities of challenges militating against the development of Agriculture in Nigeria. The latest and most calamitous one is the high level of insecurity occasioned by banditry, kidnapping, raping, and looting in agrarian communities, particularly in northern Nigeria, the food basket of the nation.

Back to low investment in agriculture, the National Assembly is currently working on the 2022 national budget. Any hope for increased investment in agriculture after a series of previously dashed hopes?

The Federal government of Nigeria proposed a total expenditure

of N16.39 trillion, which is 12.5 per cent higher than the 2021 Budget. The proposed allocations to Federal Ministries and agencies totalled the sum of N14,272,275,202,608 for the year 2022, approximately N14.3 trillion, which is higher than N13.08 trillion proposed for similar allocations to the MDAs in this year, 2021. The budget analysis of the N16.39 trillion estimated budget indicated recurrent spending for the projected year as N6.83 trillion, repressing 41.7% of total expenditure and 18.5% higher than the amount budgeted in 2021. Aggregate expenditure for the capital projects was allocated the sum of N5.35 trillion, representing 32.7% of total expenditure. Further analysis of the budget proposal indicated allocation of 15% of the budget to defence and security amounting to N2.41 trillion, 8.9% to infrastructure (N1.45 trillion), 7.9% to education (N1.29



trillion); 5% to health (N820 billion), and 5.3% to Social Development and Poverty Eradication (N863 billion). How can you address social development and eradicate poverty without giving good attention to agriculture? This is just akin to putting the cart before the horse. What is the proposed allocation to agriculture?

Agriculture was allocated N291,466,466,723 equivalent to N291.5 billion, representing 1.8% of the total budget or 2.03% of the total allocations to the MDAs. This allocation is grossly inadequate to address the catalog of challenges militating against agricultural development in the country. Nigeria is not known to be in a war with any country, other than the persistent insecurity, which emanates within, and thus, the allocation of 15% of the budget to defence and security is understandable but seems to be high. It is more difficult to deal with enemies within than without. Nevertheless, food insecurity in society is the backbone of other security challenges including that of the military. Can something be done to agriculture? Education and health are

equally important and they are not getting their desired allocations as recommended by UNESCO and pledged by the African Union to vote 20% and 15% of the total budget to education and health, respectively. However, agriculture deserves special attention to checkmate the looming food insecurity exacerbated by the population explosion. Attention to agriculture will facilitate the transformation of the unlimited agricultural potentials, which are mostly unexploited in every cranny of this nation. Additionally,

investment in agriculture can reduce unemployment and create wealth among the populace. The 5.3% to Social Development and Poverty Eradication (N863 billion), which mainly consist of “direct money transfer program, dishing out of handouts/freebies, and similar things” are, at best, short-term solutions to poverty. The development of agriculture is the permanent solution to the poverty of the majority of Nigerians. Can we reduce the quantum of freebies and invest in agriculture?

The current trend of agricultural development in this country is certainly worrisome because as there is Poor and inadequate provision of extension services. This is principally responsible for the terrible and abysmal level of agricultural productivity. The national average yield of cereal crops is a mere 1.2 tons/ha against the potential yield of 8 – 12 tons/ha. An example, the average yields of maize and rice are 1.64 tons/ha and 2.0 tons/ha against the potential yields of 10 tons/ha and 12 tons/ha, respectively. Even cassava, the crop, which Nigeria is reported to be the leading country in the world for its production has an average yield of 13 tons/ha against the potential yield of 60 tons/ha. This poor productivity is a result of poor or inaccessibility of improved production technologies, improved seeds, practices,

appropriate equipment, poor infrastructures, and skill. The main cause of the low agricultural productivity is poor and timely allocation of funds to the agricultural sector.

Nevertheless, hopes are not lost as the budget is before the National Assembly with constitutional power to review the budget proposed by the Executive. All eyes are on the honourable members of the National Assembly with great expectations to salvage the Agricultural sector from being in dilapidating condition to a vibrant and promising one. Can members change the current lackadaisical treatment to agriculture?



Acacia trees in Africa communicate with each other. They emit gasses to alert other trees to produce the toxin tannin, which protects them from hungry animals.

Budget as a strategic framework for Nigeria's rapid development



Aminu Salihu Yakudima,
Politician, Journalist,
Columnist, Editorial
Board Member.

Following the political independence of Nigeria on 1st October, 1960, the country was shining bright like the morning star. In the beginning, national planning was carefully conceived and properly implemented. Therefore, our budget and budgetary systems were soundly crafted with a high level of patriotism and professionalism.

Many reasons informed this development because government activities were carried out diligently in the spirit of national unity and social cohesion. For instance, on October 8, 1960, Nigeria joined the United Nations General Assembly. By securing this admission, she became the 99th member nation of the organisation. Thus, Nigeria is represented on many committees and commissions of the United Nations. Again, Nigeria is part of the British Commonwealth of Nations.

Most critical, however, to every Nigerian including this writer and all Africans is the tremendous achievements of Nigeria in fostering unity, resolving diplomatic impasse between countries and solving socio-political problems via her activities in the Organisation of African Unity (OAU) now African Union (AU). Nigeria is not only a foundation member of this organisation, but also a critical stakeholder, mediator and a prime mover behind this great organisation.

Achieving all these remarkable positions and many more depended on proper planning, structural organisation and focused and professional budget. Interestingly, there won't be proper and good planning without a sound budget and budgetary system put in place, which takes into account the demographic elements of a nation and other significant variables.

Budget as a strategic framework for Nigerian rapid development is now required more than ever before in a different perspective and as a desirable matter of urgent national importance. Also, there is a need for excellent planners, microeconomists and astute administrators to canvas for and come up with new ideas towards facilitating infrastructural development and rapid growth to produce and maintain a sound economy.

A budget in an ideal situation is the roadmap to a nation's

destiny and the future of its citizens. It is a very important process, which determines the viability of expenditures and outlines expected government revenue for a given fiscal year.

Therefore, the budget raises hope, inculcates desire and makes ambitious citizens pursue their aspirations for better quality of living. It is by planning through the budget that enables the government to fashion out ways of generating internal revenue and enhancing critical expenditures.

Budget always identifies areas of priority in a way to stimulate the growth of the economy. Taking a look at the previous budgets of Nigeria

over the years, the priorities are more often on health care and education for obvious reasons. In the first place, we have to be healthy to guarantee our existence and have the energy to work and move around in search of greener pastures. It's true that 'health is wealth,' and 'education is the key to progress.'

No country can prosper

N13.08 trillion
Total estimate of Budget 2021, tagged 'Economic Recovery and Resilient'

without heavy investment in education and laying emphasis on it. Education gives us the leadership skills to govern well and enunciate viable policy decisions. It widens the mental horizon to think and see better.

Budget 2021, tagged 'Economic Recovery and Resilient' with a total estimate of N13.08 trillion, presented to the National Assembly by President Muhammadu Buhari, was recorded as the biggest budget size in the history of Nigeria. The status of this budget and the big sums involved should be sufficient to assist Nigerians to come out of the economic hardship and attract good investment.

Budget experts believe in certain fundamentals which facilitate consolidation of the economy and ensure rapid growth of any country. These fundamentals include, but not limited to, reading budget on schedule, passing it on time

and proper implementation, etc.

After several years of late budget presentations in Nigeria, former head of state, General Abdulsalami Abubakar was reported to have put an end to it in 1999. He read on schedule his budget christened 'Budget of Realism,' even though the implementation and the realisation of the budget's set objectives were not achieved due largely to economic setbacks. In spite of that, the Nigerian economy was sound even at that time.

Nigeria had a viable economy long before the period mentioned above. In the regime of the late General Sani Abacha, the 'Budget of Transition' estimate for 1998 was N260bn. The projected revenue from oil was N275bn with N1.67bn expected from non-oil revenue. This budget worked very well in meeting the aspirations of the greater

BUDGET ALWAYS IDENTIFIES AREAS OF PRIORITY IN A WAY TO STIMULATE THE GROWTH OF THE ECONOMY. TAKING A LOOK AT THE PREVIOUS BUDGETS OF NIGERIA OVER THE YEARS, THE PRIORITIES ARE MORE OFTEN ON HEALTH CARE AND EDUCATION FOR OBVIOUS REASONS.

percentage of Nigerians.

The late General Abacha's style of budget implementation was absolutely unique, with special attention paid to debt servicing. He placed priority on settlement of debt owed to local contractors and payment of domestic outstandings. This strategy made it easy for citizens to make good money through government patronage, and by empowerment programmes.



In 2019, scientists discovered the world's oldest known work of art on an Indonesian Island called Sulawesi. It was created 44,000 years ago.

We didn't do anything wrong, but somehow, we lost – Nokia CEO

Nokia CEO, Stephen Elop, cries during his last speech

D

uring the press conference to announce NOKIA being acquired by Microsoft, Nokia CEO ended his speech by saying this “we didn't do anything wrong, but somehow, we lost”.

Upon saying that, all his management team, himself included, shed sad tears.

Nokia has been a respectable company. They didn't do anything wrong in their business, however, the world changed too fast. Their opponents were too powerful.

They missed out on learning, they missed out on changing, and thus they lost the opportunity at hand to make it big. Not only did they miss the opportunity to earn big money, but they also lost their chance of survival.

The message of this story is, if you don't change, you shall be removed from the competition.

It's not wrong if you don't want to learn new things. However, if your thoughts and mindset cannot catch up with time, you will be eliminated.

The advantage you have yesterday will be replaced by the trends of tomorrow. You don't have to do anything wrong, as long as your competitors catch the wave and do it RIGHT, you can lose out and fail.

To change and improve yourself is giving yourself a second chance. To be forced by others to change is like being discarded.

Those who refuse to learn and improve, will one day become redundant and irrelevant to the industry. They will learn the lesson in a hard and expensive way!

Keep learning. Keep innovating. Stay relevant.

- 1 In 1938, Lee Byung-Chull launched Samsung in South Korea as a grocery shop.
- 2 In 1940, due to tight competition in the grocery segment, Samsung abandoned grocery for producing and selling noodles.
- 3 In 1950, Samsung abandoned the production of noodles for producing sugar.
- 4 In 1954, Samsung left sugar and started a woollen mill in Korea.
- 5 In 1956, Samsung abandoned the woollen mill and started selling insurance and securities.
- 6 In 1960, Samsung left the selling of insurance and securities for the production of television - the black and white television. Not colour television.
- 7 In 1980, Samsung switched to telecoms, producing telephone switchboards.
- 8 In 1987, Lee the founder and owner of Samsung died. The company now broke into four independent companies- department stores, chemicals & logistics, paper/telecom and electronics.
- 9 Same year, Samsung decided to focus on international investing, investing in plants & semiconductor facilities around the world.
- 10 In 1990, Samsung delved into real



President and Chief Executive Officer, Samsung Electronics Co Ltd., Sangho Jo

estate abandoning international investing in semiconductors. Samsung built the world's tallest buildings: Petronas Towers Malaysia, Taipei 101 in Taiwan

- 11 In 1993, there was a heavy recession and Asian markets went belly up, Lee's son who had succeeded him as the CEO of Samsung began downsizing, selling subsidiaries and merged the rest.
- 12- With the merging of the electronics, engineering and chemicals division, Samsung became the world's largest producer of memory chips.
- 13 In 1995, Samsung switched to liquid-crystal displays and over the next 10 years became the world's largest manufacturer of a flat-screen television.
- 14 In 2010, with liquid crystal displays becoming competitive, Samsung launches a 10-year growth strategy, with smartphones being a key focus.
- 15 In 2016, Samsung became the world's largest mobile and smartphone maker, outselling iPhone two to one.

Samsung sales today is over \$250 billion and produces a fifth of South Korea's total exports.

Don't be afraid of change. If you don't change, you become insignificant. Don't

NOKIA HAS BEEN A RESPECTABLE COMPANY. THEY DIDN'T DO ANYTHING WRONG IN THEIR BUSINESS, HOWEVER, THE WORLD CHANGED TOO FAST. THEIR OPPONENTS WERE TOO POWERFUL. THEY MISSED OUT ON LEARNING, THEY MISSED OUT ON CHANGING, AND THUS THEY LOST THE OPPORTUNITY AT HAND TO MAKE IT BIG. NOT ONLY DID THEY MISS THE OPPORTUNITY TO EARN BIG MONEY, BUT THEY ALSO LOST THEIR CHANCE OF SURVIVAL.

be afraid of delving into new waters. Don't get stuck doing the same thing over and over again, it's boring. Life is a risk. Life is in the new!!!! If your idea isn't working or you are stagnant, don't stick to the glorious past, take the risk and move on. It's far better than being stagnant.

Culled from LinkedIn, written by Rahul Gupta, Associate Manager at NEC Corporation India.



Do you know why God created gaps between fingers? So that someone who is special to you comes and fills those gaps by holding your hands forever.

As the G20 Meets and Ironies



Dr Omadachi Oklobia,
University Don, Administrator,
Financial Expert, Member,
Editorial Board



The G20, the world's richest twenty countries, met in October, in the Italian city of Rome. Rome is an ancient city, known for its contentious history, the host of faith, and modern appeal for fashion. The G20, on the other hand, is like Rome.

The G20 started in 1999 as a forum for consultation between finance ministers and Central bank governors of the world's major economies. The issues that preoccupied them at that initial stage were cooperation and trying to reach agreements in areas of conflict and to resolve conflict of interests that could impede their quest for economic growth.

The thinking then, as is now, is that the richest countries should not undo themselves in prospecting for growth and on their path to riches. A fundamental irony and why these are important, and hence global is the fact that together, these twenty countries constitute eighty per cent of the total gross domestic product of the globe.

These countries are not only very rich, but they are also the largest developed countries in the world. This irony cannot be lost in the volume of intellectual property, revenues, trade volumes, production, technology, and indeed military capabilities.

After the 2008 economic crisis, the G20 transmuted into a forum between Heads of State and Government of these twenty rich countries with the aim of improving coordination on the main global issues. These countries have continued to work together, fight together and disagree to agree together.

A major fact of the G20 is the agreement to grow global wealth without upturning global political and faith systems. If in the event something was to happen to a political system, they will ensure that it does not after all affect the global wealth prospects.

When issues concerning the remaining 80 per cent global poor are discussed by the G20 it is about what can be done

for them. The 2021 forum will discuss COVID19 but it is not so much about vaccine equality and access for the poor countries of the world. They will not discuss and agree on the COVID-19 vaccine patent and argue that it should be made a global common. The business elites of the G20, who meet after the Rome meeting, will relate to such a matter and others differently.

Today, it is perhaps India and South Africa who hold the potential to unlock more access to COVID-19 vaccine production, and (b) with China the necessary value chain infrastructure to reach the rural areas in poor African countries.

The G20 cannot see invitations to representatives of other poor countries as inclusivity. There must be other demonstrable and concrete measures. In the same vain the rest of the eighty per cent of the world

After the 2008 economic crisis,

the G20 transmuted into a forum between Heads of State and Government of these twenty rich countries with the aim of improving coordination on the main global issues.

must look to changing the narrative. The invitees to these meetings, usually at the closing should seek to lead the others and through their bootstraps raise themselves and therefore others. The irony is that the numericity of the other eighty per cent will not change the narrative nor the landscape of poverty or the negative effect of climate change.

Perhaps what these buttresses are that poor countries have a limitation in organising themselves to fight for their interests, whereas, the rich twenty per cent do not. This challenge brings up memories of the old south-south cooperation in the 1970s and 80s but today's global system has become far

more diffused and bifurcated, aided by globalisation and its dynamics.

As the G20 meeting in Rome ended, these powerful leaders proceeded to Glasgow to COP26. Ironically, this meeting will discuss climate change which has broad implications of development in the twenty per cent of countries of the world that are not members of the G20 because they are not rich. The issues of COP26 are very important. However, the eighty per cent poor countries of the world have still remained on the agenda and are yet to be discussants of the agenda. One thing that is clear between Rome 2021 and COP26 2021 is the question of global riches and

power. Who can therefore determine the agenda of global discourse?

In the final analysis, as countries of the world converge on Glasgow for COP26 as the rich countries alight the executive jets, they should allot two issues for discussion. These are young people in rural areas in poor countries of the world, who are the most impacted by climate change and poverty, but the least likely to have their voices heard. The second, the question of equity in global pains. The irony today is that global pain—poverty, climate, COVID-19, which are of no gain to the poor countries of the world, continue to be opportunities for the rich to hand out.



Establishing peace through language

A case of Kaduna State



Dr Hauwa Mohammed Sani, *University Don, Columnist, Editorial Board Member*



There is no doubt that peace plays a very significant part in ensuring mutual co-existence, self-actualisation and development in any society, community, or nation. However, the attainment of peace or otherwise, to a large extent depends on the words or language employed, thus there is a nexus between peace and words, or language spoken to attain harmonious relationships. It is also believed that peace is the cornerstone of every nation's development as it comes along with unity, positive thinking, and collaboration

for the common good of all. The basic function of language is communication. However, as a social practice, it goes beyond mere communication to include among other things peacebuilding, peace-supporting, and peace-sustaining functions. An interesting fact about language is that, as it is used to communicate/create conflict, it can also be used to communicate/create peace and this is what this write-up sets out to demonstrate: using language to create peace.

Peace, according to Martin Luther King, Jr., is harmony attained by working productively with conflicting perspectives. Discussions on peace and conflict have become imperative in Kaduna state because, for the past three decades, the state has been embroiled in conflicts; it has been witnessing an increase in conflict situations resulting from ethno-religious/ethno-political conflicts, territorial disputes and most recently, banditry. Kaduna state is a microcosm of Northern Nigeria; it is a configuration of different identities hence, multicultural with lots of complexities and diversity. As such it has a great record of conflicts. For instance, the Kafanchan disturbances of March 1987; the first Zangon Kataf disturbances of February 1992; the second Zangon Kataf disturbances of May 1992; Zaria election protest 2011; the Gonin Gora 2016 crises; more recently, the Chukun and Kajuru 2020 communal clashes, and the incessant banditry/kidnappings to mention but few examples.

These incessant conflicts have created instability and constituted a constant threat to peaceful coexistence in the Kaduna society. Also, many government policies have been developed to address the conflicts; however, the implementation of such policies remains a problem. While the attention of scholars and professionals in sociology, journalism, political science and psychology geared towards conflict focused on prevention and resolution, the role of language in this exercise has either been ignored or superficially handled. There has not been a sustained or systematic epistemic effort to build peace through the use of language as a tool of mediation which also encapsulates local customs and traditions. From this perspective, a mediation that uses Language as its vehicle is then seen as a veritable conflict management tool for the mitigation as well as settlement of conflict in our communities.

This undertaking is important because human beings, for example, frequently find themselves at crossroads with one another because they persist in using words in different senses. They engage in arguments that emit more heat than light because they have different conceptions of issues such as democracy, civilization, art, culture, social security, and progress which are often misconceived. "Mere words can prevent war, create understanding or inflame prejudice, form constitutions or

destroy them, sell shoddy or superior ideas, justify man's worst action or express his highest ideal". The issue of conflict resolution in Kaduna state is a communication/ mediation problem and as a result, requires solutions through language mediation. Beyond judicial determination of disputes gunboat policies or militaristic approach, alternative modes of facilitating peacebuilding such as using theories of language mediation and other development communication approaches need to be explored.

Furthermore, Analysts from outside the African continent have studied African conflicts based on foreign theoretical lenses, and most of these Analysts do not strictly understand the African experience, traditions and cultures. Above all, the agency of language in conflict resolution is left out in such analyses. Accordingly, it is time to examine African conflict from the African perspective and experience and try to demonstrate how such conflicts can be resolved linguistically. Conflict is an unavoidably integral part of communal existence. Its unfolding is certain but its resolution should be amicable. Basic choice of language and words, to a very large extent, could actually end or fuel a conflict.

In a mix where diverse people meet, most especially as a result of social and geographical contacts, a culture shock is produced. Usually, that is not the problem; rather, the challenge arises when there is the politicisation or poor mediation of diversity which leads to violent shocks that explode into social conflicts with devastating consequences like what is happening in Kaduna State.



Kaduna State Governor visits an embattled community

It is believed that appropriate use of language can promote peaceful coexistence. Some people are of the opinion that the fundamental thing that can address the turmoil they were passing through could be tied to the inability of the elites to use language correctly and appropriately so that the Atyap, Bajju and the Fulani can come to terms and reconcile. They added that even government intervention is needed to make sure they make an invitation to a reconciliatory table so that the mayhem can be dismissed.

One of the royal fathers, the Agwam Bajju asserts that: The role of language in ensuring there is peaceful coexistence, is unarguably very true. It starts from even a family as the smallest unit of society. Language is what keeps a family as an entity and the moment parents don't make sure they use language in transmitting morals to the children, automatically, they lose their moral standing. Maturity of an individual is counted according to his ability to make proper use of language and the nexus between an individual and his maturity is the use of language

On the relationship between language, culture and conflict, one of the royal fathers; the Emir of Jamaa affirms that language serves as a magnetic element that keeps people together in harmony. He wonders that without language, which serves as a common identity, what would have happened amongst Kaduna State people.

It has been established that language users always choose from the available alternatives; the choice may be consciously, subconsciously or unconsciously made though in formal contexts, the choice is almost always consciously made since language users are aware of the implication of their expressions. A language user in a job interview, for instance, will be careful in their choice of language because their success at the interview is partly dependent upon it. Conversely, language use in informal contexts appears to be less conscious of the communicative implication, and, therefore, the choice is subconsciously or unconsciously made. Thus, confrontations in language use are least expected in formal contexts but more expected in informal ones, at least that is the basic assumption.

Expressions, vile phrases and proverbs that are directly confrontational and highly accusative that trigger Conflict should be avoided. Some examples of vile languages and proverbs include phrases like Kafirai, (non- believers) Arman banza (useless pagans) the useless hardsmen. (If you are angry climb the Kufena rock and kill yourself) kowa ya kwana lafiya shi ya so. (Whoever sleeps in peace is his making) Yaro bai san wuta ba sai ya taka, (The child does not know fire until he steps on it) fada da aljani ba dadi, (Fighting the demon is not a convenient act) ruwa ba saan Kwando bane. (Water is verily no match for basket) Bakin rijiya ba wajen wasan makaho/yaro ba ne, (The vicinity of the well is not the blind/child's playground) mu zuba mu gani, (Do it and we are keenly watching) settlers dan Bahaushe (son of Hausa man) Shege, (bastard) matsoraci, (coward) Aljihun baya, (unbelievers) yayan baki, (children of the strangers) aboki shine my shoe, Bahaushe wawa, (Hausa man a

fool) Kaado (non Fulani speaker) Balwa koppijo (people with black knees) Kafeero (non -believer) Abvui Antiok Abuta (A rotten Fulani Man.) Banyed tsua katasyi (people that put their heads on the ground (prostrate) Banyed cran aya (those people with lice) etc. These callous phrases and proverbs are very provocative and most times are coded.

On the contrary, epithets, phrases and proverbs that have the possibility of mitigating the conflict by appealing to the emotions of the members of the communities should be encouraged/ used. These include: Zaman lafiya yafi Zama dan sarki, (Living in peace is better than living like a prince). Me hakuri shi yake dafa dutse. (It is he who is patient that succeeds in life) Mu yan uwan juna ne. (we are our brother's keeper) Nigerian mu guda dayace (we only have one Nigeria). Mahakurci ma wadaci, (A patient dog eats the fattest bone), Hakuri maganin Zaman duniya, (Patience is the key to success). Bayan wuya sai dadi, (There is always light at the end of the tunnel). Wanda yayi hakuri da kunun maraice ya kai ga tuwon dare (whoever reaches the ear of the evening will reach the tip of the night) etc.

Another way forward is dialogue through mediation. Dialogue is a panacea to assuaging crises. It is a situation where the parties in a conflict come together to discuss and resolve their differences. Dialogue has been with Africa for ages. The injection of mediation can help in managing the many conflicts in Kaduna state.

I also recommend and advocate the injection or mainstreaming of Peace Education and its significance in the school's curriculum in helping to create a culture of peace among young persons in Kaduna state. Hoping that the skills they acquire will be useful for life.

Peace is the prime value in contemporary Africa today, the most valuable public good yet the most elusive. Peace and peaceful coexistence are essential requirements for development in Kaduna State, Nigeria and the entire continent of Africa. We conclude, therefore, that language, being a human phenomenon, a transactional process of exchanging views, mediating and negotiating meaning to establish and maintain a peaceful relationship, helps in no small measure in the conflict resolution in Kaduna state.



Rise and rise of banditry in the North

Bandits have perpetuated atrocities against humanity, especially in north western part of Nigeria. Villages have been raided during the day and at night, guns have shattered the peace of once peaceful communities. Some villagers have fled, leaving behind their sources of livelihoods. Most of these crimes are for financial gains as they abduct people and request millions of naira as ransom for their freedom. So far, it has affected Zamfara, Kaduna, Niger, Sokoto, Kebbi and Katsina states in the northwest. About 21 million people living in these states have been exposed to insecurity from attacks by bandits, which many fear may be connected to Boko Haram insurgency in the northeast.

In this report, **CARA GIFT LUCKSON** and **ONYINYECHI IHEANACHO** look at how bandits groups have been unleashing havoc on the Nigerian populace, making it a subject of national security and public concern.

Banditry, which first began as a farmer/herder conflict in 2011, intensified in 2017 to 2018 to include cattle rustling, kidnapping for ransom, sexual violence and killings. The violence has affected about 35 out of 92 local government areas in 4 states in the north west.

The discovery of gold mines and the activities of illegal miners competing for the control of gold reserves have further intensified the existence and activities of armed groups in the northwest. By March 2020, more than 210,000 people had been internally displaced. More than 35,000 refugees have crossed

communal borders to Maradi in Niger Republic by the beginning of March 2020. These refugees are hosted in Madaou in Tahoua region, Dan Dadji Makaou, Garin Kaka and Gidan Roundji.

In the north, bandits have displaced many

Nigerians from their homes. Properties acquired after years of hard work have been destroyed and abandoned as people migrate from villages to urban cities leaving all their wealth in order to secure their lives.

In February 2019, incessant attacks led to the displacement of about 2,000 people in Batsari Local Government Area of Katsina state. Several villages in the area were ruined while houses, farmlands, as well as cattle were all destroyed. Some of the villages include: Garin Labo, Garin Yara, Kasai, Sabon Garin Dunburawa, Dantudun Garin Yara, Shingi and Garin Dodo.

Between March 2020 and June 2021, over 1,400 students and staff have been kidnapped in several school abductions reported in northwest Nigeria. These abductions took place in Kankara and Mahuta (Katsina State), Kagara and Tegina (Niger State), Jangebe and Maradun (Zamfara State), Mando, Afaka, and Kasarami (Kaduna State), and Birnin Yauri (Kebbi State).

While kidnappings by armed groups involved in the banditry crisis are motivated by ransom money and not uncommon in northwest Nigeria, mass abduction of schoolchildren by bandits is a new development in the region.

With more than ten million children currently not attending school, Nigeria has the highest number of out-of-school children in the world. In northern Nigeria, only 53% of primary-school-age children receive a formal education, and the Nigeria Union of Teachers (NUT) has expressed concern that the rising number of kidnappings could keep more children out of school. The mass abductions have led local authorities to temporarily shut down some schools. It is also highly likely that students that were kidnapped or witnessed the attacks will need psychosocial support.

On 1 September, armed men abducted 73 students from a secondary school in Kaya village (Maradun LGA, Zamfara State). Since March 2020, at least 1,400 students have been abducted for ransom in northwest Nigeria.

The frequency of abductions has increased since December 2020. Zamfara has been one of the states most affected by these attacks, with over 400 students abducted. Frequent attacks by armed men in northwest Nigeria have hindered economic activities and affected the standard of living of the affected communities. In the aftermath of the attacks, schools are subject to closure and restrictions are imposed over travel and telecommunications for security reasons, temporarily limiting movement and access to education. Psychosocial support and counselling services for affected parents and students have been identified as a priority in the humanitarian response.

In addition to displacement, the violence has hampered agricultural activities and heightened the risk of acute food insecurity.

Livelihoods have been disrupted, fear and insecurity among the population have increased, and IDPs and host communities are competing for scarce resources such as water, land and food.

Protection concerns are heightened for women, children and the elderly, while security, food and WASH (water, sanitation



and hygiene) are priority needs in affected areas.

On May 21, 2019, bandits killed 23 people in a retaliatory attack on Tunga and Kabaje villages in Kaura Namoda LGA, after the death of their suspected ally in Zamfara State.

Katsina State is another state worst hit by severe bandit attacks with over 300 deaths this year alone.

In a report by the International Organisation for Migration (IOM), between the 26th and 27th of November, 2020, in Kankara LGA of Katsina State, bandits displaced several persons in Gatakawa, Zurunkutu and Dan Nakwaguzo villages.

An estimate was put at about 3,472 individuals that fled to Kankara town with many immediate needs and no single savings or any source of livelihoods.

Overall, the United Nations



LIVELIHOODS HAVE BEEN DISRUPTED, FEAR AND INSECURITY AMONG THE POPULATION HAVE INCREASED, AND IDPS AND HOST COMMUNITIES ARE COMPETING FOR SCARCE RESOURCES SUCH AS WATER, LAND AND FOOD. PROTECTION CONCERNS ARE HEIGHTENED FOR WOMEN, CHILDREN AND THE ELDERLY, WHILE SECURITY, FOOD AND WASH (WATER, SANITATION AND HYGIENE) ARE PRIORITY NEEDS IN AFFECTED AREAS.

High Commission for Refugees (UNHCR) put the number of people displaced in Katsina State at 80,115 as of October 2020.

Some of the IDPs who fled to the metropolis in Katsina State said it is better to wander on the streets begging in a safe town than living in an unsecured place.

On August 22, 2021 bandits, riding on about 300 motorcycles, brutally murdered 12 persons and injured six others in Duba in Batsari local government area of Katsina state.

Same week, bandits attacked Danja community at night, abducted six people and killed two others.

The next day in a fresh night attack, two people including the leader of First Aid Group of Izala sect were killed; the bandits shot the Jamaatul Izalatil Bidi'a First Aid team leader, Nafiu Ibrahim, in the head when he joined other villagers to counter their attack.

Bandits invaded the house of one Alhaji Mahmuda around 11 p.m., while shooting in the air, the man hid in the toilet leaving behind his two wives and children.

The bandits took the two wives but on finding that the first wife is pregnant and couldn't walk fast enough, they asked her to go back home while they went away with the second wife, who has been married to Mahmuda for only four months.

On July 8, 2021 at Kadobe checkpoint along Jibia road in Katsina State, bandits attacked and killed two personnel of the Nigeria Immigration Service at their duty post. The personnel were identified as Umar Bagadaza Kankara and Lauwali Dutse. 1

On June 9, 2021, 16 people celebrating Eid-ul-Fitr were

killed by unidentified bandits in Kanoma community of Maru LGA in Zamfara State.

On June 8, and June 9, 2021, Kalhu, Tsage and Geeri villages in Rabah LGA were attacked by bandits during the night. The attack went on till morning, killing 25 people in Sokoto State.

On June 9, 2019, Satiru village of Sokoto State was attacked by bandits, killing 18 people.

Around 9 a.m. in Tsatskiya village, over 100 bandits arrived on 50 motorcycles and unleashed mayhem on the community for more than 3 hours, uninterrupted. Three people were killed, and several others were injured.

On June 9, 2019, eight farming and herding villages in Shiroro LGA were attacked by bandits who also stole 525 cattle. Niger State Emergency Management Agency (NEMA) confirmed finding 47 corpses. Permanent Secretary of Niger



State for cabinet and Security, Aliyu Isah Ekan, claimed only 12 had been killed. Senator David Umaru had claimed 70 were killed.

On June 14, 2019, Police confirmed deaths of 34 people in a bandit attack on Tungar Kafau and Gidan Wawa in Shinkafi LGA in Zamfara State.

On May 3 and May 5, 2020, Messiah College High School was closed due to COVID-19, but the attackers stormed the on-campus home of the school's leader. He was shot in the head, while his wife was shot in the back and his two children were shot in the feet but they survived the wounds in Plateau State.

On June 5, 2021, a group of bandits invaded Igangan village and killed 50 people in Oyo State.

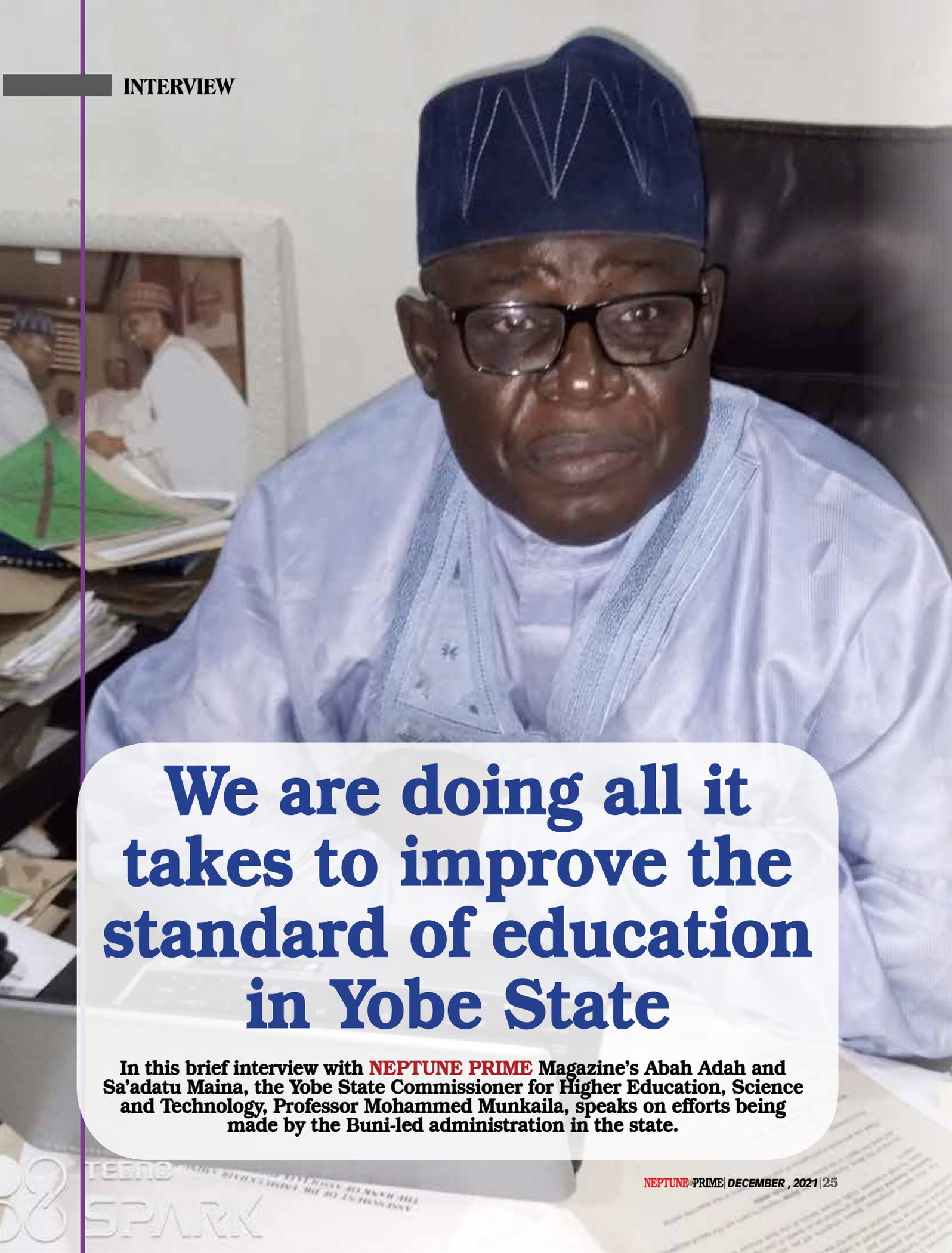
On July 6, 2021 bandits invaded Tsauwa Village in Batsari Local Government Area of Katsina State late at night, the bandits came to the village on motorbikes and armed with sophisticated weapons, shooting and setting the entire village ablaze. At least 19 persons, mostly farmers died during the attack.

On 26 August 2021, bandits, numbering over 300, armed with sophisticated weapons including GMP machine guns and Anti-Aircraft launchers stormed Duba village, Batsari Local Government Area of Katsina State, at about 20.45 pm. They ransacked and looted houses and shops in the community, disposing people of personal belongings, including foodstuff and money, killed 12 people and injured 6 others.

***Additional information:
News Agencies***



It would take you approximately 18 months to walk all the way along The Great Wall of China. (It's over 5,000 miles long).



We are doing all it takes to improve the standard of education in Yobe State

In this brief interview with **NEPTUNE PRIME** Magazine's Abah Adah and Sa'adatu Maina, the Yobe State Commissioner for Higher Education, Science and Technology, Professor Mohammed Munkaila, speaks on efforts being made by the Buni-led administration in the state.

NP: The general and obvious educational disease now all over the country is that the standard of education has dropped so low. What is the Yobe state government doing towards improving the standard and coverage of education up to the tertiary level in the state?

MM: As you are all aware, education is the number one priority of this administration of His Excellency, Governor Mai Mala Buni. That is why from the onset, he declared a state of emergency on basic and secondary school education. And the idea is to improve education from its very beginning, i.e. primary, and later, secondary education. Now this is where we get our bearing at the Ministry of Higher School, beginning from the secondary schools. If you look at earlier statistics in terms of external examination performance, Yobe used to be almost at the bottom rung of the ladder and I say no, this situation will not continue like this, there must be an improvement. That means if you did not pass your WAEC (i.e. West African Examination Council) exams and measure up to the minimum JAMB (i.e. Joint Admission Matriculation Board) score, there is no way you would be admitted into the University, Polytechnic, or College of Education. To achieve that, we had to look at the improvement of the Primary and Secondary School education, and the examinations that we had the last time was very impressive, which means that now we have more of Yobe State indigenes who would gain admission into tertiary institutions.

Coming to the ministry, the mandate of the Ministry of Higher Education is in charge of tertiary institutions in the state, and we have about 7 of them: Yobe State University, one of the fast-growing Universities in the country; it has even started a medical school of which the students have finished their clinical studies and that was done in the state at the State University Teaching hospital. And we have a college of Education in Gashua, a Polytechnic in Gaidam, College of Education and Legal Studies in Guru, a College of Agriculture in Gujba, and a College of Administration and Technology (CAMTECH) in Potiskum, all running with all their courses accredited.

And from the report we are getting from their supervisory agencies, they are all doing very well. And the effort now by the administration is to expand the academic programmes, and that is why at least three of our institutions before now have not been able to access TETFUND. As you know, TETFUND is one of the agencies that look into the development of education in this country, in terms of infrastructure, human development among others.

We have changed the names of three of our institutions: College of Agriculture Gujba is now College of Agriculture, Science and Technology Gujba; College of Business Admin Portiskum now College of Bus Admin, Science and Technology (CAMTECH); College of Legal Studies Guru now College of Education and Legal Studies Guru.

NP: Why the sudden change of the names?

MM: The change was informed basically by two factors, one, to expand the academic programmes to have additional courses in the area of science and technology and the humanities which means you can take more students into the institutions; two, to enable these institutions also to access TETFUND, so if we can get that, at least, one, in terms of capacity building whereby the staff working in these institutions would go for their further studies for MA and PHD, that will help a lot in improving education standard of these institutions.

The ministry has also presented a memo to the executive council whereby the name of the ministry as a whole is now changed from Ministry of Higher Education to Ministry of Higher Education, Science and Technology. This change is very important because we don't have a ministry of science and technology in Yobe State. So, the ministry now is shouldered with the responsibility of seeing to how we can expand the scope of our scientists within these institutions and then we will also have to get

centres whereby we can increase creativity and innovations by way of improved research. The idea is that the whole world is into ICT, and you cannot develop without science and technology. And we have our indigenous inventors; how can we help them to improve on what they already know so that companies and other agencies can come in and assist the centres to develop these technologies for the local use of our people? If you go to some of our institutions, some of the machines are nothing to write home about. How can we improve these things? The idea now in the country is we have to start looking inwards. We cannot depend on foreign technology forever; we have to start somewhere, and the only way is to encourage our local inventors. The ministry, with this change of name, is going to invite most of these people who have the machines to come. And we are planning to have an exhibition, hopefully, before the end of the year, whereby we are going to showcase some of the local inventions and the best we can get from our various institutions. As you all know, government alone cannot shoulder education.

One of the issues of concern these days is the high level of examination malpractice everywhere and the lacklustre attitude of our young ones towards reading; this has killed so many talents, what is your ministry doing to plug this loophole?

MM: That is the mandate of the examination bodies-NECO (i.e. National Examination Council), WAEC among others, and especially the schools. And I am sure on their end they are making moves to checkmate these corrupt practices. Examination malpractice is really worrisome, and everything must be done to reduce it if it cannot be eliminated to at least the barest minimum. And most times, the fault is that of a systemic problem which also concerns parents to a very large extent; they are so desperate to see that their wards pass exams without even reading, and as such they go to any length to ensure that their children pass either by hook or crook. We have to change the orientation; it is more honourable to fail than to cheat and pass.

Yobe State Commissioner for Higher Education, Science and Technology



The national flag with the most colors in it is Belize (1981), with 12.



...Providing total energy



OGUTA AMESHI

My blue lake town

By Mary Ogboko, with additional agency reports

Oguta is a town on the east bank of Oguta Lake in Imo State of southeastern Nigeria.

Oguta is called “Oguta-Ameshi” or “Ameshi”- by its aborigines, indigenes - consists of two parts, the old part which holds the 27 villages of Oguta, and the new part, called the “Oguta New Layout”.

Oguta New Layout, as a rule, in strict compliance

with its original master plan. Oguta Town by location is embedded between Oguta Lake on the eastern side, and Obana River that joined Okposha River, on the western side, leaving only the Egwe Gateway as the only dry land route into Oguta without passing through water or a bridge.

Oguta is a tourist destination, makes most people including natives to have the preponderance to describe Oguta Town more

often - as being located on the east bank of Oguta Lake. Oguta’s high-yield oil and gas fields make Oguta an important territory and geographic area when economically vital, oil-producing territories of Imo State or Nigeria which hosting many multinational oil companies like AGIP, Shell, Chevron. Sometimes Oguta is used as a synonym for Oguta Local Government Area, Oguta LGA, which has Oguta as its headquarters.



The 2 bodies of the water do not mix although they meet

Oguta LGA is one of the twenty-seven local government areas that make up the Imo State.

In turn, Imo State is one of the five states that make up The South-East geopolitical region, which is one of the six geopolitical regions that make up The Federal Republic of Nigeria. With its Oguide Lake and Urashi River bestowing her peculiar advantages, Oguta was one of the chosen endowed territories that the British through the instrumentality of the Royal Niger Company, UAC, and then the British Colonial Government used and exploited diversely.

Due to its strategic waterways, oil and gas, palm produce, agricultural products, natural resources, Oguta was one of the oldest trade and administrative Centres in Nigeria. [citation needed] Connected to River Niger, Oguta waterways were used by the British and later Nigerian government forces during the Nigeria - Biafra civil war as routes through which

OGUTA IS LOCATED IN IMO STATE OF NIGERIA, AND SHARES BOUNDARIES WITH ANAMBRA, DELTA AND RIVERS STATES. IT LIES WITHIN THE LOWER NIGER DRAINAGE BASIN. OGUTA IS THE HEADQUARTERS OF THE OGUTA LOCAL GOVERNMENT AREA AND IS ONE OF THE FOUR CRUDE OIL PRODUCING LOCAL GOVERNMENTS IN IMO STATE

to access and connect to the adjoining towns, villages and other settlement types nearer and further from Oguta, that were and remain principally peopled by other ethnic Igbo people the Mgbidi, Orlu, Awo-Omamma, Nkwerre, Owerri, Okigwe, Umuahia, Aba/Ngwa people, among others, who are substantial parts of the Eastern Nigerian population in the hinterland, collectively called “The Igbos”.

The signage of Ministry of Agriculture and Natural Resources, Oguta Local Government Area

As of 2012, that Oguta’s population was estimated at 20,096.

Festivals

Omerife: Is the annual New Yam Festival celebrated during harvest time in Oguta. It holds from the last week of August to the third week of September.

Location and territory

Oguta is located in Imo State of Nigeria, and shares boundaries with Anambra, Delta and Rivers States. It lies within the Lower Niger drainage basin. Oguta is the headquarters of the Oguta local government area and is one of the four crude oil producing local governments in Imo State.

Territory

Oguta is a socio-geographic community town with a surface area of approximately 2,025.75 square kilometers. Oguta LGA itself comprises 27 towns. The Omereife festival (new yam) – performed between July, August – September by, Mgbele, Nkwesi, Nneukwu, Osu Obodo Eziorsu, Oguta Egbuoma and Egwe communities. Okorosha festival (new year festival) – performed August and September by, Agwa, Awa, Awo-Omamma, Izombe, Akabo and Ejemekuru lake.



President Mobutu of Zaire on a visit to Chad to renew Zairean support



N, DJAMENA, CHAD: Mobutu Sese Seko (1930-1997) (L) President of the Republic Congo-Zaire and Hissene Habre (1942-2021) (R) President of the Republic of Chad wave to wellwishers, on August 20, 1983, upon Mobutu's arrival to N'djamena, Chad during a three-day official visit.

President Mobutu Sese Seko of Zaire paid an unexpected visit on August 22, 1983, to the Chadian Government as they charged that Libya was preparing to make new military advances toward the south.

"I have come to show that Chad does not stand alone," said President Mobutu, who has sent more than 2,000 troops to support the Chadian government in its battle against Libyan-backed insurgents.

Western diplomats confirmed estimates from Washington this week that Libya's strength south of an area that Col. Muammar el-Qaddafi, the Libyan leader, annexed a decade ago, now stood at 3,000 to 3,500 troops. The figure quoted by the same sources last week was 2,000 to 2,500 Libyans in support of rebels loyal to former President Goukouni Oueddei.

"It is known that Libya is building up in Faya-Largeau for a new push to the south," President Hissen Habre said. "Although there is relative calm at the front at the moment, this impression is misleading."

1,000 French Troops

Faya-Largeau is the northern oasis town captured by the Libyan-sponsored rebels. The desert settlement formed the southernmost Libyan foothold in Chad. More than 1,000 French troops took positions between the Libyans and Ndjamen, the capital. Mr Habre spoke at a news conference with President Mobutu, whose visit took diplomats by surprise.

Western sources said that the United States Ambassador, Peter Moffat, learned of Mr Mobutu's visit when a Chadian embassy employee heard about it on a 6:30 A.M. radio broadcast and told him. The radio called on the residents of the capital to turn out to greet President Mobutu, who has supplied troops to help Mr Habre fight the rebels.

Ride in Open Jeep

The Zairian leader arrived aboard an Air Zaire DC-10 jet and drove through Ndjamen's streets guarded by a cavalcade of heavily-armed troops. Wearing a leopard-skin hat, regarded in Zaire as a symbol of his near-absolute power, and waving a carved stick aloft, Mr Mobutu stood in an

open jeep alongside President Habre.

A Zairian Air Force helicopter hovered over the cavalcade as it wound its way through leafy streets and modest crowds.

In sending the Zairian troops to support Mr Habre's army against the Libyan-backed rebels, Mr Mobutu became, effectively, the only African leader to offer direct, military support for the Ndjamen Government, joining France and the United States in opposing the Libyan-backed campaign.

"Chad must not be isolated and must be assisted," President Mobutu said.

He left two hours later and the Information Ministry said he was heading for Rome.

SOURCE: The New York Times

1944 groundnut conference in Kano

In April 1943, Lord Swinton, Resident Minister in West Africa, received from the Emirs of Northern Nigeria a pledge that more ground-nuts would be planted this year than ever before.

A call had come from Britain to West Africa for a record quantity of both ground-nuts and palm kernels, which are needed to make margarine, soap, glycerine and cattle-cake. The Emirs kept their promise, and, as the rains have been up to expectation, there is now every prospect of a record harvest.

Recently, Lord Swinton went again to Northern Nigeria to meet the chiefs and see what had been achieved, and to discuss marketing arrangements and other problems. In the picture above.

Picture shows Lord Swinton discussing affairs with the Emir of Kano Abdullahi Bayero and his Councillors at the Emir's Palace, Kano. Seated on left is the Emir of Kano. Second left, facing camera, is the Resident of Kano. Commander J. "H. Carrow, Officer-in-Charge of the Groundnut Campaign third left is Lord Swinton seated with backs to camera are the Emir of Kano's advisers

Source: The Sphere (January 22, 1944 edition) via The British Newspaper Archive via Jaafra Jaafar



Birthday wishes

to His Excellency Hon. Mai Mala Buni, Executive Governor of Yobe State and Interim Chairman Extraordinary Convention Committee of the APC

NEPTUNE PRIME



The Management and Staff of Neptune Prime group, wish to felicitate with the Executive Governor of Yobe State and Chairman..., His Excellency, Mai Mala Buni, as he turned 54 years on the 19th of November 2021.

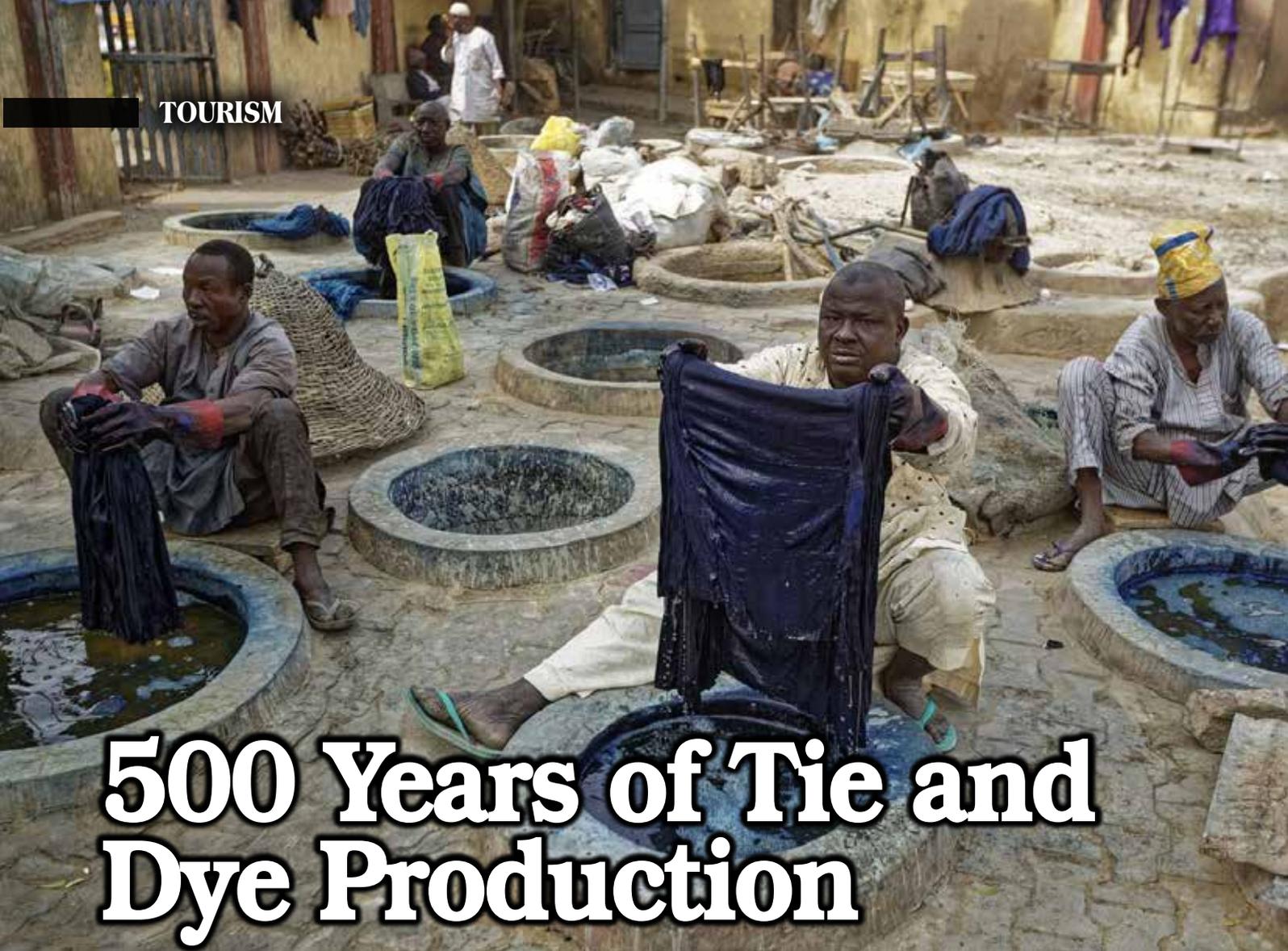
Your Excellency sir, your tenacity and vision is second to none in Yobe where you have turned it into the fastest growing state in the country.

Your administrative acumen in piloting the All Progressives Congress into the most dominant political party south of the Sahara speaks volumes of your readiness to help President Muhammadu Buhari in delivering the desired dividends of democracy to Nigerians.

As you mark this milestone in your life, we wish you the very best the future holds for you; long life in sound health and more fruitful service to our motherland.

**EXECUTIVE GOVERNOR OF
YOBE STATE, HIS EXCELLENCY,
MAI MALA BUNI**

**Signed
Management**



500 Years of Tie and Dye Production

- A Close-up on the Kano Dye Pits in Northern Nigeria

A Historical City

Kano is a sprawling city in the North-West of Nigeria with a population of just over 10 million. Among its attractions are the 500-year old dyeing pits of Kofar Mata where the local natives have been dyeing cloths for a living.

An Ancient Civilisation

Northern Nigeria is known for its rich and diverse cultural heritage that may have preceded current civilisation with archaeological discoveries establishing the existence of prehistoric civilization of the Nok people.

Its kingdoms developed in the context of the trans-Saharan trade and established trade contacts along the existing trade routes at the time. Slaves, kola nuts,





leather, cloth, salt, animal hides, gold and henna were exported to neighbouring Timbuktu down to Tripoli.

Welcome to Kofar Mata

Textile production started as early as the 9th century and was well known for the rich variety of designs, colours, materials and production techniques.

Production techniques included weaving followed by tie and dye: the fabrics were formed by the weaving process using raffia, silk and cotton and then dyed in blue indigo.

Dyeing was carried out in Zaria as well as in Kano. Today, only the famous Kofar Mata dyeing pits of Kano has survived and has now become a tourist site.

In the Heart of Kano

Although Heidi Nast claims the Royal Kano Court women had exclusive rights to indigo textile dying, the Kano dye pits in Kofar Mata were established in 1498 close to the City's central mosque and Ganuwa (historical Kofar Mata gates).

These dye pits became a tourist centre as many were fascinated with the authenticity of the process and the maintenance of a long lasting traditional method of dyeing fabrics.

Ancient and Authentic

The Kano dye pits in Kofar Mata were established in 1498 and have become the emblem of the age-old dyeing tradition in Northern Nigeria.

Unfortunately, as patronage diminished from the dye pits,

the tradition started fading away with many pit owners seeking greener pastures and very few were interested in apprenticeship.

Still, the site continues to be a tourist centre as many are fascinated with the authenticity of the process and the maintenance of a long lasting traditional method of dyeing fabrics.

The Materials

What is unique about the dyeing process in Kofar Mata is that the ingredients and equipment are locally obtained or constructed.

The Process

Dyeing in Kofar Mata involves dipping woven fabrics or yarns into fermented dye solutions made from indigenous dyes obtained in the region.

Weaving the Fabric



The process begins with the stage where the fabrics (woven, cotton or silk) are tied into different patterns and the solution for dyeing is prepared. The patterns are divided into regular and royal patterns.

The fabric is prepared by the weaving or patterning process using raffia, silk and cotton cloths.

The royal patterns are usually in straight lines while the regular ones are made in different circular patterns.

Various patterns can be made on the same piece of cloth to produce a cascading design after the cloth is dyed.

The design can also be made using raffia which is a woven cloth made from raffia palm leaves.

Creating the Dye Solution

About 1550 litres of water is poured into the pit. The water is measured according to the depth of the pit (which is about 6m). Forty buckets of ashes are then added into the water and left for three days to enable the water penetrate the ashes.

Finally, the baba plant (about 200kg) is measured and added into the solution and left for another three days.

Three days later...

...the leaves and sticks in the baba plant rise to the top of the pit and are filtered out from the solution. At this point, three buckets of potash & another component called 'Katsi' will be included.

This is left for another 3 days – adding up to 9 days in total.

Post-fermentation

After the fermentation period, the charcoal from the ash rises to the top of the solution along with other unwanted residue. This are then filtered out.

The solution is then stirred with the stirring machine (not shown here) for a period of one week.

Inactive solution

This solution usually has a one year life span during which they have to be mixed at least once. During this period, the solution can become inactive due to lack of use and, as a result, change colour to a darker solution.

Makhouba to the rescue...

When the solution becomes inactive, a brown powdery-like substance called Makhouba is applied in order to reactive it.

The makhouba is mixed in with the inactive solution so that it can more take effect more easily.

Time to Dye

The actual dyeing takes place when the fabric is continuously dipped in the solution for a period of time, depending on how deep the dyer intends the colour to be.

- Light blue – One hour
- Navy Blue- Two hours
- Dark Blue- Three Hours
- Blue black- Six hours

For example, this royal pattern has been dipped for over three hours because the dyer is aiming for a dark blue colour.

There are over 100 dye pits at Kofar Mata and it is usual to find many dyers working on different cloths all at once.

Drying and Beating

After the dyer is satisfied with the colour he intends to achieve, he spreads the cloth out to dry and then undergo Bugu - beating the dyed fabric with big log of wood.

This practice is said to be as old as dyeing itself. Bugu is a traditional form of pressing a cloth. It is preferred because it makes the cloth shine while retaining its quality.

Proud Patterns

The designers and dyers of Kafar Mata are always proud to display the products of their indigenous dyeing process – a potpourri of patterns made up of different shades of blue indigo, using a modest variety of fabrics and textiles.

A Unique People and Process

Several observers have likened the Hausa blue indigo to the Adire of the Yoruba, the Tagelmust of the Tuareg, or the Japanese Shibori.

But the dyers at the Kofar Mata pit explain that even though the processes may look similar, the materials are different as they employ only natural ingredients and local methods of dyeing.



Egypt is classified as the oldest country in the world, dating back to 3100 BCE.

NEPTUNE PRIME



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5 Exercises to Prevent Sagging of Breasts

By Bernice Eke

There is no ideal type of breast. Big, small or medium, all breasts are perfect. It is difficult to change their shape, but there is always scope for improvement. You can enhance the appearance of your breasts by making them look firmer and perkier.

There are plenty of painful and expensive ways to improve the shape and size of the breast like going under the knife or investing in good push-up bras. But if you are looking for some inexpensive and long term ways, then try strength training.

How does strength training help?

Weight training helps to strengthen your chest muscles to increase their mass. More muscle mass in breasts may make them look fuller

and toned. It can change the appearance and the overall size of the breast. Yoga can also be an excellent way to tone and target your breast muscles. The upward movement can tone the muscles and make your breast look firmer. Here are some exercises to tone and target your muscles.

1. Dumbbell Bench Press

Step 1: Lie down on

your back on the bench and hold dumbbells in both your hands. Your feet should be resting flat on the floor.

Step 2: Bend your elbows to bring the weight in line with your chest. This is your starting position.

Step 3: Look straight and slowly move your dumbbells upwards towards the ceiling and away from your body.

Step 4: Then again bring it back to the starting position. Do 15-20 reps of this exercise.

2. Tricep Dips with Straight Legs

Step 1: Stand straight with your back facing the staircase. Place your hands shoulder-wide apart on the edge of the third stair.

Step 2: Your shoulders should be perpendicular to your wrist and legs stretched.

Step 3: Bend your elbows and dip down until your arms are at a 90-degree angle.

Step 4: Come to the starting point by extending your hands and repeat.

3. Plyometric Push-Ups

Step 1: Get into a push-up position with your feet together and hands placed slightly wider than shoulder-width



apart on the floor. Toes should be tucked in and wrist should be under the shoulders.

Step 2: Keeping your back straight, gently lower your elbow and body towards the ground until your chest is close to the floor.

Step 3: Then press yourself away from the floor as quickly as possible, bringing your hands off the floor.

Step 4: Clap your hands together before bringing them back on the ground. Again go down and repeat the same.

4. Dhanurasana or Bow Pose

Step 1: Lie on your stomach with your feet hip-width apart and arms by your side.

Step 2: Bend your knees upwards and take your heel towards your butt.

Step 3: Hold the ankles of both legs with your hands.

Step 4: Inhale and lift your chest and legs off the ground.

Step 5: Keep your face straight, pull your legs as much as you can. Your body should be tight like a bow.

Step 4: Pause for 4-5

breaths, then come to the starting position.

5. Bhujangasana or Cobra Pose

Step 1: We have to start with the Makarasana position. To get into Makarasana, lie down on your stomach comfortably on the ground with your feet wide apart from each other and your hands folded in front of you. Rest your head on your hands and relax.

Step 2: Now join both your legs and extend your hands overhead. Rest your forehead on the ground and pull your hands back underneath your shoulders, keeping your elbows close to your body.

Step 3: Your elbows should be bent and palms should be resting by the side of your chest.

Step 4: Inhale and lift the upper half of your body. Your elbows should be in line with your body, legs stretched in such a way that you do not feel pressure on your waist.

Step 5: Stay in this position for 4-5 seconds and breathe in and breathe out. Then come back to the normal position.

Source:
TIMESOFINDIA.COM

Weight training

helps to strengthen your chest muscles to increase their mass. More muscle mass in breasts may make them look fuller and toned.



The printing press, which revolutionized the sharing of information, was invented by Gutenberg around the year 1440.



Our Story



Taj Bank secured its banking License from the Central Bank of Nigeria on the 3rd of July, 2019 and commenced operations on the 2nd of December, 2019 with two pioneering branches – its Corporate Branch in Abuja and a branch in Kano.

From inception, the Bank has demonstrated an immense appetite for growth and innovation, rendering exceptional quality services to customers and nurturing a well-motivated workforce. As a Non-Interest Bank with the strategic intent of providing excellent services through technology and digital innovation, the Bank focuses on building a powerful brand as a Deposit Money Bank with solutions and competences in Non-Interest Banking while adopting sustainably ethical Conventional Banking products and services by leveraging on mainstream and social media.

The Bank has a vision to become “the leading African financial institution with a reputation for excellent customer experience and innovative solutions” while its strategic vision is “to build a sustainable ethical brand through exceptional service, innovation and professionalism whilst enhancing stakeholders’ value”.

To engender unflinching commitment to its mission and vision, guide its strategic behaviors and offer exceptional services to customers, the Bank’s core values include: Trust and Justice; Customer-Centricity, Excellence; Determination; and, Innovation.

Since commencing operations in December 2019, the Bank has demonstrated its commitment to sustainable growth and expansion, adding new and innovative products and services as well as branches. The Bank has opened seven – **National Assembly, Sokoto, Kaduna, Garki Market, Wuse Market, Gudu Market and A.A RANO Airport Road Abuja** – branches in addition to the two branches (**Abuja and Kano**) it started with in 2019, culminating into nine (9) robust and responsive branches in a very short period in a turbulent and volatile global business environment occasioned by Covid-19. We are on the verge of commencing operations in **9** new branches, with our rapid expansion. We are excited to make our presence felt in **Maiduguri, Yola and Gombe**. Due to our successful operations, **4** more branches in **Kano**, **1** in **Abuja** and another in **Kaduna** are to be commissioned within the next few weeks.

In this period, the Bank secured licenses for major critical banking products – Letter of Credit Dealership and Foreign Exchange, among others. The strategic commitment of the Bank is to be among the dominant Non-Interest Bank operating in Nigeria with 75% Market Share and comprehensive Non-Interest banking products and services coverage; rank among the Top 10 Deposit Money Banks (DMBs) in Nigeria; and pursue global branch expansion to achieve at least forty (40) branches across state capitals/major commercial centres in Nigeria by 2025.

After eight (8) months of productive operations, excellent strategic leadership and effective performance management, the Bank achieved a **record high EPS** and proceeded to make profit in the subsequent months. Sequel to this record, Tajbank was awarded the **Best Non-Interest Bank 2020** by **IFN, Thinkers Magazine Bank of the year 2020** and **Leadership Newspaper Bank of the year 2020**.



Vision:

To be the leading African financial institution with a reputation for excellent customer experience and innovative solutions.



Mission:

To build a sustainable ethical brand through exceptional service, innovation and professionalism whilst enhancing stakeholders’ value.



Core Values:

- Trust and Justice
- Customer centric
- Excellence
- Determination
- Innovation

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Executives



Alhaji Tanko Isiaku Gwamna *Chairman*

Tanko Isiaku Gwamna began his career in real estate in 1987 before moving fully into the finance sector. His meritorious service to the country has seen him holding several appointments at the government level.

Tanko Isiaku Gwamna holds a first class degree in Economics.



Norfadelizan Abdul Rahman *Managing Director*

Norfadelizan Abdul Rahman was a senior Islamic Finance Consultant with experience in Islamic Banking, Islamic Capital Market, Islamic Asset Management and Takaful.

Norfadelizan received his MBA from Charles Stuart University of Australia and obtained his first degree in Business Administration from the International Islamic University of Malaysia



Hamid Joda *Founder / Chief Operating Officer*

Hamid Joda is a banker with over 20 years banking experience covering Treasury, Business Development, Consumer/Retail Banking, Branch Banking and the Public Sector.

He holds a B.Sc in Business Administration (Banking & Finance) from the University of Maiduguri and a Masters from Bayero University, Kano. He is also a member of the Chartered Institute of Bankers of Nigeria (CIBN).

Mr Joda is the Founder of TAJBank Ltd.



Sherif Idi *Co-Founder / Chief Marketing Officer*

Sherif Idi has over 20-year career offers prolific experience in Operations, Branch Management, Business Development and Public Sector Businesses. He was a Group Head in the Public Sector Division at First City Monument Bank Ltd before embarking on the journey to set up TAJBank.

He is the Co-Founder of TAJBank Ltd and the pioneer Chief Marketing Officer of the Bank

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Common Mistakes in Money Transactions

Money Mistake 1

Never borrow money that accrues interest to start a business. That is to say, never borrow money to start a business expecting that the business will generate income to pay back the borrowed money plus the interest.

Money Mistake 2

Never spend money you haven't received. Don't even promise someone money based on a promise you have from someone else. If someone tells you: "Ezra, come to my office tomorrow at 9am and pick #30K" don't go out to buy items on credit based on this promise, with the hope that you will pay off your creditor when the promised money comes; it may not come as promised and this will leave you in problems with your creditors.

Money Mistakes 3

If you want to save, whenever you receive money, don't start spending hoping that you'll save what remains. Normally what remains is zero because as long as money to spend is available, the numerous things you can spend it on are also available. And things to spend on even incite their 'relatives' so that you spend even more than you had planned. When money to spend is not available, we naturally find a way of doing without it. That's why I've learnt to save with Cooperative or Investment Society. Once I send money there I assume I no longer have it. Before you spend any money, put your savings aside then

spend what is left after saving.

Money Mistake 4

When you get an opportunity to meet a very wealthy person, never ask for money. Ask for ideas on how to make money. They may even choose to give you money on their own after seeing that your ideas are great, but let getting money from them never be your objective. It is better to be taught how to fish than given fish.

Money Mistake 5

Keeping your seed instead of planting it. Many people stop at saving. It's very, very difficult to save and have all you need to maintain your lifestyle especially after retirement. When you save, your savings are seed; plant it. When you just keep the seed (saving money) some seeds begin to die (eaten by inflation and the

like). That's why I recommend that you read about the different types of investment vehicles you can use to grow your savings. I am not necessarily talking about putting the money in a business, because you can easily lose money in business especially if you are new in it. I am talking about putting it in an investment.

Money Mistake 6

Never lend someone money you are not willing to lose. By the time you lend someone money, be contented in your heart that should the person fail to pay, you will not die. You should not even lose that person's friendship if they fail to repay the money you lent them. If you feel the person might fail to pay you and this will not affect your relationship with them, then lend them money. If their failure to pay would make you hate this person's entire clan, please advise the person to go to the bank.

Money Mistake 7

Never append your signature to guarantee someone on a financial matter if you are not willing or able to pay the money on their behalf.

Money Mistake 8

Avoid keeping money you don't intend to use in the short-term within easy reach. For instance, don't walk with #100K in your pocket when all you plan to do in a day costs #20K. Like I mentioned in Money Mistake 3, there are always expenses available to gobble any money that is within reach, so if you don't want to lose it, put it away in a safe place.

Money Mistake 9

Avoid keeping money in inappropriate places e.g. in socks, under the pillow, in a pit, in the sitting room, in the bra, in a travel bag that you will place somewhere in a bus ... impulse buying is a devil that will keep you busy!

Money Mistake 10

Spending money on an item that you can do without (at least for the time being). These days when I pick money from my pocket or wallet, before paying for something I ask myself: What would happen if I didn't buy this? If I find I can live with the consequences of not having that thing, I smile and walk away.

Money Mistake 11

Paying an amount for something that's not the minimum you can get that same value for. In other words, if you are at Ogo Oluwa and you pay #5K for a shoe that you can get at #3K at Orisunbare market, that's a money mistake except for those who have achieved financial freedom. (The bus fare from Ogo Oluwa to Orisunbare is just #50)

Money Mistake 12

Consistently spending all you earn or more than you earn. It's like having a drum where you have an inlet that's smaller than the outlet. It will never get full. And should the inlet ever reduce significantly the drum will run dry. If you do it the other way round and the inlet is bigger, it will get full and even overflow. Hence, we have to always ensure we are widening the inlet while narrowing the outlet – all the time.

Money Mistake 13

Thinking about short-term only and forgetting about long-term or thinking about the long-term and forgetting about the short-term. For instance, Lydia was told that there's money in land. She saved money over a long period of time and bought 30 acres of land. Now she has the land but she is always broke. She is always complaining. She's disgruntled and she doesn't seem to see herself earning from the land in the near future. Now, let's ask ourselves: Having 30 acres of land and no money to feed your family or take a child to hospital, is that wealth or poverty? I think Lydia only looked at long-term needs and forgot that she has short-term needs that require money.

Let's take stock of our finances. How many mistakes are you guilty of? Do you now feel better-equipped to do better with these tips? Good luck, savers! Share this knowledge with your friends.

God bless you as you work on your financial prudence and objectivity.



"Salvator Mundi" by Leonardo da Vinci is the most expensive painting in the world, valued at \$450.3M.

MOTORING

WITH CARA LUCKSON



What makes ROLLS ROYCE cars special



he Rolls Royce brand is indeed an epitome of luxury, there are solid proofs that Rolls Royce cars are designed to give great comfort and technological brilliance to owners. These cars are designed and built to be timeless, as the brand has always recognised the tendency of its customers to hold onto them for decades and within wealthier households which can be passed onto the next generations.

Rolls Royce vehicles are built in England but the automobile company is actually owned today by BMW and has been in business for 116 years. When you ask people about what Rolls Royce meant to them, you get predictable answers like wealth, quality, luxury, craftsmanship.

Rolls Royce started as an aeroplane and car manufacturing company in the early 1900s. It is one of the few car companies that also manufacture aircraft engines. In 1906, the company launched its first car, the Silver Ghost. During

its reliability test, Rolls Royce kept the vehicle going for a record run of 24,000 km and it did not break down. This is because the Rolls Royce automobile has had a unique reputation of exemplary engineering since its introduction in 1906.

Rolls Royce keeps its standard pretty high when it comes to quality. Remember the Concorde? It was powered by Rolls Royce engines.

Another unique thing about this brand is that it always strives to ensure perfection, inadeptly justifying



POWERED BY:

**NIGERIAN AUTOMOTIVE DESIGN
AND DEVELOPMENT COUNCIL**



the price tag on the Rolls Royce cars, the high prices are not unexpected since the Rolls Royce automobile go to any lengths to ensure that each and every car is 'worthy of the badge'. Each car goes through a plethora of precise quality control inspections to ensure that any mistake, even if it's completely naked to the human eye is spotted and corrected.

Below are some unique facts about Rolls Royce:

Noiseless

Rolls Royce cars are made to offer extreme comfort, which is why these cars are extremely silent. Rolls Royce designers and engineers use hundreds of kilos of insulating materials to soundproof the cabin and isolate the noises, according to a mechanical report.

Custom-built

Rolls Royce takes customisation very seriously; you will be required to give your desired preferences when you place an order for a new car. Rolls Royce offers 44,000 shades for exteriors, customers are also allowed to choose from the numerous colour themes for their cabin, the material of the dashboard, and even the colour of the seats can all be customised. Rolls Royce uses about 45 kg of paint on each car. Materials used to assemble Rolls Royce are chosen carefully, for example, the leather used in the Rolls Royce cars come from bulls hide and not from cows, this is because cows develop stretch marks during pregnancy which can look bad on the Rolls Royce seats.

Interestingly, all Rolls Royce cars come with self-correcting badges. It means that the badge is never upside down even when the wheels are moving.

Expensive logo

Ever since Rolls has been making cars, each and every example of their car has dawned the Spirit of Ecstasy logo. This has been their mascot since 1911. When BMW bought over the brand, they paid \$40 million in order to use the logo. The logo has so much importance that it goes into the grille when the car is locked so that it cannot get stolen. Rolls Royce has been using doors that open in the opposite direction, sometimes called suicide doors to aid the easier entry and exit of passengers.

Completely handmade

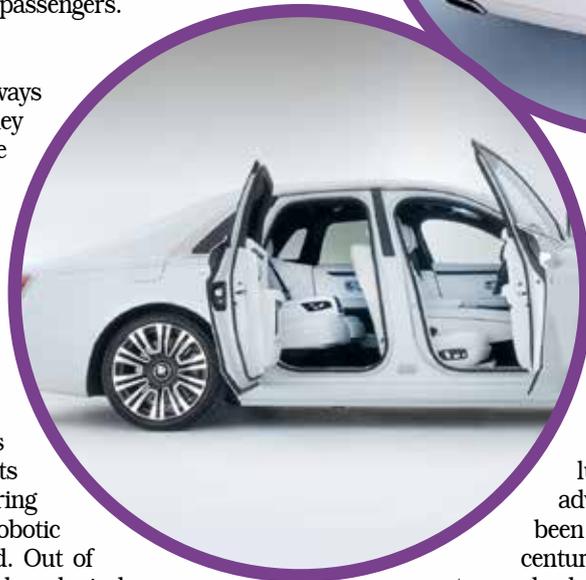
The Rolls manufacturers always strive to ensure perfection, they make sure any tiny marks are eliminated. One man, Mark Court paints all of Rolls-Royce's pinstripes by hand, he has been doing this intricate work since the company opened its Goodwood plant in 2003. (It's his only job, and reportedly earns him a six-figure salary).

Rolls manufacturers adopt modern technologies like robots and automation in their plants to speed up the manufacturing process, there are only four robotic arms in its factory at Goodwood. Out of these four robots, two are used exclusively to apply primer on the car's body before the final paint. Most of the other manufacturing work is done by hand and that is why it takes a lot of time to produce a Rolls Royce car.

Completing the cabin of a Royce takes approximately 17 days, since only bulls are used for Rolls-Royce's leather interiors, it takes leather from about 11 bulls, and those bulls have to be the ones coming from Europe where the higher altitudes translate to a lack of mosquitos and other insects with minimized bite marks. While choosing the materials for the dashboard, the wood veneer used in the cabin is stored in humidified chambers so that they do not crack in the longer run. The veneers are then transported in velvet sheets to avoid any tiny scratch.

Unique names

All Rolls Royce models like the Wraith, Phantom, Ghost, Dawn, Cullinan, are believed to be named after spirits. Initially, Rolls Royce started with numbers while naming its vehicles but



that changed around 1925 with the new Phantom. While the ideology behind the spirit names is still unknown, some say the silent cabins inspire the names.

Durability

Aside from being high quality, the Rolls Royce offers extreme luxury, comfort and technological advancements. Rolls Royce has been manufacturing cars for over a century now and according to the fact-checkers, roughly 65% of Rolls Royce cars are still on the roads and in good working condition.

Most Expensive Rolls Royce:

Rolls Royce 2021 Cullinan (\$335,350)

The starting price for the Rolls-Royce Cullinan is \$335,350. Cullinan's twin-turbo 6.7-liter V-12 provides 563 horsepower and is whisper quiet, lest it disturbs the VIPs in the cabin. During testing, Cullinan recorded a 60-mph time of just 4.5 seconds, despite being a vehicle that weighs about three tons. All-wheel drive is standard. The Cullinan rides on an air suspension that receives information from a road-scanning camera and automatically adjusts the vehicle's height to compensate for imperfections in the pavement.

2021 Rolls-Royce Dawn (\$359,250)

The starting price for Rolls Royce Dawn is at \$359,250. Buyers can create a custom Dawn through Rolls-Royce's Bespoke program or they can choose between three distinct collections that the company came up with. Under the hood sits a twin-turbocharged 6.6-litre V-12. It pumps out 563 horsepower, making the Dawn as fleet as it is sexy. The Dawn drives gracefully and deliberately, passengers inside can't feel any movement even when driving over the harshest potholes.

The Dawn isn't just about old-school luxury, it's also a technological powerhouse, a suite of driver assistance features is offered and includes a novel night-vision system to



help drivers see animals or pedestrians when driving after dark. It comes with a safety feature like the Standard forward collision warning.

2021 Rolls Royce Ghost (\$314,400)

The Starting price for Rolls Royce Ghost is \$314,400. Although the Ghost undergoes a massive overhaul for 2021, it is still powered by a familiar engine. Under the sedan's long hood is a 563-hp 6.7-liter V-12, similar to the Cullinan SUV. Has an eight-speed automatic handle used for its shifting duties, has an all-wheel-drive standard. According to Rolls-Royce, the 2021 Ghost is capable of hitting 60 mph in just 4.6 seconds. The company boasts that the new Ghost offers a sharper driving demeanour than the last model, pointing to the all-wheel-steering system and 50/50 weight distribution as evidence that driving satisfaction played a significant role in the car's development. Ghost employs a road-scanning camera to help the vehicle anticipate and compensate for potholes. passengers are treated to such luxuries as massaging seats, an entertainment system, and acres of legroom. This model has an illuminated dashboard inlay that glows when the driver turns on the car, adding to the starry-night ambience.

2021 Rolls Royce Phantom (\$457,750)

The starting price for the Rolls-Royce Phantom is \$457,750. These cars are built to the exact requirements of the millionaires and billionaires who can afford them, they are often customized down to the last detail.

In the Phantom model, prodigious power is provided by a silken 563-hp twin-turbo V-12 paired with an eight-speed automatic and rear-wheel drive, the Phantom is better suited for wafting along with delicate inputs to throttle and steering. The ride is super smooth. The Phantom practically levitates over the road as it features a pothole-spotting camera that helps the suspension adapt to road imperfections in real-time. It's a library-quiet,

sensory deprivation. The Phantom comes with rear-hinged coach doors that allow graceful and dramatic arrivals and departures. Rear seat passengers can be treated to a myriad of luxuries such as deep-pile carpeted floor mats, power-adjustable seats with massage, a refrigerated console compartment, and remote controls for the car's infotainment system.

Rolls Royce Boat-Tail, (\$28 million)

The price for the first unit of Rolls-Royce Boat Tail is \$28 million. The Boat-Tail model is known to have been made at the request of a globally successful couple, who have experience in ordering Rolls Royce cars. The bodywork of the Rolls-Royce Boat Tail is made 100% by hand. The outside is wrapped in a peculiar shade of blue, the customer's favourite colour. In the shade, the colour is subtle and retro, but in the sunlight, the metallic and glass flakes embedded in the paint provide a bright and energetic aura to the finish.

The project took four years to develop. The Rolls Royce Boat-Tail has a sumptuous trunk, unfolds an umbrella and a set of accessories for a stylish picnic, inside are folding chairs, glasses, coolers which hold bottles of Armand de Brignac Champagne, one of the world's most exclusive beverages.



Meet Reuben Singh, UK entrepreneur who has a Rolls Royce for every turban colour

By Onyinyechi Iheanacho



Reuben Singh, born 20th September 1976 is a businessman of Indian origin based in the United Kingdom and CEO of contact centre company alldayPA and private equity firm, Isher Capital.

He rose to prominence in the mid-1990s for his Miss Attitude retail chain. He has held many public appointments and was invited by then Prime Minister Tony Blair to serve on a government advisory panel on small businesses and on the Competitiveness Council.

He served on the seven-man government task force which was asked to review and then report on the Department of Culture, Media, and Sport. He was appointed to the DTIs Competitiveness Council and the Small Business Council by the government. He is also an advocate for the National Living Wage.

Reuben Singh is a Rolls Royce lover who has a matching one for every turban colour he wears; he owns 17 Rolls Royce cars, according to India Sonic on YouTube.

Singh became a worldwide sensation after pictures of his matching turban and Rolls Royce cars went viral, CarToq reports.

Singh's love for Rolls Royce is indescribable as the billionaire businessman lit up his Instagram page with beautiful photos of his luxury cars.

In the photos, the billionaire businessman could be seen posing in front of each Rolls Royce wearing a turban which has the same colour as the vehicle.

Some of the Rolls Royce he owns include the Phantom VIII and the Cullinan. The colour of some of his Rolls Royce matches precious stones colours.

Culled from Legit





Ayo Dosunmu

Meet 3 Nigerian players selected in the 2021 NBA Draft



Young basketball talents who got to see the realisation of a long-term dream were selected in the 2021 NBA draft schedule which was held on July 29, at the Barclays Center in Brooklyn, New York.

With the widespread of the game and the long term effect of immigration, there was no way Nigeria would not be represented in the 2021 NBA Draft.

The players are Usman

Garuba, Charles Bassey and Ayo Dosunmu.

Usman Garuba was projected to be a first-round selection for the New York Knicks, he was selected 23rd by the Houston Rockets.

Born in Madrid, Spain to Nigerian parents, from Benin City, but settled in Madrid in the 1990s. he joined the youth academy of Real Madrid at age 11. In 2019, when he was 17, he became the youngest starter in Madrid history.

We profile 19-year-old Real Madrid and Spain power forward Usman Garuba, who has been chosen by the Houston Rockets as the 23rd pick in the 2021 NBA Draft.

Garuba is projected to be a mid-first-round pick in the draft. With a reported 7-foot-3 wingspan, he has been viewed as arguably the top defensive prospect in the draft this year and has drawn comparisons to OG Anunoby and P.J. Washington.

He impressed earlier this month with Spain during its exhibition run in Las Vegas. He turned in a four-point, eight-rebound effort in a loss to the United States and was tasked with guarding the likes of Kevin Durant and Jerami Grant, and held his own in those matchups.

The opportunity to play with Spain in the Olympics should prove to be a great opportunity for Garuba to continue preparing for the next season in the NBA. He could land with a number of different teams.

Ayo Dosunmu was projected to be the second-round 31st overall pick by the New York Knicks, selected 38th by the Chicago Bulls.

The 21-year-old Dosunmu was born to Nigerian immigrants in the United States. He was born and raised in Chicago, where he played high school basketball.

He remained in Chicago for his college career, where he excelled and then got into the 2021 NBA Draft.

The youngest of four children, Dosunmu now plays for the United States. Although he acknowledges the country of his parents, he is always proud to represent America.

"It was an unreal feeling," Dosunmu told Chicago media via Zoom about being selected by the Bulls. "I was very excited. This was a milestone that I've been working on my entire life. So that moment right there, that was my hard work. It came out.

"I know I'm a first-round talent," said Dosunmu, expected to be a late first-round draft pick. "But you can't (ever know) what God has planned for you. And God wanted me to play for my city. So that's what I'm going to do. I'm embracing it. I'm grateful. I'm thankful to be in this position I'm in now. Now it's just about getting to work. I talked to Coach (Billy) Donovan. We had a great conversation. I'm obviously excited to work and be the best player I can be."

Charles Bassey a centre, was projected to be a second-round 39th overall pick by the



Usman Garuba



Charles Bassey

Sacramento Kings, he was selected 53rd by the Philadelphia.

Bassey was born and raised in Lagos Nigeria, where he played soccer until age 12, standing 6 feet 1 inch (1.85 m) at the time. At that age, he was discovered by a youth basketball coach while Bassey was selling fried chicken on the side of a road and wearing flip-flops that were too small for him.

He stopped playing soccer soon after, instead of focusing on developing his basketball skills. At age 14, Bassey was named the most valuable player of basketball camp Giants of Africa, a program established by a Toronto Raptors executive. Bassey also played college basketball for the Western Kentucky Hilltoppers.

Fatima Al-Fihiri:

The woman who built the first university in the world 1200 years ago



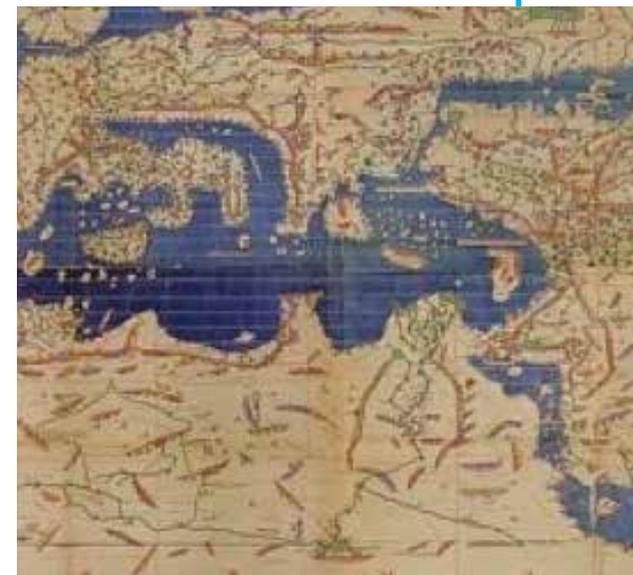
Fatima was born around 800 AD in the town of Kairouan, in present-day Tunisia. She is of Arab Qurayshi descent, hence the nisba “al-Qurashiyya”, ‘the Qurayshi one’. Her family was part of a large migration to Fez from Kairouan. Fatima and her family fled from their hometown during the same time families were fleeing Cordoba or Southern Spain. This was due to the Arabs being expelled from these regions.

Not much is known about her personal life, except for what was recorded by 14th-century historian Ibn Abi-Zar’. This may be partly due to the fact that the Al-Qarawiyyin’s archives suffered a large fire in 1323. Daughter of a wealthy businessman, the family moved from Tunisia to Fez, Morocco during the rule of King Idriss II. Al-Fihri was married but both her husband and father died shortly after the wedding. Being the only children, Fatima and her sister, Miriam inherited their father’s fortune. She and her sister were well-educated and studied the Islamic jurisprudence Fiqh and the Hadith, or the records of Prophet Muhammed so, they went on to found mosques in Fes. In 859, Fatima built the Al-Qarawiyyin Mosque, decorated in the

Andalusian style with Kufic calligraphy (early style) engraved throughout. At 3,000 sq. ft, it can fit 22,000 people. The idea was spurred on by the fact that all the Muslims fleeing like Fatima and her family were all immigrants that were devout worshippers keen on learning and studying their faith.

Miriam built the Al-Andalusian Mosque nearby, with its heavy ornate doors and courtyard of walnut trees. Both employed ‘embroidery’ engraving — exquisite floral + geometrical + calligraphic features.

Both mosques are examples of some of the oldest in the world attracting 0 people eager to learn not just religious



instruction but Arabic grammar and music as well.

They talked, debated, drank Moroccan mint tea, and benefitted from generous financial gifts and grants by grateful sultans.

To house the ever-increasing influx of reading materials, Fatima then built al-Qarawiyyin Library and stacked it with Islamic works (Qur'ans, Hadith collections, etc).

Now considered the world's oldest library, it has over 4,000 rare old books and ancient manuscripts. The most prized is a 9th century Qur'an, written in Kufic on camel skin.

With a warren of mazed rooms behind iron doors, renovations have revealed ever more treasures.

It also houses the 8th century Imam Malik collection of hadith written on gazelle sheets, AND the original copy of Ibn Khaldun's book 'Kitab Al-'Ibar' (Book of Lessons), gifted in 1396.

Fatima wasn't done. She soon built the 1st university in the world, Al-Qarawiyyin University where students as young as 13 could attend. It remains the oldest continuously operating, accredited, degree-granting university in the world. The 1st degrees were carved on wood.

Al-Qarawiyyin University became a centre for political discussion, and taught:

- #Politics
- #Philosophy
- #Law
- Natural Sciences
- Rhetoric
- Logic
- #Grammar

- #Medicine
- #Mathematics
- #Astronomy
- #Chemistry
- #Geography
- #Music.

Notable alumni included the great 12-13th c Jewish philosopher, Ibn Maymun (Maimonides) and the 1st sociologist and anthropologist, Ibn Khaldun (1332-1395 CE).

Muhammad al-Idrissi - geographer and cartographer of the 1st world map (Tabula Rogeriana) in 1154- also studied at Al-Qarawiyyin as did the French mathematician and philosopher-Gerbert of Aurillac, who became Pope Sylvester II (946-1003), credited with introducing Arabic numerals and the use of zero into Europe.

So, when you think of Arab/African Muslim women, please think of Fatima Al-Fihri and her sister, and their continually operating university, library, and mosques.



A lesson for humanity...from Bees

Compiled by Halima Abdulkadiri

A

little boy went to his father and he showed him all of the honey he had gotten from the hives. He took the lid off a 5- gallon bucket full of honey and on top of the honey, there were 3 little bees, struggling.

They were covered in sticky honey and drowning.

The boy asked his dad if they could help the bees and he said he was sure they wouldn't survive.

He asked again if they could at least get them out and kill them quickly, because his dad had taught him to put a suffering animal (or bug) out of its misery.

The dad finally conceded and scooped the bees out of the bucket. He put them in an empty Chobani yogurt container and put the plastic container outside. Because he had disrupted the hive with the earlier honey collection, there were bees flying all over outside.

They put the 3 little bees in the container on a bench and left them to their fate.

The father called the boy out a little while later to show him what was happening. These three little bees were surrounded by all of their sisters (all of the bees are females) and they were cleaning the sticky nearly dead bees, helping them to get all of the honey off of their bodies.

They came back a short time later and there was only one

little bee left in the container. She was still being tended to by her sisters.

Later, they checked one last time and all three of the bees had been cleaned off enough to fly away and the container was empty.

Moral Lessons

Those three little bees lived because they were surrounded by family and friends who would not give up on them. Family and friends who refused to let them drown in their own stickiness and resolved to help until the last little bee could be set free.

'Bee' good sisters. 'Bee' good brothers, 'Bee' good peers. 'Bee' good classmates. 'Bee' good colleagues, 'Bee' good teammates.

Jose Mujica,

a modest, humble Uruguayan ex-president

By Onyinye Iheanacho



Jose Mujica is an Uruguayan farmer and retired politician who served as the 40th President of Uruguay from 2010 to 2015 and was known as “the world’s poorest leader” for his modest lifestyle, as he gave away around 90% of his \$12,000 monthly salary to charities that benefit poor people and small entrepreneurs.

A former guerrilla with the Tupamaros, he was imprisoned for 12 years during the military dictatorship in the 1970s and 1980s.

In the mid-1960s, he joined the newly formed MLN-Tupamaros movement, an armed political group inspired by the Cuban Revolution. He participated in the brief 1969 takeover of Pando, a town close to Montevideo, leading one of six squads assaulting strategic points in the city.

Mujica’s team was charged with taking over the telephone exchange and was the only one to complete the operation without any mishaps.

In March 1970 Mujica was gunned down while resisting arrest at a Montevideo bar; he injured two policemen and was in turn shot six times. The surgeon on call at the hospital saved his life.

In 2005, Mujica married Lucía Topolansky, a senator and former vice-president, after many years living together, they have no children and live on a farm owned by Lucía in the outskirts of Montevideo, where they cultivate chrysanthemums for sale, having declined to live in the presidential palace or to use its staff. Also living at his farm is his three-legged dog, Manuela. He has drawn worldwide attention for his lifestyle.

The only possession Mujica had when he came into office in 2010 was his 1987 Volkswagen Beetle.

The light-blue, beat-up Beetle became so famous that he was offered \$1million (£780,000) for it in 2014, but turned the offer down because he said he would have no way of transporting his three-legged dog without it.

A member of the Broad Front coalition of left-wing parties, Mujica was Minister of Livestock, Agriculture, and Fisheries from 2005 to 2008 and a Senator afterwards.

As the candidate of the Broad Front, he won the 2009 presidential election and took office as President on 1 March 2010 to 2015. After his tenure as the president, he went further to become a senator.

Mujica’s political ideology has evolved over the years from orthodox to

pragmatist. In recent times he has expressed a desire for a more flexible political left. His speaking style and manner are credited as part of his growing popularity since the late 1990s, especially among rural and poor sectors of the population.

In June 2012, Mujica’s government made a controversial move to legalize state-controlled sales of marijuana in Uruguay in order to fight drug-related crimes and health issues and stated that they would ask global leaders to do the same.

Mujica said that by regulating Uruguay’s estimated \$40 million-a-year marijuana business, the state would take it away from drug traffickers, and weaken the drug cartels. The state would also be able to keep track of all marijuana consumers in the country and provide treatment to most serious abusers, much like that which is done with alcoholics.

Mujica passed same-sex marriage law and legalised abortion for women.

He has been variously described as an antipolitician and a man who speaks the language of the people while also receiving criticism for untimely or inappropriate remarks.

Jose Mujica has retired from the Senate to spend more time on his farm.

INTERESTING FACTS



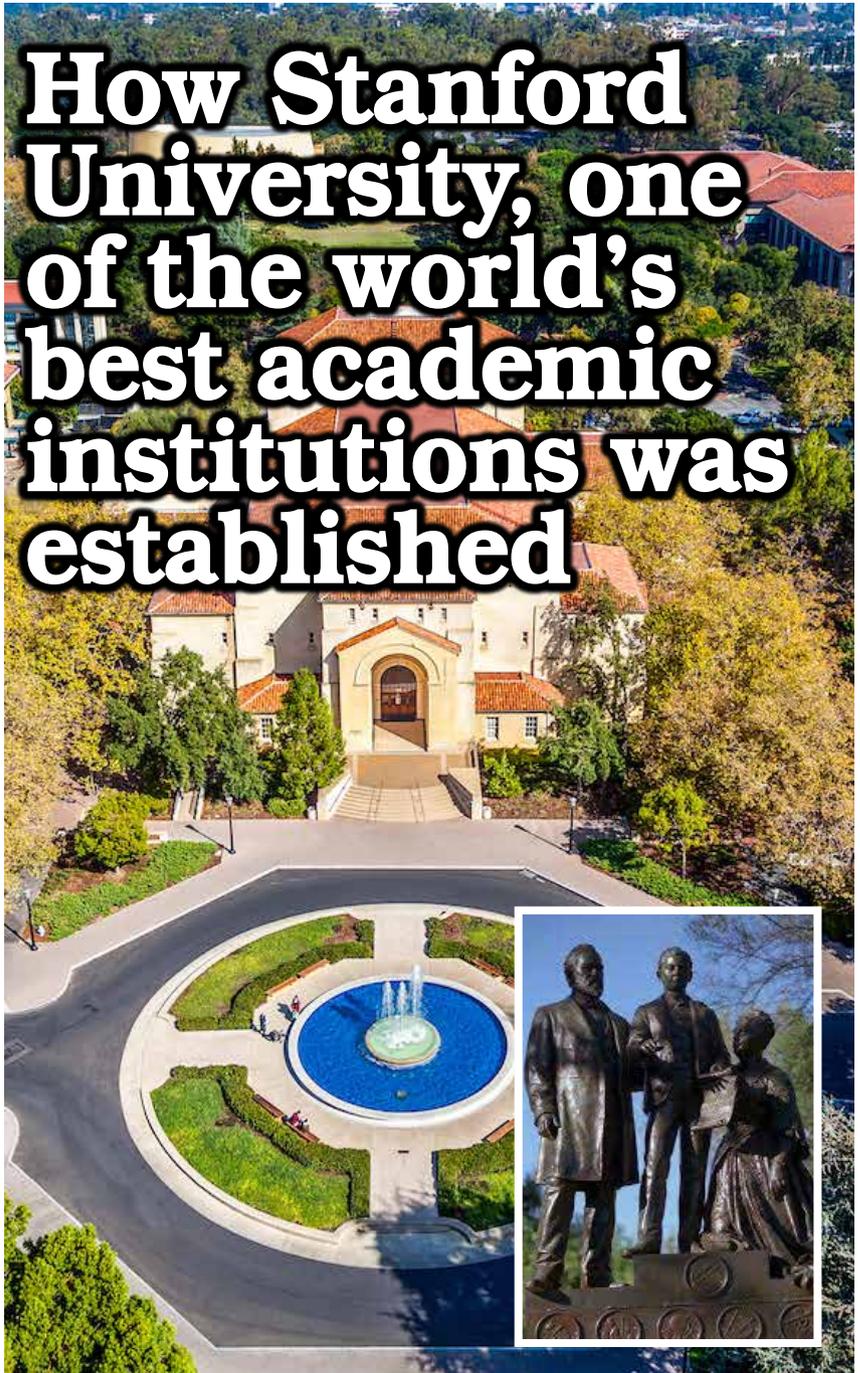
Stanford University, officially Leland Stanford Junior University, is a private research university in Stanford, California.

The campus occupies 8,180 acres, among the largest in the United States, and enrolls over 17,000 students. Stanford is ranked among the best universities in the world by academic publications.

In memory of Stanford Junior Stanford was founded in 1885 by Leland and Jane Stanford in memory of their only child, Leland Stanford Jr., who had died of typhoid fever at age 15 the previous year. Leland Stanford was a U.S. senator and former governor of California who made his fortune as a railroad tycoon. The school admitted its first students on October 1, 1891, as a coeducational and non-denominational institution. Stanford University struggled financially after the death of Leland Stanford in 1893 and again after much of the campus was damaged by the 1906 San Francisco earthquake. Following World War II, provost Frederick Terman supported faculty and graduates' entrepreneurialism to build self-sufficient local industry in what would later be known as Silicon Valley.

The university is organised around seven schools: three schools consisting of 40 academic departments at the undergraduate level as well as four professional schools that focus on graduate programs in law, medicine, education, and business. All schools are on the same campus. Students compete in 36 varsity sports, and the university is one of two private institutions in the Division I FBS Pac-12 Conference. It has gained 128 NCAA team championships, and Stanford has won the NACDA Directors' Cup for 25 consecutive years, beginning in 1994–1995. In addition, Stanford students and alumni have won 270 Olympic medals including 139 gold medals.

Achievements



How Stanford University, one of the world's best academic institutions was established

As of April 2021, 84 Nobel laureates, 29 Turing Award laureates, and eight Fields Medalists have been affiliated with Stanford as students, alumni, faculty, or staff. In addition, Stanford is particularly noted for its entrepreneurship and is one of the most successful universities in attracting funding for start-ups. Stanford alumni have founded numerous companies, which combined produce more than \$2.7 trillion in annual revenue and have created 5.4 million jobs as of 2011, roughly equivalent to the 7th largest economy in the world (as of 2020). Stanford is the alma mater of one president of the United States (Herbert Hoover), 74 living billionaires, and 17 astronauts. It is also one of the leading producers of Fulbright Scholars, Marshall Scholars, Rhodes Scholars, and members of the United States Congress.



Secrets of Love

By Bernice Eke

T

The First Secret: The power of Love

Love begins with our thoughts. We become what we think. Loving thoughts create loving experiences and loving relationships. Affirmations can change our beliefs and thoughts about ourselves and others. If we

want to love someone, we need to consider their needs and desires.

The Second Secret: The power of Respect

You cannot love anyone or anything unless you first respect them. The first person you need to respect is yourself. To begin to gain self-respect ask yourself, "What do I respect about myself?" To gain respect for others, even those you may dislike, ask yourself, "What do I respect about them?"

The Third Secret: The power of Giving

If you want to receive love, all you have to do is give it! The more love you give, the more you will receive. To love is to give of yourself, freely and unconditionally. Practice random acts of kindness. The secret formula of a happy, lifelong relationship is to always focus on what you can give instead of what you can take.

The Fourth Secret: The power of Friendship

To find true love you must first find a true friend. To love someone completely you must love them for who they are not what they look like. Friendship is the soil through which love's seeds grow. If you want to bring love into a relationship, you must first bring friendship.

The Fifth Secret: The power of Touch

Touch is one of the most powerful expressions of love, breaking down barriers and bonding relationships. Touch changes our physical and emotional states and

makes us more receptive to love.

The Sixth Secret: The power of Letting go

If we want to learn to love, we must first learn to forgive and let go of past hurts and grievances. Love means letting go of our fears, prejudices, egos and conditions.

The Seventh Secret: The power of Communication

To love someone is to communicate with them. Let the people you love know that you love and appreciate them. Never be afraid to say, "I love you." Never let an opportunity pass to praise and acknowledge someone. Always leave someone you love with a loving word ... it could be the last time you see them.

The Eighth Secret: The power of Commitment

If you want to have love in abundance, you must be committed to it. Commitment is the true test of love. If you want to have loving relationships, you must be committed to loving relationships. When you are committed to someone or something, quitting is never an option. Commitment distinguishes a fragile relationship from a strong, loving one.

The Ninth Secret: The power of Passion

Passion ignites love and keeps it alive. Lasting passion does not come through physical attraction alone. It comes from deep commitment, enthusiasm, interest and excitement. The essence of love and happiness are the same, all we need to do is to live each day with passion.

The Tenth Secret: The power of Trust

You cannot love someone completely unless you trust them completely. Act as if your relationship with the person you love will never end. Trust is essential in all loving relationships. Trust yourself, trust others and trust the world. It is the foundation for LOVE.



ll over the world, tradition breakers have always emerged at different times, in different ways and Nigeria is not an exemption.

Nigeria has had its own share of tradition breakers from time immemorial, however, this write-up only focuses on a few recent tradition breakers, both internationally and within the border of Nigeria.

Recently, Nigerian women broke the records despite the odds against them. In a world dominated by gender bias and cultural limitations, these women stood up against the tides, dared to become different and made a name in their time.

In Nigeria, recently, Guaranty Trust (GT) Bank announced the appointment of Miriam Olusanya as its Managing Director/CEO. She is the first woman to occupy the position since the bank was established in 1990.

With the announcement, GT Bank joined the list of commercial banks in Nigeria that have women in charge of affairs.

First City Monument Bank (FCMB) announced Yemisi Edun as its MD/CEO earlier this year whereas, on the 1st of January 2021, Nneka Onyeali-Ikpe assumed office as the MD/CEO of Fidelity Bank Plc.

Other women leading affairs at commercial banks in Nigeria include Ireti Samuel-Ogbu (Citibank Nigeria), Halima Buba (SunTrust Bank), and Tomi Somefun (Unity Bank).

Miriam Chidiebele Olusanya

Miriam Olusanya has over 23 years of banking experience that cuts across Transaction Services, Asset and Liability Management, Financial Markets, Investment Banking and Investor Relations.

She holds a Bachelor of Pharmacy (B. Pharm) degree from the University of Ibadan, Nigeria and a Master of Business Administration (Finance and Accounting) from the University



Miriam Chidiebele Olusanya

6 Leading Women in the Banking Industry

of Liverpool, United Kingdom. She has also attended several executive management and banking specific developmental programs in leading educational institutions around the world.

Miriam served as a Non-Executive Director on the Board of Guaranty Trust Bank (Gambia) Limited. She is also a member of the Financial Markets Sub-Committee of the Bankers' Committee, the primary interactive policy platform made up of the Central Bank of Nigeria and banks.

She joined the Bank as an Executive Trainee in 1998 and rose through the ranks until her appointment as Executive Director in 2018.

Until her appointment as MD/CEO, she was the Group Treasurer and Head, Wholesale Banking Division, responsible for balance sheet and financial markets activities of the Bank and its African subsidiaries, Corporate Finance as well as Investor Relations.

Halima Buba

Halima is a seasoned Banker with over 20 years of cognate experience obtained from working in Allstates Trust Bank, Zenith Bank, Inland Bank Plc, Oceanic Bank Plc and Ecobank Nigeria Limited.

She holds a Bachelor of Science (B.Sc.) degree in Business Management from the University of Maiduguri and an MBA from the same University.

Halima is an Alumnus of the Lagos Business School Senior management programme. She is a senior Honorary Member of the Chartered Institute of Bankers and a Fellow of the Institute of Management Consultants.

She sits on the Board of several reputable Institutions, including



Halima Buba

those of the Nigerian Sovereign Investment Authority (NSIA) as a Non-Executive Director and Anchoria Asset Management Company Limited.

Halima is a Champion of youth and women empowerment, and consistently makes philanthropic contributions towards girl child Education.

Yemisi Edun

Yemisi Edun holds a Bachelor’s degree in Chemistry from the University of Ife, Ile-Ife and a Master’s degree in International Accounting and Finance from the University of Liverpool, United Kingdom.

She is a Fellow of the Institute of Chartered Accountants of Nigeria and a CFA® Charter holder. She is also an Associate Member of the Chartered Institute of Stockbrokers; an Associate Member of the Institute of Taxation of Nigeria; a Member of Information Systems Audit and Control, U.S.A; and a Certified Information Systems Auditor.

She began her career with Akintola Williams Deloitte (member firm of Deloitte Touché Tohmatsu) in 1987, with the main focus on Corporate Finance activities. She was also involved in the audit of Banks and Other Financial Institutions. She joined FCMB in the year 2000 as Divisional Head of Internal Audit and Control before assuming the role of Chief Financial Officer of the Bank.

She is now the Managing Director of FCMB.

Nneka Onyeali-Ikpe

Nneka Onyeali-Ikpe has been an integral part of the transformation team at Fidelity Bank in the last six years. She was formerly Executive Director, Lagos and South-West, overseeing the bank’s business in the six states that make up the South West region of the bank. She led the transformation of the Directorate to profitability and sustained its impressive year-on-year growth, across key performance metrics, including contributing over 28% of the Bank’s PBT, Deposits and Loans.

She is a consummate professional with over 30 years of experience across various banks including Standard Chartered Bank Plc, Zenith Bank Plc and Citizens International Bank Limited, where she held several management positions in Legal, Treasury, Investment Banking, Retail/Commercial Banking,



Yemisi Edun



Nneka Onyeali-Ikpe



Ireti Samuel-Ogbu



Tomi Somefun

Corporate Banking. She has been involved in the structuring of transactions in various sectors including oil & gas, manufacturing, aviation, real estate and exports.

As an Executive Director at Enterprise Bank Plc, she received a formal commendation from the Asset Management Corporation of Nigeria (AMCON) as a member of the management team that successfully turned around Enterprise Bank Plc.

Onyeali-Ikpe holds Bachelor of Laws (LLB) and Master of Laws (LLM) degrees from the University of Nigeria, Nsukka and Kings College, London, respectively. She has attended executive training programs at Harvard Business School, The Wharton School University of Pennsylvania, INSEAD School of Business, Chicago Booth School of Business, London Business School and IMD amongst others.

She is also an Honorary Senior Member (HCIB) of The Chartered Institute of Bankers of Nigeria (CIBN).

Ireti Samuel-Ogbu

In August 2020, Citigroup announced Ireti Samuel-Ogbu as its first female Country Officer for Nigeria i.e MD/CEO Citibank Nigeria. Prior to assuming office in Nigeria, she served as managing director of payments and receivables, treasury and trade solutions for Europe, the Middle East and Africa at the group's office in London.

She had been on the Board of Citibank Nigeria Limited since 2015 as a non-Executive Director.

In the last 32 years, Samuel-Ogbu has held various roles across Citi's businesses in the UK, Nigeria and South Africa, having worked in each of these countries twice. Previous roles have included Relationship Management with Global Subsidiaries Group and the Public Sector Banking Team, as well as TTS Sales, Corporate Finance and leading Citi's TTS business in two of the largest markets in Africa.

As a champion of diversity and inclusion, Samuel-Ogbu co-founded two impactful mentorship initiatives within Citi – the Sapphire Leadership Program for the Middle East and Africa, and the Momentum Program in the UK. She is currently the EMEA co-Chair for Citi Women's Affinity Group and represents EMEA on the Global Affinity Steering Committee at Citi.

She obtained a BA Hons Accounting and Finance from Middlesex University, UK and has an MBA from the University of Bradford, UK.

Tomi Somefun

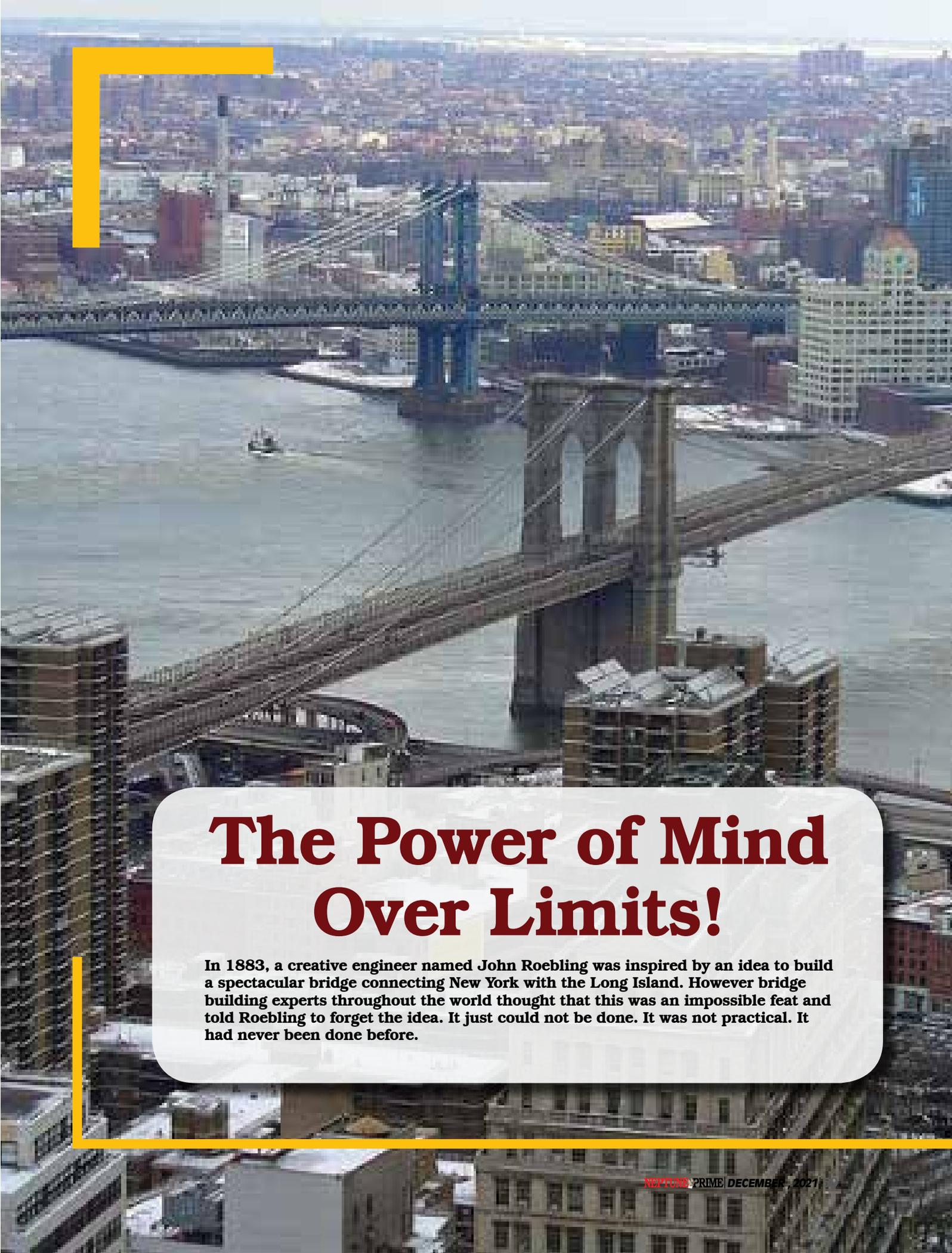
Prior to her appointment as MD/CEO in August 2015, Tomi Somefun served as the Executive Director overseeing the Lagos and South-West Business Directorates, the Financial Institution Division and the Treasury Department of the Bank. She is a Member of the Board Finance & General Purpose Committee, Board Risk Management Committee, Board Credit Committee, amongst others.

She is a career professional with 35 years post qualification experience, over 26 of which were in the banking sector, spanning key segments including Treasury & Investment Banking, Corporate Banking, Retail, and Commercial Banking Operations. Tomi had a distinguished career with the UBA group where she led 2 major subsidiaries of UBA as MD/CEO including a start-up company, UBA Pensions Custodian where she was the pioneer Managing Director.

Prior to UBA, Tomi worked with two leading consulting firms: KPMG and Arthur Andersen (now KPMG). A Fellow of the Institute of Chartered Accountants of Nigeria and Chartered Institute of Bankers of Nigeria (CIBN), she graduated with a Second Class Upper degree from the Obafemi Awolowo University (formerly University of Ife) in 1981 with a Bachelor of Education in English Language. She was recently conferred an Honorary Degree of Doctor of Business Administration (D.BA) by the Redeemer's University Nigeria (RUN).

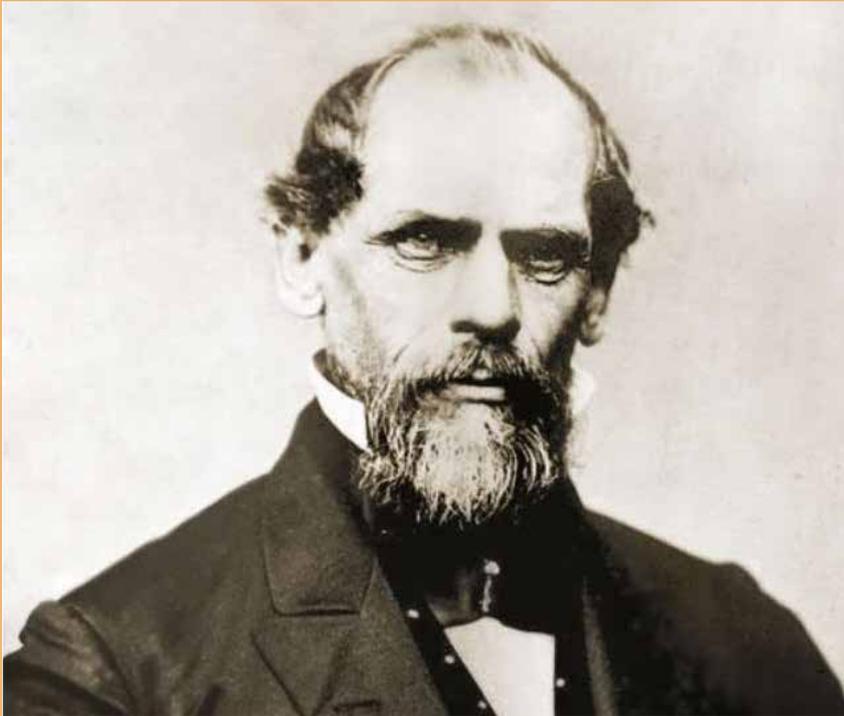
Tomi has extensive Executive Education in leading change and organization renewal, strategy formulation & execution, business analytics and development, and financial management from various esteemed business schools. She is an alumnus of the Columbia Business School, United States of America, and INSEAD, Fontainebleau, France, and holds a Certificate of Management Excellence from Harvard Business School (HBS).

She is a member of various professional bodies including the Institute of Directors (IOD), Bank Directors Association of Nigeria (BDAN) and Chartered Institute of Bankers of Nigeria (CIBN). In addition, she has served on the board of several quoted and unquoted companies, and Non-Governmental Organizations (NGOs).



The Power of Mind Over Limits!

In 1883, a creative engineer named John Roebling was inspired by an idea to build a spectacular bridge connecting New York with the Long Island. However bridge building experts throughout the world thought that this was an impossible feat and told Roebling to forget the idea. It just could not be done. It was not practical. It had never been done before.



Roebling could not ignore the vision he had in his mind of this bridge. He thought about it all the time and he knew deep in his heart that it could be done. He just had to share the dream with someone else. After much discussion and persuasion he managed to convince his son Washington, an up and coming engineer, that the bridge in fact could be built.

Working together for the first time, the father and son developed concepts of how it could be accomplished and how the obstacles could be overcome. With great excitement and inspiration, and the headiness of a wild challenge before them, they hired their crew and began to build their dream bridge.

The project started well, but when it was only a few months underway a tragic accident on the site took the life of John Roebling. Washington was injured and left with a certain amount of brain damage, which resulted in him not being able to walk or talk or even move.

"We told them so."

"Crazy men and their crazy dreams."

"It's foolish to chase wild visions."

Everyone had a negative comment to make and felt that the project should be scrapped since the Roeblings were the only ones who knew how the bridge could be built. In spite of his handicap Washington was never discouraged and still had a burning desire to complete the bridge and his mind was still as sharp as ever.

He tried to inspire and pass on his enthusiasm to some of his friends, but they were too daunted by the task. As he lay on his bed in his hospital room, with the sunlight streaming through the windows, a gentle breeze blew the flimsy white curtains apart and he was able to see the sky and the tops of the trees outside for just a moment.

It seemed that there was a message for him not to give up. Suddenly an idea hit him. All he could do was move one finger and he decided to make the best use of it. By moving this, he slowly developed a code of communication with his wife.

He touched his wife's arm with that finger, indicating to her that he wanted her to

call the engineers again. Then he used the same method of tapping her arm to tell the engineers what to do. It seemed foolish but the project was under way again.

For 13 years Washington tapped out his instructions with his finger on his wife's arm, until the bridge was finally completed. Today the spectacular Brooklyn Bridge stands in all its glory as a tribute to the triumph of one man's indomitable spirit and his determination not to be defeated by circumstances. It is also a tribute to the engineers and their team work, and to their faith in a man who was considered mad by half the world. It stands too as a tangible monument to the love and devotion of his wife who for 13 long years patiently decoded the messages of her husband and told the engineers what to do.

Perhaps this is one of the best examples of a never-say-die attitude that overcomes a terrible physical handicap and achieves an impossible goal.

Often when we face obstacles in our day-to-day life, our hurdles seem very small in comparison to what many others have to face. The Brooklyn Bridge shows us that dreams that seem impossible can be realized with determination and persistence, no matter what the odds are.

Even the most distant dream can be realized with determination and persistence.

*"That Man can have nothing but what He strives for;
that (the fruit of) his striving will soon come in sight.... (Q53: 39-40)"*

2 Chronicles 15:7

"But as for you, be strong and do not give up, for your work will be rewarded." NIV

"The world is moving so fast these days that the man who says it can't be done is generally interrupted by someone doing it."

-Harry Emerson Fosdick

"Great minds have purposes, little minds have wishes."

-Washington Irving

"We can do anything we want as long as we stick to it long enough"



The most-visited country on the planet is France, with 90M visitors, according to figures from the UNWTO in 2018. Who's at number two? Spain.

Awara

Awara is a healthy and very delicious snack made from soya beans, it is popularly consumed in the northern part of Nigeria. Most people call it cheese and it's currently a trending food in the north. It's simple, it's quick, it tastes delicious. It is appreciated by millions every day.

Method of preparation:

1. Soak the soya beans till soft. After which you wash and take it for grinding, after the grinding, sieve and throw away the chaff, pour into a pot that can contain and put on fire.
2. Meanwhile, soak your alum in 2-litre water. Immediately the soya milk on fire starts boiling, you start adding the alum water gradually till it starts forming lumps on its own and starts separating on its own from the water, then you stop pouring the alum water and allow it to keep boiling for 20 more minutes.
3. After 20 minutes, you pack out the lumps into another separate pot, add your Maggi, salt, pepper, onion, crayfish, then use your cooking spoon to mix, till well incorporated. Then you put it back on fire to cook for about 20 minutes more, then you bring it down and allow it to cool down.
4. Get a clean sieve cloth, and sieve everything at once, tie and keep on a clean surface, get a clean object to help squeeze water out completely, keep clean until when you want to use it.
5. It should be ready for cutting after a few hours when it's solid as a result of the squeezing, so you get your knife and chopping board to start cutting it to your desired shapes and size.
6. Set your fire and place your frying pan on it, pour the oil, sliced onion and put, allow to fry a little, then you start frying your soya bean cake on medium heat till light or dark brown, depending on what you want.
7. Your soya beans cake is ready to be served. If you want you can rough blend pepper and onion to make the sauce and eat with it.

Ingredients:

9 cups of Soya beans
Groundnut oil (for frying)
5 Chilli pepper
2 medium-size onion
4 Maggi cubes
2 cooking spoon
Crayfish (optional)
Alum
Salt to taste





MUSIC

Foreign

Demeanor:

Pop Smoke featuring Dua Lipa

Demeanor is a song by American rapper Pop Smoke featuring English singer Dua Lipa. The song was released to rhythmic contemporary and contemporary hit



MOOD 4 EVA

Beyoncé, JAY-Z, Childish Gambino, Oumou Sangaré -



At My Worst

Pink Sweat\$ feat. Kehlani



Nigerian

Essence

WizKid ft. Justin Bieber, Tems



Sinner

Adekunle Gold, Lucky Daye



Rare English Words

Blatherskite: A person who talks at great length without making much sense.

Jentacular: Pertaining to a breakfast taken early in the morning, or immediately on getting up.

Tittynope: A small quantity of anything leftover, whether a few beans on a dinner plate or the dregs at the bottom of a cup.

Winkle-picker: A shoe with a long pointed toe, popular in the 1950s.

Deipnosophist: A person skilled in the art of dining and dinner-table conversation.

Edacious: Having to do with eating or fond of eating.

Floccinaucinihilipilification: The action or habit of estimating something as worthless.

Futz: To waste time or busy oneself aimlessly.

Glaikit: A stupid, foolish and thoughtless person or action.

Hoddy-noddy: A stupid person.

Humdudgeon: An imaginary illness.

Logomachy: An argument about words.

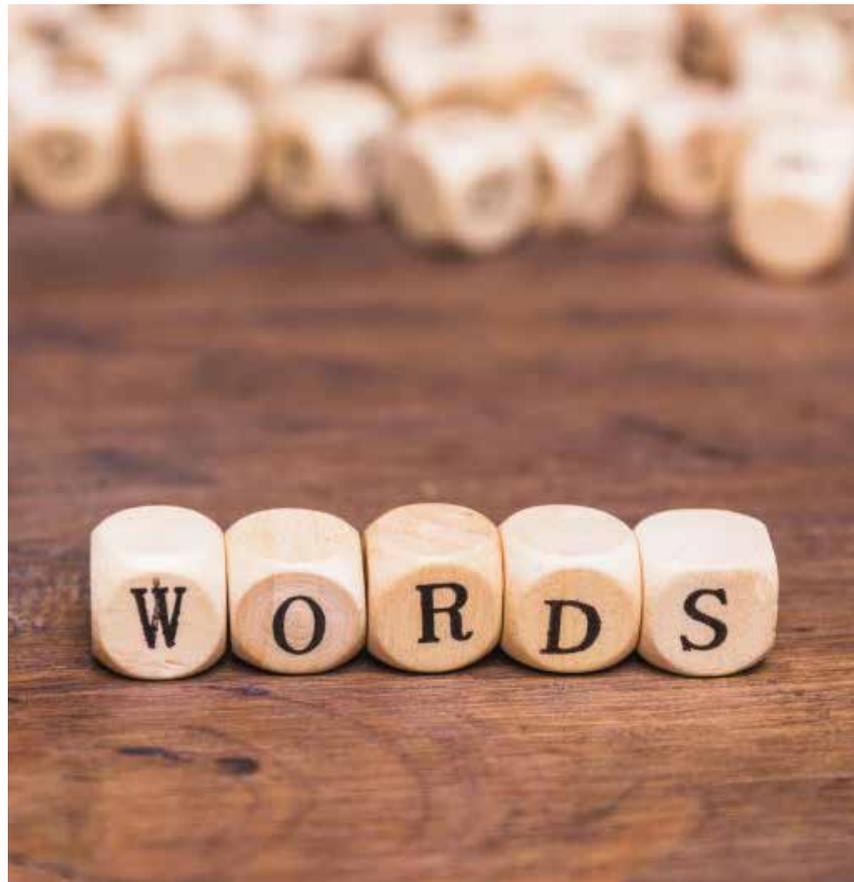
Monkey's wedding: Simultaneous rain and sunshine.

Nympholepsy: Passion aroused in men by beautiful young girls.

Opsimath: A person who begins to learn or study late in life.

Scofflaw: A person who flouts the law.

Sternutator: A substance that



causes irritation of the nasal and respiratory passages and causes coughing, sneezing, lachrymation (tearing of the eyes), and possibly vomiting.

Vidiot: A habitual, indiscriminating watcher of television or videotapes.

Wabbit: Exhausted or slightly unwell.

Wittol: A man who is aware and tolerant of his wife's infidelity.

Woopie: An affluent retired person able to pursue an active lifestyle.

Slugabed: A lazy person who stays in bed late.

Pauciloquent: Uttering few

words; brief in speech.

Oxter: A person's armpit.

Carpe diem: Used to urge someone to make the most of the present time and give little thought to the future.

Katzenjammer: A hangover; a severe headache resulting from a hangover.

Pocourante: An indifferent or unconcerned person.

Sangfroid: Composure or coolness shown in danger or under trying circumstances.

Novalunosis: The state of relaxation and wonderment experienced while gazing upon the stars.

Top ten Instagram earners in Nigeria

Instagram is one of the most popular social platforms. Aside from just sharing photos and pictures, it is also a means by which brands and potential business partners contact celebrities and influencers to strike deals with them.

Fans also get to keep track of the activities of their favourite celebrities and influencers on the platform.

The list of the top 10 Instagram earners in Nigeria is derived by analysing publicly available data.

According to the official HopperHQ Instagram Richlist 2021, this is the list of the top 10 Instagram earners in Nigeria:

Davido Adeleke

Multiple award-winning singer, Davido, with close to 21 million followers is the highest-paid Instagram celebrity from Nigeria and second highest in Africa after Mohammed Salah. He ranked 53 globally.

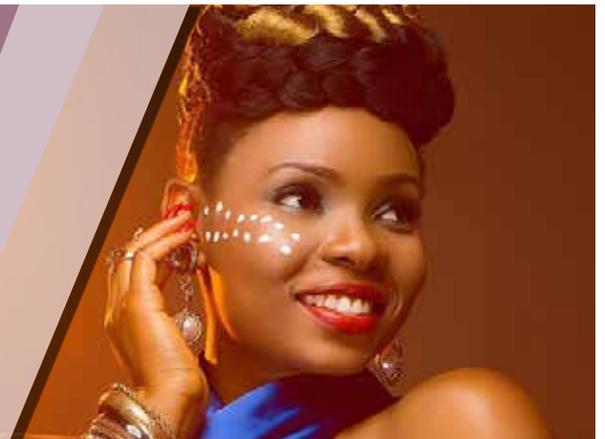
According to the Hopper HQ rich list, Davido earns \$128,300 (N64,150,000) per sponsored Instagram post.



Yemi Alade

Singer, Yemi Alade, with 14,461,667 million followers is ranked 67 globally, third in Africa and second in Nigeria.

The self-acclaimed Mama Africa makes an estimated \$88,100 as an Instagram celebrity per sponsored post.



Funke Akindele-Bello

Following almost immediately is actress, Funke Akindele-Bello with 13,735,803 million followers. She is ranked 70 globally, fourth in Africa and third in Nigeria.

The creator of Jenifa's Diary makes an estimated \$83,600 as an Instagram celebrity per sponsored post according to the Hopper HQ rich list.



Tiwa Savage

Coming next is singer Tiwa Savage who has been dubbed 'Queen of Afrobeats' with 12,717,301 million followers is ranked 74 globally, fifth in Africa and fourth in Nigeria.

The Number 1 African Bad Gyal makes an estimated \$78,600 as an Instagram celebrity per sponsored post.



Wizkid

Grammy award-winning singer, Wizkidayo with 12,599,343 million followers, is ranked 79 globally, seventh in Africa and fifth in Nigeria.

Big Wiz is also noted to make an estimated \$77,000 as an Instagram celebrity per sponsored post.



Mercy Johnson-Okojie

Following Wizzy from way behind is the super talented actress, Mercy Johnson Okojie with 10,780,122 million followers has been ranked 90 globally, eighth in Africa and sixth in Nigeria.

The versatile movie star has been said to make an estimated \$65,300 per sponsored post as an Instagram celebrity according to the Hopper HQ rich list.



Mercy Aigbe

Following almost immediately is another top Nollywood actress Mercy Aigbe with 9,797,427 million followers. She is ranked 92 globally, ninth in Africa and seventh in Nigeria.

The movie star who oozes the 'rich aunty' vibes is noted to make an estimated \$61,500 per sponsored post as an Instagram celebrity.



Adesua Etomi

Nollywood actress, Adesua Etomi Wellington with 4,321,400 million followers has been ranked 136 globally, fourteenth in Africa and eighth in Nigeria.

The sultry movie star is estimated to make \$26,700 per sponsored post as an Instagram celebrity.



Bisola Aiyeola

Reality TV star, Bisola Aiyeola with 3,063,281 million followers is ranked 160 globally, seventeenth in Africa and ninth in Nigeria.

The media personality has been estimated to make the sum of \$19,200 per sponsored post as an Instagram celebrity according to the Hopper HQ rich list.



Toke Makinwa

OAP and media personality, Toke Makinwa with 4,591,535 million followers is ranked 165 globally, nineteenth in Africa and tenth in Nigeria.

The media girl, who also doubles as a movie star among other things, makes an estimated sum of \$18,300 per sponsored post as an Instagram influencer according to the Hopper HQ rich list.



Source: Hopper HQ rich list

World's Top 10 Richest Families

Compiled by Bernice Eke

Looks fade but diamonds and money last forever. This is the mantra that these filthy rich families clearly follow. The top 10 richest families have a shockingly substantial collective income of a whopping 3.4 trillion dollars which is similar to the entire GDP of Germany, the UK and France. Let's count down the world's top 10 wealthiest families.

10: The Dumas Family, from France:

Estimated wealth - 49.2 Billion Dollars

The Dumas family do not shy away from the spotlight and why would they? As owners of the high-end fashion brand, Hermes, the Dumas family are said to have a combined fortune of 29.2 billion dollars. The family density was founded by the late Thierry Hermes in 1837. This brand has grown into a global fashion house for the high flyers of the 21st century.

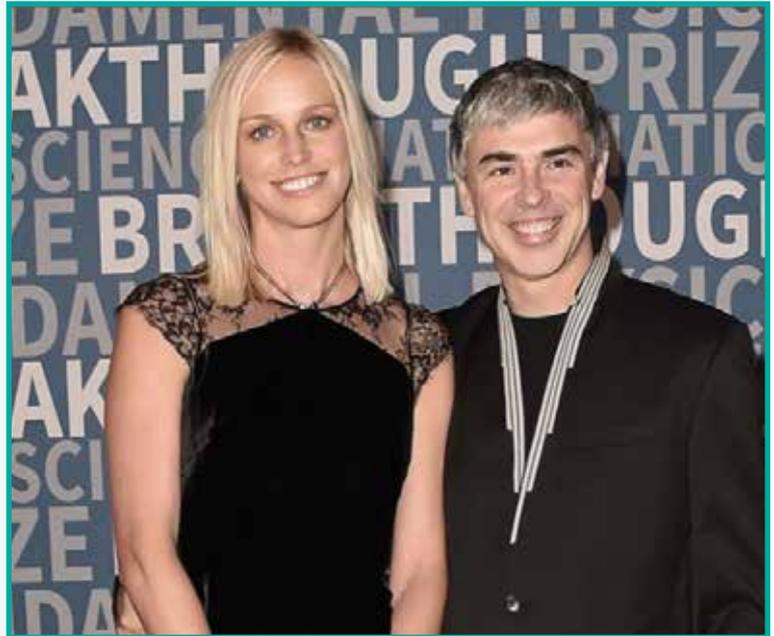


9: The Brin Family, from the United States:

Estimated Wealth: 51.1 Billion Dollars

Sergey Green, the online tech mogul and co-founder of companies like Google and Larry page have grown into extreme wealth with his total economic value placed at 50+ billion dollars. He currently holds the position of president at the search engines parent company Alphabet Inc.

Brin's wealth is shared between his two children and he was recently divorced from his ex-wife Anne Wrojicki who is wealthy in her own right with an estimated value of 480 million dollars.



8: The Ambani family, from India:

Estimated Wealth: 52.3 Billion

The late Dhirubhai Ambani, co-founder of Reliance Industries transformed his small textile company into India's largest conglomerates.

His wealth was shared evenly between his sons, who work as majority shareholders of the company to this day.



7: The Page Family, from the United States:

Estimated Wealth - 52.4 Billion Dollars

Larry Page the co-founder of Google has racked up a colossal amount of wealth estimated at the value of 52.4 billion dollars. He now holds the position of CEO at Alphabet Inc.

He is paid a dollar a year as a symbolic gesture. Mr Page shares his wealth with his wife Lucinda Southworth and their two adorable children, who they have kept out of the spotlight.



6: The Albrecht Family, from Germany – Estimated Wealth – 53.5 Billion Dollars

The founders of Aldi supermarket group, Karl and Theo Albrecht, split into two separate entities in 1960 Aldi Nord and Aldi Sud due to business differences between the brothers.

Both brothers went on to have major success and took both their chains internationally and across the Atlantic to the United States. The chains are now run by their children and namesake children and continue to grow.



5: The Chakri Family, from Thailand: Estimated wealth – 60 Billion Dollars

The Charki family are the reigning rulers of Thailand for the past 237 years and continue to be treated with the utmost respect by the population.

The family consists of 22 monarchs who are thought to control a combined wealth of 60 billion Dollars, this is a combination of assets, jewels and vast real estate.



4: The Ellison family, from the United States: Estimated Wealth 61.8 Billion Dollars

Larry Ellison co-founder of global corporation Oracle is worth a shocking 61.8 billion dollars. Not shy of the spotlight, the Ellison family are often spotted out and about in their places and sailing around on their yachts.

Mr Ellison shares his wealth with both his daughters, who are regular red-carpet icons and glorified actresses in their own right.



3: The Zuckerberg family, From the United States: Estimated Wealth – 63 Billion Dollars

The Zuckerberg family is headed but by the tech tycoon Mark Zuckerberg who founded the Facebook empire. He shares his vast wealth with his current wife Priscilla Chan and their two daughters.

Mark has also explained publicly that he plans to give a large portion of his wealth to charity.



2: The Slim family, from Mexico: Estimated Wealth – 64.9 Billion Dollars

The Slim family were the richest family in the world between 2010 and 2013. Due to corporation and stock value issues, the 64.9 billion dollar family dropped slightly down on the list.

The family made their fortune with the Grupo Carso company. The family is made up of husband, Carlos Slim, his wife and six children.



1: The Mars family, from the United States: Estimated Wealth – 70.8 Billion Dollars

The family and owners of Mars Inc, which was founded by Forrest Mars Sr, created a confectionary dynasty.

This developed into numerous additional brands and the values of the company are shared between his three children.



Culled from moneymorningpaper.com

I compose unique and research-based music – Naziru Ahmad

By Saleh Inuwa

About 15 years ago, the name Naziru Ahmad was virtually unheard of when mentioning top Hausa musicians. Today, Naziru is a household name and one of the popular and sought-after musicians in the North. When he emerged on the music scene with powerful songs for prominent personalities, he virtually rendered those that have been in the industry for years almost irrelevant. Some songs that made him famous and rich include 5 successful singles for Sardaunan Dutse, Bello Maitama Sule. Later, he came up with another one for Sardaunan Goron Maye, followed by another for the ex-Governor of Kaduna State, Ramalan Yero, Dalatun Zazzau. But his breakthrough came when he became the official singer of former Emir of Kano, Sanusi Lamido Sanusi and the song became an instant success that he was crowned the 'Sarkin Waka' (King of modern music in the North). Nazir is fearless, and on many occasions, he clashed with agents of the Kano State Government because of his artistic work.



He and his elder brother, famous director, Aminu Saira, are currently running a television programme, "Labarina", with Nafisa Abdullahi, Isah Feroskhan, Nuhu Abdullahi and Maryam Waziri as the main characters. So far, it is one of the best film series to come from Kannywood.

In this exclusive interview with Neptune Prime Magazine, the multi-talented producer and opinion leader within Kannywood, shares his story with

Excerpts:



NP: It is my pleasure to interview you today on several aspects of your life.

Naziru: You are welcome, even though you are part and parcel of the industry. You have been in Kano since 1999, when I was nowhere to be found; there was no story of Naziru Sarkin Waka then.

I was born in Kano on 17th April, 1986 and I am now 35 years. If it is true that life begins at 40, that means my success is yet to come. I became successful ahead of time but I am very creative and hardworking.

NP: Because you are successful, young and handsome, I noticed that chains of beautiful ladies hang around your office for attention?

Naziru: If you have watched my song for the former Emir of Kano, Sanusi Lamido Sanusi, you will see that all 'A grade' actresses in Kano were in the song as my backup

singers, I am into music, film production and general entertainment, so what you see is purely professional. I have a good family that I love dearly; my beautiful wives and children are part of my life and successes so I don't mix business with pleasure. Also, this is Kano, my home state and I can hardly afford to misbehave as my parents are here and I also attended Quranic school so I am a highly disciplined person.

NP: Right now you are into the production of Labarina, and we were told that you are the sponsor, is that true?

Naziru: Well, you know that Aminu Saira the director, is my elder brother, so whether I am sponsoring or we are sponsoring, it is a business that is already succeeding so fast, with versatile actors and actresses. It is a multimillion naira film series, so we don't want the media to throw a spanner in the project. We

have a very tall dream to engage in series of projects in future, so let's forget about where the sponsorship is coming from.

NP: On many occasions you ran into trouble with Kano State films and censorship board. Why did you like fighting government?

Naziru: You see, it is not easy for one to be successful without enemies trying to run him down, even in politics, most famous politicians went to prison. Naziru has never gone to prison but on many occasions, I was detained and later went home on bail. I am one person that believes in myself; I have no time to keep enemies, and my enemies also hardly succeed against me.

NP: Let's talk about your music. Which one is the best among them and which ones made you popular and rich?

Naziru: Honestly, they are many but I will never forget Bello Maitama Yusuf in my life. God made it that my initial songs centered around him, and he gave me all the assistance I wanted. I did several songs for him and also for Dallatun Zazzau, Sardaunan Goron Namaye, and the one for former Emir of Kano Lamido Sunusi. So, I cannot say which song made me, they came to me almost at the same time like a dream.

NP: Is it true that you have 4 wives and many children?

Naziru: If you said 4 wives, that means I did not go outside what the religion said about children; God knows I love children, and I wont

mind having plenty of them, generally, I'm a hardworking person and I enjoy having a large family.

NP: Finally, we learnt recently that you did something that portrayed your lack of respect for the press?

Naziru: You see, we are in film production to educate our people; I need the press and the press also need me to know what is happening from our end. The press is part of my success. The problem these days is that this era of social media has virtually polluted the work of the press. I don't hate the press and I don't think I will have any problem with the press in future. Nagode.



How honest changed Emmanuel's destiny



A teenager named Emmanuel Tuloe in Liberia was driving his motorcycle on a highway when he saw a bunch of money (\$50,000) wrapped in a plastic bag that had dropped from the owner unnoticed.

When he saw the money, he said “I was afraid because it was plenty, and so I brought it home and gave it to my aunty to keep until the owner could ask for it.”

That day, Musu Yancy, the businesswoman who had lost the money, went on the radio “crying for her money and appealing to anyone finding it,” he said. So he took it to her.

Tuloe said that while many Liberians praised him for

his action, others, including some friends, mocked him for doing what is unusual in the post-war country.

He had dropped out of school in the seventh grade to begin a taxi service with his motorcycle to make money, he said.

“Since my decision, when I have a breakdown on the highway and some of my rider friends see me, they don’t help; they say I acted stupid to find and return the money. I should let the money help me,” he said.

“They tell me I will never get rich in my lifetime; they say because I returned such an amount of money I will live and die poor.”

He said he’s also received threats for his actions.

Yancy in return rewarded Tuloe with cash and materials valuing about \$1,500, and they had a big celebration together.

Liberian President Weah Gives Emmanuel Tuloe a handsome reward for his honesty

The Liberian President, George Manneh Weah heard about Tuloe’s honesty and rewarded him handsomely.

He wrote a letter to Tuloe and it reads:

Dear Emmanuel:

I have heard in the media about an extraordinary act of honesty on your part.

It is reported that you recently found Fifty Thousand

(US\$50,000) United States Dollars and approximately One Hundred Thousand (LD100,000) Liberian Dollars which had been lost by a Liberian businesswoman who was passing through Nimba on her way to Guinea to purchase goods for her business and that when she announced her loss on the local radio station and made an appeal to the public for the money to be returned, you willingly located her and gladly returned her money to her intact.

I am very proud of you for this exceptional sense of morality and good citizenship, and I hope that this will serve as an inspiration to all of our citizens, especially to our youth. You are a prime example of what the Bible teaches us in Proverbs 22:1, that a good name is rather to be chosen than great riches.

This honest behaviour on your part is even more amazing when seen against the backdrop of your personal circumstances. I am made to understand that you are in the 7th grade with no money to continue your education; that you have no means of income except to occasionally borrow a motorbike from one of your friends when he is off-duty in order to earn a few dollars to sustain yourself.

You are a Champion, Emmanuel, and we are all very proud of you. Although It is often said that virtue is its own reward, I believe that you should be additionally rewarded for this virtuous act, which brought miraculous rescue and relief to a hardworking businesswoman.

Accordingly, I want to

inform you that at the next national investiture ceremony, you will be recognised and honoured with one of Liberia's highest Orders of Distinction for your honesty. Additionally, I am hereby presenting you, herewith enclosed, an amount of Ten Thousand (US\$10,000.00) United States Dollars, as well as two (2) brand-new motorcycles for you to improve your circumstances and sustain yourself financially.

Finally, and more importantly, I am offering you a scholarship for you to attend any school of your choice in Liberia, all the way to the level of a Master's Degree. This scholarship is personal from me and my family and will be valid whether or not I am President of Liberia.

Please accept my personal congratulations.

Sincerely,

George Manneh Weah



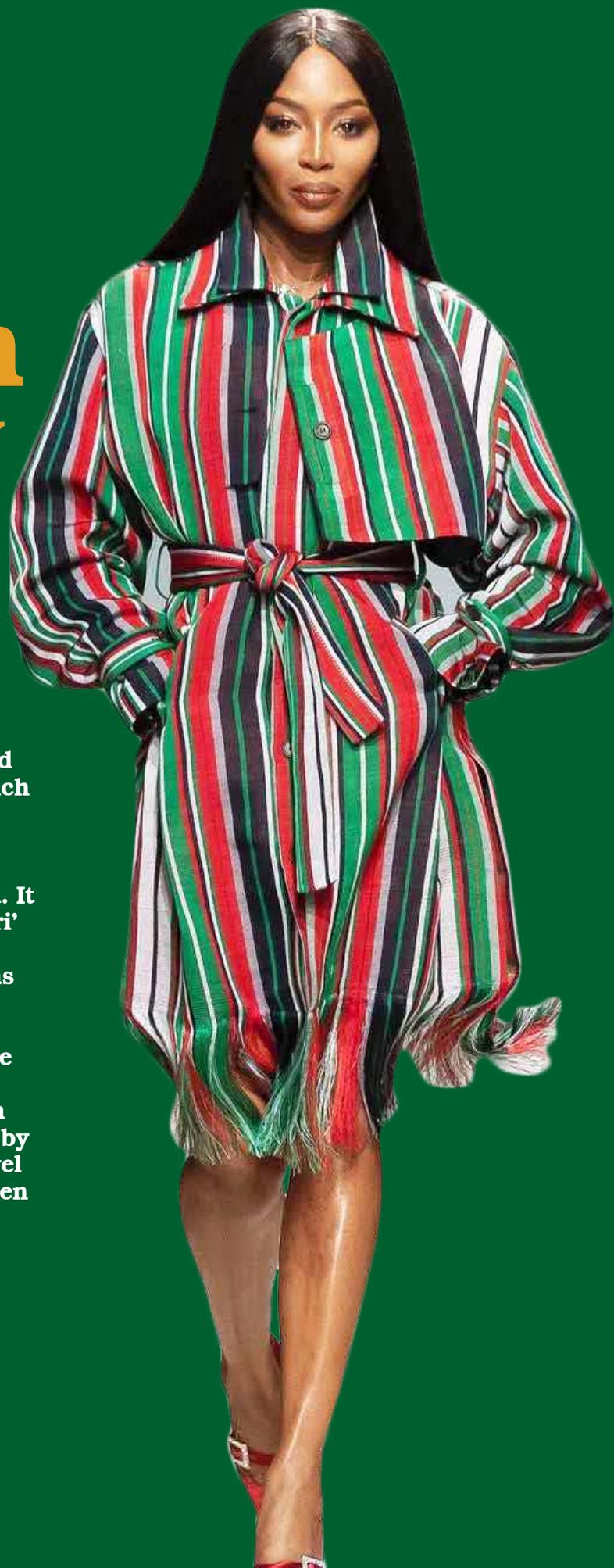
AKWETE

Merging tradition with contemporary trends

By Faridat Ene Suleiman

Akwete cloth is a unique and age-old textile produced in Igboland for which the town of Akwete in Abia state, Nigeria is famous. Akwete cloth is a special hand-woven fabric by Igbo women in the Akwete area near Aba. It is originally referred to as 'Akwa Miri' (Cloth of the water) meaning towel. Akwete cloth weaving is said to be as old as the Igbo nation.

Akwete cloth comes in different colours and designs. Some are in the patterns of red and black designs, interwoven in geometric patterns on the white ground which is favoured by Igbo men. It is mainly used as a towel for bathing. The Akwete cloths, woven





from sisal-hemp fibres are of coarse type, used by masqueraders, and by warriors as headgears, while those made from raffia fibres are used on religious occasions like the Ozo titles, and for mourning by women.



HASSAN GIMBA

Nigeria: How do I begin?



One of the greatest challenges in writing is at the beginning. You may have a pretty good idea of what you want to write but get stuck on how to start.

Beginning has always been a problem, not only to writers but to inventors, revolutionaries and pioneers in all human endeavours as well. Get the beginning well, the rest, in most cases, will fall into place like pieces of a jigsaw puzzle when cracked.

I want to talk about the good old Nigeria, hoping it would rekindle our patriotism, sense of sacrifice and unity and give us hope that our current seemingly hopeless condition is but a phase that can be overcome with the grit of will. In the words of Aristotle, "it is during our darkest moments that we must focus to see the light". So, how do I begin?

Charles Dodgson (January 27, 1832 – January 14, 1898) was a mathematician at Oxford. One day he was rowing the daughters of Dean Henry Liddell down the Thames when he told them a surreal story. Alice, 10-year old daughter of Liddell, hankered after Dodgson to write down the story. Write he did, but under the pseudonym Lewis Carroll and titled it Alice's Adventures in Wonderland (most popular as Alice in Wonderland) and released in 1865.

In the book, a white Rabbit was asked by a king to read some relevant information and, putting on his spectacles, he asked: "Where shall I begin, please your Majesty?" The King, in a grave tone, told him "Begin at the beginning and go on till you come to the end, then stop".

Now I need to begin at the beginning so that I stop at the end. However, that beginning cannot be that Buratai is back in Abuja after saying he won't be back until he obliterates Boko Haram some two months ago, a feat accomplished by Idris Deby in two weeks. That the president and his vice have at various times given the order for the big bosses to be in Maiduguri is not news. It is also not news that not once were they told to return. Yet they are always in Abuja till the next order. That, too, I am not beginning with.

Will the yet-to-be-investigated allegation of Nyesom Wike against a general engaged in "oil bunkering" be a good beginning or the case of the murdered and cannibalised General Idris Alkali take the honour? Perhaps the forgotten case of the vehicles found in the Dura Du Lake of death

or maybe the report of the post-2011 election violence or, better still, that of the PDP woman leader burnt alive in Kogi or perhaps Bola Ige's, Funsho Williams'? You see, there are many others competing for attention. For instance, who killed Deputy Commissioner of Police Usman Umar one year ago? What happened to the Chibok inquiry or Rotimi Amaechi's allegation that Femi Fani Kayode collected N2 billion as aviation minister and bolted away with it?

I do not think I should also, begin with any of the plethora of cases we abandoned and swept under the carpet. It suffices to say such an attitude, either out of selective amnesia, sentiments based on any affiliation or personal interest based on any mundaneness breeds nothing but the feeling of injustice, unfairness. That gives rise to discontents and malcontents which make people become prosecutors, judges and executioners in matters that otherwise they would willingly submit to the authorities. And our security and judicial systems get mired in confusion.

Once a nation-state finds itself in such a situation, only a few options are left for it to continue. Most importantly, Sheikh Usman Dan Fodio's ethos for a nation's survival should become a national creed. Its leaders must urgently embrace justice and fairness and the laws of the land must equally be applied to king and serf. Then the leaders must truly see leadership as service to fatherland and not a means for them and their families to aim at owning the land. In his book, Bayan Wujub Al-Hijra, the revered scholar, revolutionary and founder of the Sokoto Caliphate said: "A kingdom can endure with disbelief, but it cannot endure with injustice."

The easiest way to serve the people is to empower them to be able to easily access basic needs. The little money in their pockets should be valuable enough to guarantee that. Once the people can afford basic needs as a result of leaders' efforts, crime rate and discontentment will take flight. What way is better to empower than to provide work for the majority?

In the 1960s, the premiers of the North, East and West, Sir Ahmadu Bello, Dr Nnamdi Azikiwe and Chief Obafemi Awolowo, invested heavily in ventures that educated their people, gave them employment and made them producers rather than consumers, exporters instead of importers, givers as opposed to beggars, politically conscious rather than politically docile. These made our currency strong and our economy solid.

Oh, yes, I agree people voted for their own even then but it was not solely because they were their "own".

The politicians then identified with their people, fiercely guarded their honour, fought for their well being, cried when they cried and laughed when they laughed. And because of the provincial nature of the times, "their people" were much closer to them than others. That situation is not subsisting now. Again, since they headed regional governments, it is all the more understandable.

Thus by 1972 when General Yakubu Gowon increased the annual minimum wage from N312 to N720 based on the famed Udoji Report, N60 was equivalent to \$100. The minimum wage was thus \$1,200. Now our minimum wage of N30,000 is less than \$100.

In 1980, \$100,000 was equivalent to N50,500. The question one is tempted to ask is why? And the answer is simple. In 1980 Nigeria was a producer. I came across a compilation of Nigeria's productive capacity then and I believe it is worth ruminating over. Nigeria refined petrol and exported its allied products. Volkswagen cars were assembled in Lagos, Peugeot in Kaduna, Leyland in Ibadan; Steyr in Bauchi produced tractors while ANAMMCO produced buses and trucks in Enugu.

The windshield and glasses, batteries, seats, tyres, brake pads, etc. were all produced locally. Impressively, the tyres were produced from rubber grown on plantations here. Refrigerators, air conditioners were produced by Thermocool here and Sanyo in Ibadan assembled radio and television sets.

Textile mills in Kaduna and Chellarams churned out clothes from home-grown cotton while water pipes were produced in Kano and Bata and Lennards produced quality shoes from locally tanned leather. In the area of cosmetics and common household needs, PZ was there and A.J. Seward & Kingsway Chemists produced Lotus, Jeleen, Nku, Shield, etc.

One can only imagine the number of people employed by such outfits, the arrest of capital flight and the hard currency the country earned. The internally generated revenue, well managed, could propel a nation with serious leaders into the league of big players. Crime rate will be low because many idle minds and hands would be out of the devil's reach.

To achieve that, what we need now is servant leadership. A servant leader is a leader whose philosophy is to serve the people. A story was told of Sayyiduna Umar (RA) who got curious that his leader, Caliph Abubakar (RA), always left immediately after morning prayers.

To kill that curiosity, one morning he followed him discreetly at a distance and saw him go into a house.

After some hours, Abubakar emerged and when he disappeared into the horizon, Umar went into the house where he met a blind, frail old woman with kids surrounding her, playing and eating in a clean environment.

To his enquiry, she told him, "I'm old and blind. I'm responsible for these orphaned kids here. They are my grandchildren...I have no one to take care of me". Then Umar asked her, "Who's that visitor who comes to you every single day?" and she answered, "I don't know. He never once shared his name with me". Then he asked her, "What does he do?" To which she said, "Every morning he comes, he cleans my home, washes my clothes, grinds our wheat and bakes our bread and then he leaves".

Of course, we know this isn't possible here or anywhere now. The modern equivalent is to provide the wherewithal for the food and clean environment. But whatever the case, a leader must by his actions give hope to his people and the confidence to excel. Again, if the Chinese, in one of their proverbs, believe the fish begins to rot from the head, then the head must show more patriotism.

Servant leadership is why Malaysians in 2018 overwhelmingly brought back Dr Mahathir Mohammed at the age of 92 to lead them. He was ready to sacrifice his life for them when he refused to travel abroad for medical treatment in 1989, opting to be operated upon in Malaysia. This led him to build world-class medical facilities that now attract medical tourists from around the world. He could have died, yet he rejected his doctor's recommendation for surgery in the US out of patriotism. "I had to have faith in our Malaysian doctors," he said. "If I didn't make an example of myself, no one else would have confidence in our medical service."

Or the Indian case where the father of the nation, Mahatma Gandhi (October 2, 1869 – January 30, 1948) would not ride in the sleek and luxury cars from the west; he elected to trek and drive in locally made carts. This injected vigour into local car manufacturing. Now India is a vehicle exporter.

These servant leaders teach that a leader sacrifices; he is not one collecting a fabulous salary and unimaginable allowances but still being fed by the government or using foreign-made items like clothes, food, cars, etc. instead of those his country produces.

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