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BREAKING NEWS, NIGERIAN NEWS & TOP STORIES

TRUTH WITHOUT FEAR

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POWER TO FREEZE
OSUN'S STATUTORY AC-
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BANDITS KILL POLICE OFFICER, BURN PATROL VEHICLES DURING CLASH IN
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TINUBU WALKS TO OFFICE, EATS ONCE A DAY, SAYS REVENUE SERVICE BOSS

The Executive Chairman of the Nigeria Revenue Service (NRS), Zacch Adedeji, has defended President Bola Ahmed Tinubu against criticism over the lifestyle and spending habits of political office holders amid Nigeria's economic challenges.

Adedeji made the remarks during an interview with Channels Television, where he was questioned by journalist Seun Okinbaloye about whether government officials were living extravagantly while many Nigerians grapple with rising living costs.

The NRS chairman dismissed claims that Tinubu maintains an extravagant lifestyle, arguing that the President's



TINUBU WALKS TO OFFICE, EATS ONCE A DAY, SAYS REVENUE SERVICE BOSS

daily routine does not reflect excessive spending.

According to Adedeji, Tinubu often walks from his residence to his office and only uses a vehicle when travelling to the airport.

He also claimed that the President eats just once a day and had not travelled outside Nigeria in the three months preceding the interview.

Addressing questions about the number of luxury vehicles reportedly attached to the presidential convoy, Adedeji chal-

lenged the suggestion that the vehicles were evidence of excessive living.

He argued that the President, by virtue of his position, could afford the vehicles and questioned why their use should be interpreted as extravagance.

Adedeji said the focus should instead be on Tinubu's work, claiming that the President spends much of his time reviewing official documents and attending to government business.

He further said Tinubu had made few public appearances at social events or

embarked on holidays in recent years.

The comments come amid continued public debate over government expenditure, official privileges and the living standards of political leaders as Nigerians face economic pressures.

Adedeji maintained that the President's personal habits do not support the perception that he is living extravagantly, urging Nigerians to consider his work and official responsibilities when assessing his lifestyle.

DANGOTE-BACKED LAMU REFINERY TO BEGIN CONSTRUCTION IN OCTOBER

By Regina Egbele-Johnson

Delta

Africa's richest man, Aliko Dangote, has announced that construction of the proposed Lamu oil refinery in Kenya is expected to commence in October 2026, with the estimated cost of the project now put at about \$16 billion.

Dangote disclosed this in an interview with the BBC, saying preparations for the project had reached an advanced stage and that groundbreaking would take place no later than October.

According to him, the refinery is being developed to strengthen energy security in Kenya and supply refined petroleum products to other countries across East Africa.

"The plans for the refinery have gone very far with Kenya because what we are trying to do is to make sure that in most African countries we make them sufficient in their own energy needs," Dangote said. He explained that construction would begin immediately after the groundbreaking ceremony and was expected to take less than four years to complete.

The proposed facility is planned to have a refining capacity of 700,000 barrels of crude oil per day, which would make it one of the largest planned refineries on the African continent.

Dangote said the refinery would not focus exclusively on the Kenyan market, noting that its output could be supplied to several countries within the East African region and potentially other markets, including Egypt.

Project Cost Revised Downward. The billionaire also revealed that the estimated cost of the refinery had been reduced from an earlier projection of about \$17 billion to approximately \$16 billion.

He attributed the reduction partly to experience gained from the construction of the Dangote Refinery in Nigeria, saying the company now has greater experience and expects the Kenyan project to be completed more quickly.

"It will cost less because this one will be faster, so in terms of financing cost it will be less, and then we are wiser as a company than when we built the one in Nigeria," he said. The project was previously estimated

at around Ksh2.2 trillion, but the revised figure is now approximately Ksh2 trillion.

Equity, Debt To Fund Project. Dangote said the refinery would be financed through a combination of equity and debt.

Under the proposed financing structure, the company is expected to provide 30 per cent of the project cost through equity, while the remaining 70 per cent will be raised through debt financing.

Once completed, the refinery is expected to significantly increase Kenya's domestic refining capacity while reducing reliance on imported petroleum products.

The project is also expected to generate thousands of jobs during construction and operation, with opportunities anticipated across engineering, logistics, manufacturing, energy and other related sectors.

Dangote said the broader objective was to develop energy infrastructure capable of supporting self-sufficiency across African countries and reducing dependence on petroleum imports.

BOA RECEIVES ₦550BN TO SUPPORT SMALLHOLDER FARMERS, STABILISE FOOD PRICES

The Bank of Agriculture (BoA) has received a total of ₦550 billion from the Federal Government to expand financing for smallholder farmers and support efforts to stabilise food prices across the country.

The Managing Director of the bank, Ayotunde Sotinrin, disclosed this during an interactive session with agricultural correspondents, explaining that the funding forms part of the Renewed Hope Smallholder Support and Value Chain Programme.

According to him, ₦250 billion of the funding is dedicated to financing smallholder farmers through technology-driven systems and improved controls, while another ₦300 billion is earmarked for interventions aimed at maintaining affordable food prices.

Sotinrin explained that BoA does not provide financing directly to individual farmers. Instead, it works through farmer aggregation companies, including AFEX, ThriveAgric and Arziki Noma, which help organise farmers and reduce the risks associated with loan recovery.

On the Guaranteed Minimum Price initiative, he said the bank had been mandated to purchase agricultural produce from farmers during harvest periods and release the commodities into the market when necessary to prevent excessive increases in food prices.

He disclosed that about 500,000 farmers had already benefited from the pilot phase of the programme. To protect the financing against weather-related risks, the bank has also allocated about four per cent of the total funding to insurance.

Sotinrin said BoA had completely digitised its farmer-financing process, including the introduction of a dedicated bank card and wallet system. Through the system, government agencies can credit farmers' wallets with fertiliser, seeds and other inputs, which they can redeem at designated collection centres using point-of-sale terminals.

The bank has also introduced a Know Your Farmer (KYF) system, which uses artificial intelligence to automate payments and monitor transactions involving farmer aggregation companies. According to the BoA chief, the system is designed to eliminate manual verification and improve transparency in transactions involving millions of farmers.

He said the reforms became necessary after he assumed office about a year ago and discovered that the institution was functioning more like a government department, with outdated facilities and systems.

Sotinrin said the bank had since embarked on restructuring, recapitalisation and a renewed focus on its core mandate of providing sustainable agricultural financing.

He identified the sheer number of smallholder farmers in Nigeria as one of the major challenges facing the sector, noting that financing an estimated 70 million farmers directly would be impractical. This, he explained, informed the decision to work through organised farmer aggregators.

BoA Targets Five Million Tonnes Of Ginger Production. The Managing Director also highlighted the bank's intervention in the ginger sector, particularly its response to the ginger blight disease that affected farmers in parts of the country. He said about 4,000 affected farmers had received disease-free ginger rhizomes under the Ginger Revitalisation Programme.

Under the initiative, farmers are expected to return three bags of ginger for every bag received. The returned produce is subsequently used by tissue culture laboratories to produce millions of disease-free seedlings. Sotinrin said the bank's long-term ambition was to increase Nigeria's ginger production from about 500,000 tonnes to five million tonnes annually, while raising revenue from approximately \$200 million to \$2 billion.

He added that the programme would be expanded beyond the traditional ginger-producing states of Kaduna, Nasarawa and Plateau.

2,000 Tractors Planned For 1.2 Million Farmers. On agricultural mechanisation, Sotinrin clarified that BoA would not distribute tractors directly to farmers. Instead, the tractors would be provided to mechanisation service providers, who would repay the loans from income generated through services rendered to farmers. He said the bank's target was to deploy 2,000 tractors capable of providing mechanisation services to approximately 1.2 million farmers.

To tackle post-harvest losses, the bank is also introducing battery-powered cargo e-tricycles capable of transporting between 2,000kg and 3,000kg of agricultural produce from farm gates to warehouses.

The BoA chief further disclosed plans to establish one-stop agricultural service hubs in farming communities. The centres are expected to offer tractor booking, input sales by original equipment manufacturers, produce aggregation and banking services.

According to him, the hubs will bring essential agricultural services closer to farmers while also helping the bank build reliable credit profiles for beneficiaries.

Sotinrin said the transformation was part of BoA's transition into what he described as “Bank of Agriculture 2.0,” with a focus on financing, technology and addressing structural challenges in the agricultural sector. He stressed that the institution was not designed to operate as a charity, but to create sustainable economic impact through profitable and responsible financing.

NNAMDI EZECHI, APC, INEC FILE COUNTER-AFFIDAVITS AS CHUKWUEMEKE CHALLENGES PRIMARY

Asaba — The legal battle over the All Progressives Congress (APC) primary election for the Ndokwa/Ukwuani Federal Constituency has taken a new dimension as the party, its candidate, Hon. Nnamdi Ezechi, and the Independent National Electoral Commission (INEC) filed responses to a suit challenging the conduct and outcome of the exercise.

The suit, filed by Chukwuemeke Victor Kenneth before the Federal High Court sitting in Asaba, Delta State, challenges the process that led to the emergence and declaration of Ezechi as the winner of the APC primary election held on May 16, 2026.

The case, identified as **Suit No. FHC/ASB/CS/114/2026**, has Ezechi as the 1st Respondent, Ossai Nicholas Ossai as the 2nd Respondent, the All Progressives Congress as the 3rd Respondent and INEC as the 4th Respondent.

Victor commenced the action through an Originating Summons in which he is seeking declaratory and injunctive reliefs concerning the conduct of the primary and the subsequent declaration of Ezechi as the winner.

In his Counter-Affidavit in response to the affidavit supporting the Originating Summons, Ezechi said he had read and understood the 22-paragraph affidavit filed by the applicant.

The APC candidate denied the assertions contained in paragraphs 4 to 22 of Victor's supporting affidavit and

proceeded to respond to the issues raised in the originating process.

Ezechi also addressed issues concerning the composition of the Ndokwa/Ukwuani Federal Constituency, stating that it comprises Ndokwa East, Ndokwa West and Ukwuani Local Government Areas. Meanwhile, the APC, which is the 3rd Respondent in the suit, has filed its own Counter-Affidavit in response to the Originating Summons.

The document was sworn to by Matthew Emeka Ode, Esq., a legal practitioner acting for the party. In the affidavit, Ode stated that he was conversant with the facts of the case by virtue of his position as legal practitioner for the APC and that the National Legal Adviser of the party had supplied him with information concerning the matter.

The party's response forms part of its defence against the allegations and reliefs sought by the applicant. INEC has also placed its position before the court through an Affidavit of Facts in Response to the Originating Summons.

The affidavit was sworn to by Onyeani Chika, identified as an Executive Officer of INEC at the Commission's National Headquarters in Abuja.

Chika stated that he had the authority to depose to the affidavit on behalf of the Commission and had read the

applicant's Originating Summons, supporting affidavit and accompanying exhibits.

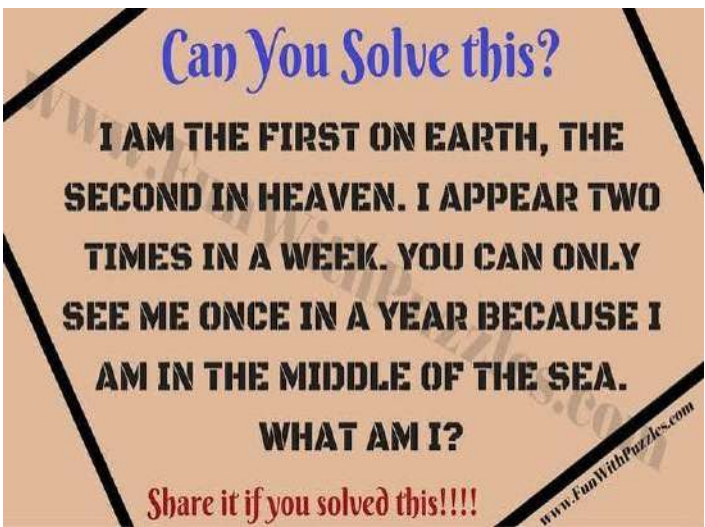
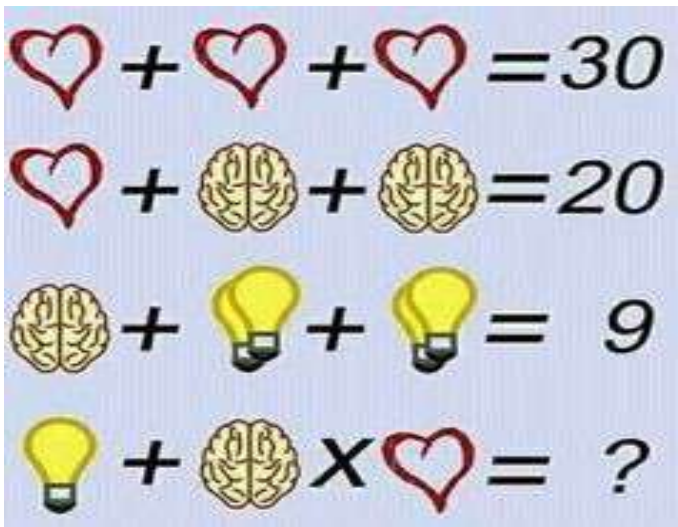
With the applicant's originating process and the responses of the respondents now before the Federal High Court, the dispute is expected to proceed through the judicial process.

The case could ultimately determine whether the process leading to the emergence and declaration of Ezechi as the APC candidate for the Ndokwa/Ukwuani Federal Constituency complied with applicable constitutional, electoral and party requirements.

However, the filing of the Counter-Affidavits and other responses does not amount to a final determination of the dispute. The substantive issues remain before the court for determination based on the processes and evidence presented by the parties.

Kwale Post will continue to follow the case and report further developments as they unfold.

Editor's Note: This report is based on court processes made available to Kwale Post. The allegations and responses contained in the processes are the positions of the respective parties and remain subject to the determination of the Federal High Court.



	29°C	Abuja		33°C	Asaba
	34°C	Calabar		36°C	Enugu
	30°C	Ibadan		37°C	Ilorin
	34°C	Jos		37°C	Kaduna
	36°C	Kano		26°C	Lagos
	46°C	Maiduguri		30°C	Owerri
	30°C	Port Harcourt		42°C	Sokoto
				36°C	Uyo
	33°C	Warri		37°C	Yola
	30°C	Zaria			

Comments & Analysis

FG RECRUIT 3,252 PTA TEACHERS INTO FEDERAL CIVIL SERVICE

The Federal Government’s approval to recruit **3,252 verified PTA teachers into the Federal Civil Service** is a welcome and long-overdue intervention. Beyond the numbers, the decision addresses a longstanding injustice involving teachers who have spent between 10 and 25 years performing essential duties in Federal Unity Colleges without the security and benefits of permanent government employment.

From an educational perspective, the policy could significantly improve staffing in Federal Unity and Technical Colleges. Many of these teachers already understand the school environment, curriculum, students and institutional culture. Absorbing experienced personnel into the mainstream service therefore means the government is not merely recruiting new workers; it is **retaining an existing pool of trained and experienced educators**.

The decision also has an important social dimension. PTA-funded teachers have helped keep federal schools functioning despite shortages in officially recruited teaching staff. Yet the arrangement placed financial pressure on parents and created considerable uncertainty for teachers who performed responsibilities comparable to those of permanent employees. Regularization, if properly implemented, should provide greater job security while reducing the dependence of federal schools on parent-

Regina Egbele-Johnson



The recruitment should therefore be viewed not as an isolated political gesture but as part of a wider reform of the federal education system. **Teacher recruitment should be regular, predictable and based on actual staffing needs**, rather than waiting until shortages become severe.

Ultimately, the 3,252 teachers deserve recognition for their years of service, but the government must ensure that this recognition translates into actual appointments and not merely an announcement. If implemented fairly and promptly, the policy could strengthen Federal Unity Colleges, improve teacher-student ratios and restore confidence among educators who have spent years serving under uncertain conditions.

The real test now is implementation. The government has made the promise; the affected teachers and the public will be watching to see how quickly and transparently that promise becomes a reality.

funded staffing.

However, the success of the initiative will depend largely on **how transparently and efficiently the regularization process is executed**. The government must ensure that the verification exercise is not followed by unnecessary bureaucratic delays, selective treatment or demands for unofficial payments. Clear timelines, published procedures and effective communication with the affected teachers will be essential.

There is also a broader lesson here. The fact that some teachers reportedly served for decades before being considered for permanent employment points to weaknesses in Nigeria’s public-sector workforce planning. Government should not allow temporary arrangements intended to solve short-term staffing shortages to become permanent institutions.

IN THE NEWS

President Bola Tinubu has approved the recruitment of 3,252 verified Parent-Teacher Association (PTA) teachers into the Federal Civil Service, marking a major step toward addressing teacher shortages in Federal Unity Colleges and strengthening the country's education sector.

The approval was announced on Thursday by the Minister of Education, Dr. Tunji Alausa, through a statement issued by his Special Adviser on Media and Communications, Ikharo Attah.

According to the minister, the recruitment will focus on verified PTA teachers who have dedicated many years to teaching in Federal Unity Colleges and Federal Technical Colleges without securing permanent government appointments. Some of the beneficiaries have reportedly served in the schools for nearly 25 years.

Alausa described the decision as a significant intervention by the Tinubu administration, noting that it reflects the government's commitment to improving the quality of education while recognising the sacrifices and dedication of PTA teachers who have sustained learning in federal schools for decades.

He explained that the recruitment followed a nationwide verification exercise carried out by an inter-ministerial committee, which confirmed the eligibility of 3,252 teachers. The verified personnel span the cadres of Education Officers, Assistant Education Officers and Technical Instructors and will be absorbed into the Federal Civil Service after completing all statutory requirements.

The minister said the initiative aligns with the administration's Renewed Hope Agenda and is expected to improve the teacher-to-student ratio in Federal Unity Colleges by bringing experienced educators into the mainstream public service.

He added that integrating the teachers into the federal workforce would help preserve institutional knowledge, enhance classroom instruction and improve learning outcomes across the colleges. Alausa stressed that the recruitment forms part of broader reforms aimed at strengthening the teaching profession and repositioning Federal Unity Colleges as centres of academic excellence.

He also assured the verified teachers that the regularisation process would be conducted transparently, fairly and in accordance with public service regulations, while the ministry works with relevant government agencies to complete the remaining administrative procedures.

Commending President Tinubu for approving the exercise, the minister said investing in teachers remains essential to building a stronger education system, emphasizing that the quality of any education system depends largely on the quality of its teachers.

For many years, Federal Unity Colleges have depended on PTA-funded teachers to fill staffing shortages created by limited recruitment into the federal teaching service. Thousands of qualified teachers have continued to teach under temporary arrangements, with many serving for between 10 and 25 years despite carrying out the same responsibilities as permanently employed government teachers.

Education stakeholders and the affected teachers have repeatedly called on successive administrations to regularise their appointments, arguing that reliance on PTA-funded staff not only created job insecurity but also placed an additional financial burden on parents. The latest approval is expected to provide long-awaited relief for the affected teachers while strengthening the staffing capacity of federal schools.

SUNTRUST BANK FACES ALLEGED ₦800 MILLION CYBER FRAUD AS DSS ARRAIGNS SUSPECT

SunTrust Bank Plc is reportedly seeking to recover more than ₦800 million allegedly lost to a sophisticated cyberattack after its computer server was compromised over a period spanning 2023 to 2026.

The Department of State Services (DSS) has charged a 47-year-old suspect, Ugochukwu Eze, also known as "Amazon," before the Federal High Court in Lagos over his alleged involvement in the cyber fraud.

Eze was arraigned before Justice Friday Ogazi on charges bordering on cybercrime, unauthorised access to critical financial infrastructure and money laundering.

According to the prosecution, the defendant, alongside other suspects who remain at large, allegedly conspired to infiltrate SunTrust Bank's computer system, disrupt its operations and fraudulently divert more than ₦800 million from the bank into multiple accounts.

The DSS further alleged that the accused concealed and transferred funds believed to have been generated through the illegal cyber operation, while also gaining unauthorised access to critical components of Nigeria's financial information infrastructure.

The prosecution stated that the alleged offences violate Sections 5, 6(1) and 8 of the Cybercrimes (Prohibition, Prevention, etc.) Act, 2024, as well as Sections 10, 18(2)(d) and 20 of the Money Laundering (Prevention and Prohibition) Act, 2022.

When the charges were read, the defendant pleaded not guilty. Following the plea, prosecuting counsel M. Bajela urged the court to fix a date for trial and requested that the defendant remain in custody pending the hearing of the case.

Defence counsel E. Afrogha, however, informed the court that a bail application had already been filed, noting that her client had been held in DSS custody for more than one

month.

The prosecutor responded that the application had not yet been served on the prosecution, while indicating that witnesses were available to proceed with the matter.

After hearing both parties, Justice Ogazi adjourned proceedings until August 24 to hear the bail application. The court also ordered that Eze be remanded in the custody of the Nigerian Correctional Service pending the determination of his bail request.

One of the charges alleges that between 2023 and 2026, the defendant unlawfully interfered with SunTrust Bank's computer system, resulting in the fraudulent diversion of over ₦800 million belonging to the financial institution. Authorities maintain that investigations are ongoing to apprehend other suspects allegedly linked to the cyberattack.

ZAMBIA COACH QUESTIONS CAF TIE-BREAK RULES AFTER WAFCON QUARTER-FINAL MISS

Zambia head coach Nora Häuptle has voiced her frustration with the Confederation of African Football's (CAF) tie-break regulations after the Copper Queens were knocked out of the 2026 Women's Africa Cup of Nations (WAFCON) despite ending their campaign with a victory.

The Copper Queens defeated Malawi 2-1 in their final group-stage match on Wednesday, but the result was not enough to secure a place in the knockout stage.

Zambia, Nigeria and Malawi all finished the group level on points, forcing the application of CAF's tie-break criteria. Qualification was decided by goals scored in the head-to-head matches involving the three tied teams.

Under the regulations, Nigeria advanced after scoring four goals in the relevant matches, while Malawi progressed with three.

Zambia managed two goals in the mini-league standings and therefore missed out on qualification.

Reacting after the match, Häuptle said the outcome was difficult to accept, arguing that her side had been among the strongest teams in the group based on their overall performances.

The Swiss tactician pointed out that Zambia finished the group with the highest number of goals scored and the fewest goals conceded, yet still failed to qualify because of the tie-break formula.

She questioned whether the current regulations truly reflect the spirit of fair competition, describing the situation as disappointing for a team that had performed consistently throughout the tournament.

Despite the painful exit, Zambia captain Barbra Banda remained optimistic, saying the experience would motivate the team to improve and come back stronger in future competitions.

Forward Racheal Kundananji also praised the commitment of her teammates, expressing pride in the effort they displayed throughout the tournament. She said the Copper Queens gave everything on the pitch and would use the setback as motivation going forward.

Zambia's elimination brings an end to a campaign that featured impressive attacking football and disciplined defending, but ultimately fell short due to the competition's tie-break rules.

INCOME IS NOT WEALTH: WHY REINVESTING WHAT YOU EARN CHANGES EVERYTHING

By **Andrew Tongbe**

One of the biggest financial misunderstandings in our society is the belief that earning money automatically makes a person wealthy. It does not. Income and wealth are not the same thing.

Income is what you earn. Wealth is what stays, grows, and multiplies.

Many people work hard, earn regularly, and still remain poor because money leaves their hands as fast as it enters. Others earn less but quietly build lasting wealth. The difference is not luck—it is organization and reinvestment.

Consider this simple example.
A civil servant earns a fixed salary every month but saves nothing. By the end of the month, the money is gone, and the cycle begins again. Survival continues, but progress is slow.

A small trader earns less, but reinvests weekly. Each time money comes in, a portion goes back into the business or into savings. Over time, the trader grows assets, expands capacity, and builds stability. One survives. The other builds wealth.

The Discipline of Wealth Building
Wealth does not begin with earning more money. It begins with managing what you already earn. Anyone serious about financial growth should start with a simple checklist: Write down how much you earn



Write down how much you keep
Separate personal money from business money
Create one simple saving or reinvestment habit
Track money weekly, not yearly
These steps may look small, but they create awareness. Awareness creates discipline, and discipline creates wealth.

Arithmetic Money vs Multiplication Money
Most people practice what can be called *arithmetic money*.
You earn, you save a little, and you add it up:

$2 + 2 + 2 + 2 + 2 = 10$
Even if you are disciplined, growth remains slow because addition has limits.
Wealthy people practice *multiplication money*.
They earn, save, reinvest, and keep reinvesting:
 $2 \times 2 \times 2 \times 2 \times 2 = 32$
The difference becomes dramatic over time. Imagine saving ten times.
Arithmetic: $2 + 2 + 2 + 2 + 2 + 2 + 2 + 2 + 2 + 2 = 20$
Multiplication: $2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2 = 1,024$
The amount is the same. The habit is different. The outcome is life-changing.

The Real Secret
Wealth is not about how much money enters your pocket. It is about how much you organize, protect, and multiply. Those who only earn will always chase money. Those who save and reinvest will eventually attract money.

The magic of wealth is not in sudden breakthroughs. It is in consistent reinvestment of small amounts over time. That is how ordinary income becomes extraordinary wealth.

Andrew Tongbe writes on financial discipline, personal development, and wealth creation.

The Mango Tree That Can Feed a Family: From Shade to Sustainable Income



By **Andrew Tongbe**, *The Business Teacher*

In many of our towns and villages, the mango tree stands as a familiar sight. It grows freely in compounds, along roadsides, and in open spaces, producing fruits season after season without asking anyone for permission. Yet, despite this natural abundance, many families living beside these trees still struggle financially.

This should force us to ask an important business question: **why does value exist in abundance, yet income remains scarce?** The answer is simple—the issue is not the tree, but the mindset with which we approach it.

Most people see a mango tree as a source of food. A few see it as an item to sell for quick cash. But an entrepreneur sees something bigger: **an asset, a product line, and a recurring revenue stream.**

That is the difference between consumption thinking and business thinking.
Seeing Assets, Not Just Fruit
Every business begins with the ability to identify value where others see ordinary things.

A mango tree is not merely fruit hanging on branches. It is a seasonal production unit. It yields inventory at almost zero cost. It requires little or no investment from the person who owns the land, yet it has market demand every year.

From a business perspective, this is what many startups dream of—**low capital, high availability, and ready customers.** Consider the young boy in a nearby community who gathers mangoes every morning, sorts them into small portions, and sells them by the roadside. By evening, he has turned what others ignore into cash flow. Same tree. Same environment. Different thinking.

This is how businesses are born.
Think Beyond Selling Raw Fruit
A strong business mindset does not stop at selling the raw product.

The next question is: **how can value be increased?**
Fresh mangoes can be:
sold in small portions for quick roadside sales
sliced and packaged for schools and offices
processed into juice or smoothies
dried and preserved for longer shelf life
supplied in bulk to market women and vendors
This is where profit grows—not just from selling what exists, but from **adding value and improving presentation.**
The business mind always asks:
Who needs this?
How do they want it?
How can I make it easier for them to buy?

Small Money Becomes Big Business
Many successful businesses did not start with millions of naira. They started with daily sales and disciplined reinvestment. A person who makes ₦1,000 daily from mango sales during the season and reinvests into packaging, transportation, and customer reach is already building an enterprise. The lesson here is powerful: **wealth often begins with what is already around us.** The problem is not lack of opportunity. The problem is lack of business vision.

The Entrepreneurial Lesson
As I often teach, business is first a way of thinking before it becomes a company. If you look at your environment only as a place to survive, you will struggle. If you look at it as a marketplace, opportunities begin to appear.

The mango tree is simply a symbol. Around you may be:
empty land that can be leased
water that can be sold
space that can be converted into parking or storage
skills that can be monetized
The principle remains the same.

What you see determines what you earn.
The business-minded individual does not wait for opportunities to come from outside. He creates income from what is already within reach.

Today, look around your house or street. Ask yourself a business question: **What asset around me is currently producing no income?** The answer may be the beginning of your next business venture.
Don't just admire the tree. Build income from it.

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EDITORIAL

CAN WIDESPREAD HUNGER DETERMINE THE OUTCOME OF ELECTIONS?

As Nigeria moves closer to the 2027 general elections, questions are growing over whether widespread economic hardship will shape voters' decisions more than candidates' strategies, policies and manifestoes.

Many political commentators have argued that the next election will be driven largely by the frustrations of Nigerians grappling with inflation, rising living costs, insecurity and widespread unemployment, particularly among young people. According to this view, the electorate's economic struggles could become the defining factor at the polls.

However, political observers caution that public dissatisfaction alone may not be enough to secure victory for aspiring candidates.

They argue that elections are won through sustained grassroots mobilisation, effective political structures, voter engagement and the presentation of credible policies capable of addressing the country's pressing challenges. Relying solely on public anger against an incumbent government, they say, is a risky strategy.

Some analysts have also expressed concern that a number of aspiring politicians appear to have neglected essential campaign activities such as ward-level engagement, constituency outreach, policy discussions and community development initiatives. Instead, they are perceived to be banking on anti-government sentiment and social media popularity to drive electoral success.

According to the observers, electoral victory requires more than online visibility or support from a handful of political leaders. Building a successful campaign involves organising functional campaign structures, maintaining regular engagement with constituents, promoting inclusive participation across ethnic and religious divides, and presenting a clear vision for governance.

They further note that many young aspirants seeking legislative positions must demonstrate competence, integrity and a record of service rather than relying on slogans or campaign posters. Public office, they argue, demands leadership qualities that extend beyond political ambition.

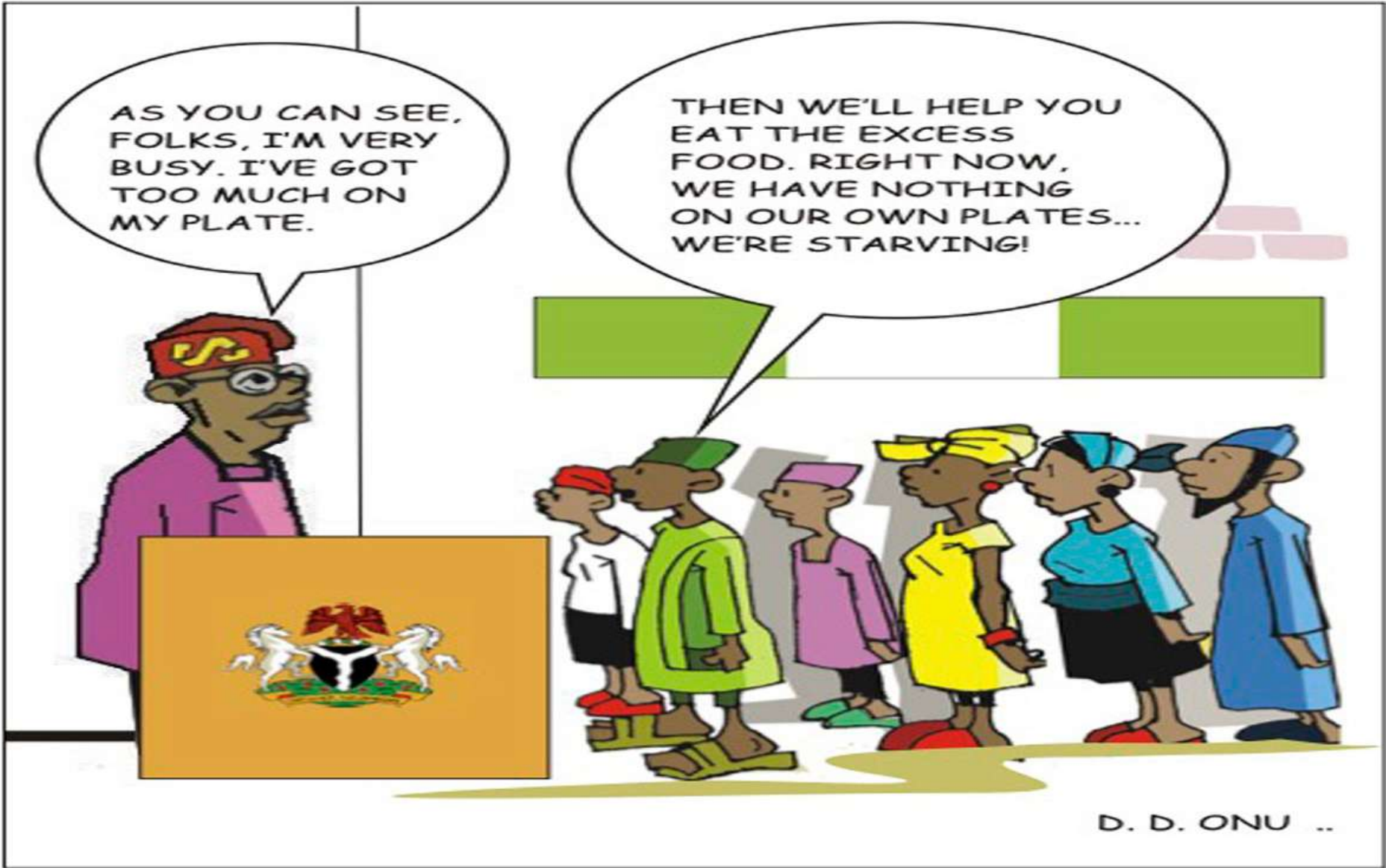
The issue of vote buying also remains a major concern ahead of the elections. Although widely condemned as a threat to democ-

racy, analysts warn that economic hardship has made many vulnerable voters susceptible to financial inducements and material gifts during election periods.

Electoral malpractice—including vote buying, voter intimidation, violence, ballot box snatching and result manipulation—has continued to undermine public confidence in Nigeria's electoral process despite ongoing reforms.

Political analysts believe that strengthening democratic institutions, enforcing electoral laws and encouraging issue-based campaigns will be critical to ensuring that elections are determined by competence, policies and the will of the people rather than poverty or inducements.

As preparations for the 2027 elections gather momentum, observers say the real test for political aspirants will not simply be whether voters are dissatisfied with the current situation, but whether candidates can convince Nigerians that they possess the vision, credibility and capacity to deliver meaningful change.



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3. TO ENCOURAGE AND UPHOLD SOUND, HONEST AND TRANSPARENT BEHAVIOR AMONG OUR MEMBERS.

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SIGNED:SECRETARY

BANDITS KILL POLICE OFFICER,
BURN PATROL VEHICLES DURING
CLASH IN SOKOTO



An Assistant Superintendent of Police (ASP), Bala Wakili, has been killed during a gun battle between security operatives and suspected bandits in Kebbe Local Government Area of Sokoto State.

The slain officer, who was attached to the Kebbe Police Division, lost his life while responding to an attack on communities in the area.

According to sources, the bandits invaded Girkau and Zugu villages at about 4:00 p.m. on Monday, rustling an unspecified number of livestock before attempting to flee.

A joint security team comprising police officers, military personnel and members of the Sokoto Community Guard Corps reportedly laid an ambush for the attackers as they exited Zugu village.

The encounter escalated into a fierce gun battle that lasted for more than an hour.

Sources said the attackers, who were reportedly in large numbers, eventually overpowered the security team, killing ASP Wakili and setting two patrol vehicles ablaze—one belonging to the Nigeria Police Force and the other to the Sokoto Community Guard Corps.

A security operative, who requested anonymity because he was not authorised to speak publicly, confirmed the incident, adding that the body of the deceased officer was recovered after the confrontation and buried on Tuesday.

Confirming the development, the spokesperson for the Sokoto State Police Command, DSP Ahmad Rufa'i, said a police officer "paid the supreme price" while carrying out his official duties.

He disclosed that additional security personnel had been deployed to the affected communities to strengthen security and reassure residents.

Rufa'i further stated that the situation had been brought under control, while security agencies have launched efforts to track down those responsible for the attack and prevent further incidents in the area.

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EFCC HAS NO LEGAL POWER TO FREEZE OSUN'S STATUTORY ACCOUNT,
ATTORNEY-GENERAL INSISTS

By Ejikeme Rachael
Delta

The Osun State Attorney-General and Commissioner for Justice, Mr. Oluwole Jimi-Bada (SAN), has maintained that the Economic and Financial Crimes Commission (EFCC) has no legal authority to freeze the state's statutory allocation account, describing the action as one that raises serious constitutional concerns.

Jimi-Bada stated this on Wednesday while addressing journalists in Osogbo following reports that the EFCC directed First Bank to place a restriction on the Osun State Government's statutory account as part of an ongoing investigation.

He stressed that while the Osun State Government respects the statutory responsibilities of the EFCC and other law enforcement institutions, the commission's actions must remain within the limits prescribed by law. According to the Attorney-General, the state's position is founded on constitutional principles and due process rather than political considerations.

"Let me state respectfully that the Government of Osun State recognises and respects the statutory mandate of the EFCC and all lawful institutions of government.



This statement is not intended as an attack on any person, government, agency or political party; it is purely a legal position taken in the interest of constitutional order and due process," he said.

Jimi-Bada argued that neither Section 24 of the Money Laundering (Prevention and Prohibition) Act nor Section 38 of the EFCC Act, 2004, grants the anti-graft agency the power to freeze, restrict or interfere with a state's statutory account.

He explained that the account contains public funds designated for critical government responsibilities, including the payment of salaries and pensions, healthcare delivery, education, security and other essential public services.

According to him, restricting access to such funds could disrupt governance and raises constitutional questions that should only be determined by a court of competent jurisdiction.

"The statutory account of Osun State contains public funds meant for governance, salaries, pensions,

healthcare, education, security and other essential obligations to the people. Any restriction on such funds raises serious constitutional questions which, in our view, should be determined by a court of competent jurisdiction," he added.

The Attorney-General, however, reiterated that the Osun State Government is not opposed to legitimate investigations and remains committed to transparency, accountability and cooperation with all relevant law enforcement agencies.

He disclosed that Governor Ademola Adeleke has directed the Ministry of Justice to institute legal proceedings to seek judicial interpretation of the constitutional and statutory issues arising from the EFCC's action.

"The Governor of Osun State has instructed me, as the Attorney-General and Commissioner for Justice, to approach the court for proper interpretation and determination of the issues involved," Jimi-Bada said.

He appealed to residents and stakeholders to remain calm, expressing confidence that the dispute would be resolved through the judicial process and in accordance with the rule of law

NBA: EFCC CANNOT UNILATERALLY FREEZE OSUN GOVERNMENT ACCOUNTS
WITHOUT COURT ORDER

The Nigerian Bar Association (NBA) has faulted the Economic and Financial Crimes Commission (EFCC) over its directive to freeze the bank account of the Osun State Government, arguing that the anti-graft agency lacks the legal authority to impose such restrictions without obtaining a court order.

The NBA warned that the Post-No-Debit (PND) directive issued by the EFCC could significantly disrupt the operations of the state government if enforced.

The controversy follows a directive by the EFCC instructing First Bank to halt withdrawals from Osun State's statutory allocation account as part of an ongoing investigation into the alleged misuse of public funds.

The directive was contained in a letter dated August 5, 2026, and signed by Adenike Babalola, an Assistant Commander of the EFCC, on behalf of the agency's Director of Investigation.

Reacting to the development, Osun State

Governor Ademola Adeleke condemned the action, accusing federal agencies of undermining the constitutional rights of subnational governments.

Defending its decision, the EFCC said the account was frozen as part of an investigation into the alleged fraudulent handling of about ₦11 billion in ecological and intervention funds.

According to the commission, investigations into the matter began in March 2026. The agency claimed it observed large transfers from the account to several corporate entities beginning on August 2, prompting the decision to restrict withdrawals pending the outcome of its investigation.

Speaking in an interview, outgoing NBA President Afam Osiagwe argued that while the EFCC has the authority to investigate suspected financial crimes, it cannot unilaterally freeze a state's bank account without judicial approval.

According to him, where there is credible

evidence that an account is being used to facilitate fraud, the appropriate legal procedure is for the anti-graft agency to obtain a court order authorising such action. Osiagwe described the EFCC's directive as unconstitutional, warning that freezing a state government's account without due process could paralyse governance and exceed the commission's statutory powers.

He maintained that any decision to freeze the account of an individual, organisation or government must be supported by a valid legal basis and authorised by a competent court.

The senior lawyer also urged the bank to act in accordance with the law, stressing that due process must be followed in matters involving the restriction of public funds.

The dispute has further intensified the debate over the extent of the EFCC's investigative powers and the constitutional safeguards governing the financial autonomy and operations of state governments.

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GET VERIFIED BLUE CHECK			
Blue Badge	Get your Business Listing verified on our platform	5,000	30 Days

NBA: EFCC CANNOT UNILATERALLY FREEZE OSUN GOVERNMENT ACCOUNTS WITHOUT COURT ORDER

By Ejikeme Augustine Eloka

Delta

The Nigerian Bar Association (NBA) has faulted the Economic and Financial Crimes Commission (EFCC) over its directive to freeze the bank account of the Osun State Government, arguing that the anti-graft agency lacks the legal authority to impose such restrictions without obtaining a court order.

The NBA warned that the Post-No-Debit (PND) directive issued by the EFCC could significantly disrupt the operations of the state government if enforced.

The controversy follows a directive by the EFCC instructing First Bank to halt withdrawals from Osun State's statutory allocation account as part of an ongoing investigation into the alleged misuse of public funds.

The directive was contained in a letter dated August 5, 2026, and signed by Adenike Babalola, an Assistant Commander of the EFCC, on behalf of the agency's Director of Investigation.

Reacting to the development, Osun State Governor Ademola Adeleke condemned

HURPA Raises Concern Over Government Spending, Calls for Accountability

The **Human Rights Pathfinders Association (HURPA)** has expressed deep concern over what it described as the mismanagement of public funds in Nigeria, warning that the continued diversion of government resources into non-essential projects is worsening the economic hardship faced by millions of Nigerians.

In a statement issued on Wednesday, HURPA said the rising cost of living, unemployment, poor healthcare, insecurity, and inadequate infrastructure are evidence that public funds are not being directed towards sectors that improve the lives of ordinary citizens.

According to the association, many government budgets contain huge allocations that fail to address the immediate needs of the people, while critical sectors such as education, healthcare, agriculture, roads, water supply, and youth empowerment continue to suffer from underfunding.

HURPA noted that Nigerians deserve value for every naira spent by government and called on public officials at the federal, state, and local government levels to embrace transparency, prudence, and accountability in the management of public resources.

The association urged anti-corruption agencies, oversight institutions, and the National Assembly to strengthen monitoring of budget implementation and ensure that every approved project is executed in accordance with the law. The group also encouraged citizens and civil society organisations to actively monitor public spending and report suspected cases of waste or diversion of public funds.

"Nigeria is blessed with enormous human and natural resources, yet millions of citizens continue to struggle with poverty because government spending is often not aligned with the real needs of the people," HURPA stated.

The organisation stressed that good governance requires responsible budgeting, transparent procurement processes, and effective project implementation. It added that governments should prioritise investments that create jobs, improve public services, and stimulate economic growth rather than expenditures that offer little benefit to the public.

HURPA further called on all levels of government to publish detailed reports on budget implementation and make financial information easily accessible to citizens in order to build public confidence and promote accountability.

The association concluded by urging leaders across the country to place the welfare of Nigerians above personal or political interests, insisting that responsible management of public funds remains one of the surest ways to reduce poverty, restore public trust, and accelerate national development.

Recent public debates by civil society organisations, governance experts and budget analysts have similarly emphasized the need for stronger transparency, oversight and accountability in Nigeria's budgeting and public expenditure processes.

the action, accusing federal agencies of undermining the constitutional rights of subnational governments.

Defending its decision, the EFCC said the account was frozen as part of an investigation into the alleged fraudulent handling of about **₦11 billion** in ecological and intervention funds.

According to the commission, investigations into the matter began in March 2026. The agency claimed it observed large transfers from the account to several corporate entities beginning on August 2, prompting the decision to restrict withdrawals pending the outcome of its investigation.

Speaking in an interview, outgoing NBA President Afam Osigwe argued that while the EFCC has the authority to investigate suspected financial crimes, it cannot unilaterally freeze a state's bank account without judicial approval.

According to him, where there is credible evidence that an account is being used to facilitate fraud, the appropriate legal procedure is for the anti-graft agency to obtain a court order authorising such action. Osigwe described the EFCC's directive as unconstitutional, warning that freezing a state government's account without due process could paralyse governance and exceed the commission's statutory powers.

He maintained that any decision to freeze the account of an individual, organisation or government must be supported by a valid legal basis and authorised by a competent court.

The senior lawyer also urged the bank to act in accordance with the law, stressing that due process must be followed in matters involving the restriction of public funds.

The dispute has further intensified the debate over the extent of the EFCC's investigative powers and the constitutional safeguards governing the financial autonomy and operations of state governments.



AVIATION UNIONS THREATEN AIRLINES WITH PICKETING OVER UNPAID TICKET SALES CHARGES

By Oreva Joy

Delta

Nigeria's aviation sector may be on the verge of another industrial dispute as two major aviation unions have threatened to begin picketing airlines accused of withholding billions of naira in statutory Ticket Sales Charges (TSC).

The warning comes after the expiration of a seven-day ultimatum issued to the affected airlines on August 3, 2026, following an earlier 14-day notice that failed to secure compliance.

In a joint statement signed by the General Secretary of the Air Transport Services Senior Staff Association of Nigeria (ATSSSAN), Frances Akinjole, and the Deputy General Secretary of the National Union of Air Transport Employees (NUATE), Odinaka Igbokwe, the unions accused some airlines of collecting Ticket Sales Charges from passengers on behalf of government aviation agencies but failing to remit the funds as required by law.

According to the unions, the charges are a key source of funding for agencies such as the Nigerian Civil Aviation Authority (NCAA), Nigerian Airspace Management Agency (NAMA), Nigerian Safety Investigation Bureau (NSIB), Nigerian College of Aviation Technology (NCAT), and the Nigerian Meteorological Agency (NiMet).

They warned that non-remittance of the funds threatens critical aviation functions, including safety oversight, air navigation services, accident investigations, weather forecasting, and manpower development.

The unions said repeated efforts to resolve the issue through dialogue had failed, insisting that the matter goes beyond financial obligations and directly affects aviation safety and workers' welfare.

"The expiration of the seven-day ultimatum, coming after the earlier 14-day notice, has shown that these airlines are deliberately refusing to do what is right," the statement said.

"They collected this money from passengers on behalf of government aviation agencies, yet they have chosen to with-

hold it despite repeated appeals."

The unions further alleged that the continued withholding of the charges was undermining the effective operation of Nigeria's aviation industry.

"It has become crystal clear that these airlines have decided to siphon funds meant for the smooth running of Nigeria's aviation industry to the detriment of our collective safety and well-being," the statement added.

In response, the Airline Operators of Nigeria (AON) rejected the unions' claims, arguing that the labour groups have no direct transactional relationship with the airlines over the disputed Ticket Sales Charges. The association, however, did not immediately address the allegations regarding the non-remittance of the funds. Share:

As Nigeria moves closer to the 2027 general elections, questions are growing over whether widespread economic hardship will shape voters' decisions more than candidates' strategies, policies and manifestoes.

Many political commentators have argued that the next election will be driven largely by the frustrations of Nigerians grappling with inflation, rising living costs, insecurity and widespread unemployment, particularly among young people. According to this view, the electorate's economic struggles could become the defining factor at the polls.

However, political observers caution that public dissatisfaction alone may not be enough to secure victory for aspiring candidates.

They argue that elections are won through sustained grassroots mobilisation, effective political structures, voter engagement and the presentation of credible policies capable of addressing the country's pressing challenges. Relying solely on public anger against an incumbent government, they say, is a risky strategy.

Some analysts have also expressed concern that a number of aspiring politicians appear to have neglected essential campaign activities such as

ward-level engagement, constituency outreach, policy discussions and community development initiatives. Instead, they are perceived to be banking on anti-government sentiment and social media popularity to drive electoral success.

According to the observers, electoral victory requires more than online visibility or support from a handful of political leaders. Building a successful campaign involves organising functional campaign structures, maintaining regular engagement with constituents, promoting inclusive participation across ethnic and religious divides, and presenting a clear vision for governance.

They further note that many young aspirants seeking legislative positions must demonstrate competence, integrity and a record of service rather than relying on slogans or campaign posters. Public office, they argue, demands leadership qualities that extend beyond political ambition.

The issue of vote buying also remains a major concern ahead of the elections. Although widely condemned as a threat to democracy, analysts warn that economic hardship has made many vulnerable voters susceptible to financial inducements and material gifts during election periods.

Electoral malpractice—including vote buying, voter intimidation, violence, ballot box snatching and result manipulation—has continued to undermine public confidence in Nigeria's electoral process despite ongoing reforms.

Political analysts believe that strengthening democratic institutions, enforcing electoral laws and encouraging issue-based campaigns will be critical to ensuring that elections are determined by competence, policies and the will of the people rather than poverty or inducements.

As preparations for the 2027 elections gather momentum, observers say the real test for political aspirants will not simply be whether voters are dissatisfied with the current situation, but whether candidates can convince Nigerians that they possess the vision, credibility and capacity to deliver meaningful change.

Court Orders Stanbic IBTC to Pay ₦15m for Unlawful Customer Data Processing

By Ejikeme Augustine Eloka

Delta

A High Court of the Federal Capital Territory has ordered Stanbic IBTC Bank Plc to pay **₦15 million in general damages** to two former customers for unlawfully retaining and processing their personal data after the termination of their banking relationship.

In a judgment delivered on **July 29, 2026**, Justice Kayode Agunloye ruled that the bank breached the provisions of the **Nigeria Data Protection Act (NDPA) 2023** by continuing to process the claimants' personal information for marketing purposes despite the closure of their account and withdrawal of consent.

The court also directed the bank to erase all personal data relating to the claimants that it is not legally required to retain and issued a perpetual injunction restraining the bank from further processing, transmitting or using their information for marketing or any other unauthorised purpose.

The suit, marked **CV/2190/25**, was filed on **June 10, 2025**, by David Ogundipe and Salami Tolulope Ibrahim, who sought the enforcement of their rights under the NDPA 2023, Section 37 of the 1999 Constitution, and the Federal Competition and Consumer Protection Act (FCCPA) 2018.

According to the claimants, they had maintained a corporate account with Stanbic IBTC before requesting its closure due to unresolved issues. Although the bank closed the account as instructed, it allegedly continued sending promotional emails and text messages to both their corporate and personal contact details.

The claimants said they subsequently instructed the bank, through their legal representatives, to stop processing their personal data for marketing purposes. Despite the bank acknowledging the request and assuring them that the communications would cease, the unsolicited messages reportedly continued, prompting them to institute legal proceedings.

In his decision, Justice Agunloye held that the bank no longer had a lawful basis to retain and process the claimants' personal information once the banking relationship had ended and consent had been withdrawn. The judge ruled that the continued use of the data violated the Nigeria Data Protection Act and infringed on the claimants' constitutional right to privacy. He further held that using the information for marketing purposes amounted to an unfair trade practice under the FCCPA.

Beyond awarding damages, the court ordered Stanbic IBTC to delete every item of the claimants' personal data that it is not legally obligated to retain under existing laws and regulations.

While the claimants had sought **₦250 million** in damages, the court considered the amount excessive and instead awarded **₦15 million** in general damages, citing the persistent unsolicited marketing communications, the bank's failure to adequately respond to requests for data erasure, and the resulting violation of the claimants' privacy rights.

Justice Agunloye also awarded **₦500,000** as the cost of the suit and directed that the judgment sum should attract **10 per cent post-judgment interest annually** until it is fully paid. However, the court declined to order the complete deletion of all records relating to the claimants, noting that financial institutions are legally required under banking regulations and anti-money laundering laws to retain certain customer information for statutory compliance.

Reacting to the judgment, counsel to the claimants, O.E. Oluwadamisi of Earnest Attorneys LP, described the ruling as a significant milestone for the enforcement of data protection rights in Nigeria, saying it strengthens accountability for organisations handling personal information.

One of the claimants, David Ogundipe, welcomed the judgment, stating that it reaffirmed the principle that customers retain control over their personal data even after ending their relationship with a financial institution.

The decision is expected to serve as an important judicial precedent for banks and other organisations, reinforcing the need for strict compliance with the Nigeria Data Protection Act 2023, particularly in the handling, retention and deletion of customers' personal information after account closure.