GODWIN EMEFIELE
THE FIRST 60 YEARS
A LIFE OF SERVICE IN PICTURES
August 02, 2021

Mr. Godwin Ifeanyi Emefiele, CON
Governor, Central Bank of Nigeria
Plot 33, Abubakar Tafawa Balewa Way
Central Business District
Abuja, FCT

BIRTHDAY FELICITATIONS

I write to heartily felicitate with you on the occasion of your 60th Birthday Anniversary.

This milestone birthday anniversary presents an opportunity to recognize your enormous contributions to the Nigerian financial services sector, especially your inspirational leadership of the Central Bank of Nigeria (CBN). Amidst the unprecedented disruptions and severe macroeconomic shocks triggered by the COVID-19 pandemic, you displayed exceptional courage, dynamism and creativity as you led the apex bank to respond with a broad range of monetary policy interventions. No doubt your laudable initiatives have continued to empower our financial system to recovery and transition from the COVID-19 induced headwinds.

I pray that God’s blessings will continue to abound immensely in your life as you celebrate your diamond jubilee, and may the years ahead usher in more joy, peace and grace.

Congratulations!

Yours sincerely,

JIM OVIA, CON

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SIGNED:

MUHAMMADU BUHARI, GCFR
PRESIDENT, FEDERAL REPUBLIC OF NIGERIA
EMEFIELE: A LIFE OF SERVICE

Orjuna Chika and James Emieie

When the tenure of the then Governor of the Central Bank of Nigeria (CBN), Mallam Sanusi Lamido was coming to an end in 2014, a lot of Nigerians jaled for the plum job. Even when the names of some top bank chiefs, economists and even some deputy governors at the central bank then were being bandied about, nobody mentioned his name.

He was not even from the geo-political zone that most people thought the job would go to. Considering that he comes from the same region with President Goodluck Jonathan, he was not even from the geo-political zone that most people thought the job would go to considering that he comes from the same region with President Goodluck Jonathan. But against all odds, Mr. Godwin Ifeanyi Emefiele was nominated for the job of the CBN Governor, a position on February 20, 2014. Having put up an impressive performance at his screening before the Senate and thereafter the entire Senate on March 26, 2014, his appointment as the 17th CBN Governor of the CBN was confirmed and he assumed the position on June 3, 2014.

Typically, in Nigeria’s political scene, it is usually not easy for a political office who was appointed by a government to be retained in office when an opposition government comes into power.

But Emefiele survived all the darts thrown at him when the President Muhammadu Buhari-led government took over and even went ahead to become the first CBN Governor to get a second term since 1999, following his reappointment in 2019.

Emefiele was rescued within 24 hours, the CBN governor left no one in doubt about his closeness with his family: “I am a believer in destiny. Every man’s life has been ordained by destiny but you cannot say because your life is ordained by destiny you will not work. Hard work and focus will lead you to achieve your destiny otherwise that which was ordained for you will not materialise,” he had told THISDAY.

Emefiele told a gathering of students and academics at the University of Lagos, recently: “I am a believer in destiny. Every man’s life has been ordained by destiny but you cannot say because your life is ordained by destiny you will not work. Hard work and focus will lead you to achieve your destiny otherwise that which was ordained for you will not materialise,” he had told THISDAY.

During his tenure as Governor, Emefiele, has lived a remarkable and eventful life. Despite rising to the pinnacle of his career he has remained himself and has held onto the ideals of unmitigated rectitude, selfless service and unwavering commitment to the welfare and well-being of the common man. Despite rising to the pinnacle of his career he has remained himself and has held onto the ideals of unmitigated rectitude, selfless service and unwavering commitment to the welfare and well-being of the common man.

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Emefiele is married to Margaret and they are blessed with two sons: Godwin Pammichukwu Jnr. and Andrew Olisehike. Emefiele started his banking career at the Nigerian-American Merchant Bank (First Bank of Boston) and later joined Zenith Bank Plc. at its inception in 1990.

Growing up, his parents, recognized that the only way to brighten his chances for a better future was to provide me with a good education. I witnessed their toils as they struggled to pay my school fees, sometimes even procuring from a small palm-oil plantation we cultivated in our hometown.

“The sympathy with their ability to sufficiently support me through those periods, despite all the luxuries that some of my peers had. With their relentless reminders, I remained diligent and determined to accomplish my dream of becoming a leader in my chosen field of finance.

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For some toppermost reasons, his childhood education was to be a doctor, but he switched to Banking and Finance.

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“My gratitude to the Delta and Edo State governments, friends and well-wishers who, through their actions, prayers and goodwill, helped to bring this harrowing experience to a joyful end.

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“When I look back at some of my peers in school who focused on other things besides hard work and dedication to excellence, I saw a different turn in their journeys through life. For this and many other reasons, I remain eternally grateful to God and to my parents for the principles they imparted in me,” Emefiele told a gathering of students and academics at the University of Lagos, recently.

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Emefiele was an integral part of the team that transformed Zenith Bank Plc from a start-up to one of Africa’s largest banks with over 10,000 staff and N1.17 trillion in shareholders’ funds as of December 2020, as well as subsidiaries in Ghana, Sierra Leone, Gambia, South Africa, Dubai, China and the United Kingdom.

On account of his uncommon diligence, exceptional motivation, and underlying integrity, he rose quickly through the ranks of the bank and was appointed Executive Director in 1996. In this position, Emefiele oversaw the bank’s affairs in Corporate Banking, Treasury, Financial Control and Strategic Planning, and was later appointed Deputy Managing Director in 2001.

Emefiele, who typically as someone from the Niger Delta is fluent in pidgin English and also speaks Yoruba fluently, played key roles in the bank’s expansion beyond Africa’s shores as Zenith became the first Nigerian bank in 25 years to be licensed by the Financial Services Authority (FSA) in the United Kingdom for the commencement of banking operations in April 2007.

In August 2010, he became the Group Managing Director and Chief Executive Officer of Zenith Bank Plc, and its subsidiaries in Ghana, Sierra Leone, The Gambia, South Africa, China, and the United Kingdom. Under Emefiele’s leadership, Zenith Bank strengthened its position as a leading financial institution in Africa, winning recognition and endorsement at home and abroad for giant strides in key performance areas like corporate governance, service delivery and deployment of cutting-edge ICT. The bank also won several awards, both domestic and international.

One of the most commonly used words in the Nigerian public space today is ‘Loyalty’. It is also an attribute that is very much in short supply. Only few Nigerians are loyal to their friends, their colleagues, their ideals, their bosses or, indeed, any abiding principles, especially where money and power are involved. But then, loyalty is a two-way thing. We repose utmost trust in other people only when we feel secure and safer because of their presence in our lives, and they feel the same about us.

When I set out to establish Zenith Bank, Godwin Emefiele was one of the first persons I invited to join me on what has turned out to be an incredible journey. Faithful, diligent, and honest in his dealings, he was young, he was intelligent and humble. He was a team player. He was loyal to me as a friend and direct boss as well as to the ideals of the bank. And he rose by dint of hard work to become my successor as Managing Director and CEO.

These same attributes that endeared Godwin to me would later recommend him to President Goodluck Jonathan, who first appointed him the Governor of Central Bank of Nigeria (CBN) in 2014, and President Muhammadu Buhari, who not only graciously retained him but gave him an unprecedented second term in office - only a second time in the history of the Central Bank.

The career trajectory of Godwin is a testimony to his strength of character. From a humble beginning as an assistant lecturer at the University of Port Harcourt before he ventured into banking, Godwin has never sought the limelight nor craved any position. He has always preferred his work to speak for him. It is therefore no surprise that at 60, he has become a living proof of that immortal Biblical passage in Proverbs Chapter 22, Verse 29:

“Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.”

When the former Group Managing Director/Chief Executive Officer of Zenith Bank Plc, arrived on his first day as the CBN governor in June 2014, his task was huge. He carried with him the burden of high expectation as the institution then was perceived to be going through a turbulent time, considering the manner in which Lamido Sanusi was suspended.

Investor confidence, both local and international was shaken. The sharp fall in crude oil prices that year, which led to significant revenue shortfall in Nigeria was a concern.

Additionally, the economic outlook for the country and some of its peers in the Organisation of Petroleum Exporting Countries (OPEC) was gloomy, as oil prices had been widely estimated to remain weak in the medium term. These resulted to pressure on the country’s external reserves.

But despite these challenges when he took over and which have seen the economy slip into recession twice under the present administration, mainly due largely to exogenous factors, the CBN under Emefiele has continued to steer the economy in the right direction through its monetary policy and aggressive development finance interventions.
CENTRAL BANKER OF THE POOR

The CBN Act of 2007 charges the bank with the overall control and administration of the monetary and financial sector policies in the country. Although the four key objectives of the CBN include to ensure monetary and price stability, issue legal tender currency in Nigeria, maintain external reserves to safeguard the international value of the legal tender currency, promote a sound financial system in Nigeria, and act as banker and provide economic and financial advice to the federal government, the bank has continued to perform major developmental functions, focused on all key sectors of the economy.

Central banks in developing economies aim at the promotion and maintenance of a strong base of production, employment and real income in the country. They do this by working in alignment with the fiscal authorities for effective policy transmission. That is why the CBN under Emefiele has continued to signal its unwavering commitment to the development finance role of the CBN by supporting efforts of the fiscal authorities.

Chief among them is the development of policies that target rural dwellers as well as poverty alleviation. This has seen the Emefiele-led CBN in the past seven years champion the diversification of the Nigerian economy away from heavy dependence on crude oil and other items that can be produced in the country.

Some of these initiatives include the Anchor Borrowers Program (ABP), Nigeria Incentive-Based Risk Sharing System for Agricultural Production (NIRSAL), and the National Agricultural Agency. Also, the CBN introduced the Rural Sector Support Fund, a facility meant to provide a mix of funding on a more than one per cent to new projects in the agriculture and manufacturing sectors, aimed at boosting output and rural jobs.

In the agriculture sector, ABP has ensured that Nigeria emerged from being a net importer of rice to becoming a major producer of rice. Indeed, presently, over one million farmers across more than 16 different commodities have so far benefited from the ABP, which has generated millions of jobs across the country.

SUPPORT FOR MSES / FINANCIAL INCLUSION

The CBN has contributed significantly to the development of micro, small, and medium scale enterprises (MSMEs) in Nigeria. Apart from garnering policy support from the MSMEs development through its mandates, the CBN has rolled out massive developmental interventions in support of the Nigerian economy, especially in agriculture, manufacturing, and SMEs. Attention has also been paid to job creation and development through various initiatives targeting at promoting youth entrepreneurship and youth development. Some of the developmental interventions that we have recorded in this area are highlighted below.

As part of its development finance interventions to directly support MSMEs, the CBN has introduced several schemes and initiatives aimed at funding and guaranteeing Small and Medium Enterprises Development Fund (SMEDF), Nigeria Youth Investment Fund (NYIF), Creative Industry Financing Initiative (CIFI), Targeted Credit Facility (TCF) and the Nigeria Youth Investment Fund (NYIF). On the other hand, the CBN has also targeted at channelling low-interest wholesale funds to the SMEs segment of the MSMEs. This scheme has recorded the disbursement of over N83.9 Billion to 216,704 beneficiaries at the end of 2020. The disbursement limit ranges from N500,000 for micro-enterprises to N50 billion for SMEs financed by banks and Development Finance Institutions (DFIs). Also, the initiative offers 10 per cent of the total loan for start-up businesses, two per cent for economically active persons living with disabilities (PLWD) and 60 per cent of the fund’s wholesale component dedicated to women entrepreneurs or women-led MSMEs in order to promote financial inclusion.

Under the AGMSM, an initiative of the Bankers’ Committee, in collaboration with the CBN set up to improve access to affordable and sustainable finance by agribusinesses and MSMEs, a total of N117.7 Billion has so far been disbursed to 26,926 beneficiaries.

YOUTH EMPOWERMENT

The Emefiele-led central bank has also launched several youth investment-friendly programmes and interventions to empower Nigerian youths with necessary inputs to build successful SMEs and other businesses. One of such schemes is the Youth Entrepreneurship Development Programme (YEDP) which was launched in 2016, to enhance the deployment of the ingenuity and resourcefulness of Nigerian youths to achieve maximum economic development. Under the scheme, a total of N173.4 Billion has been disbursed to over 67 beneficiaries.

The target beneficiaries are members of the National Youth Service Corps (NYSC), youth-owned enterprises, and young entrepreneurs. Under the scheme, N120 Billion has so far been disbursed to 25,507 beneficiaries, of which 6,211 are individuals and 23,432 are SMEs.

Similarly, the Federal Executive Council on the 22nd of July 2020 approved the sum of N75 Billion for the establishment of the Nigeria Youth Investment Fund (NYIF) for the period of 2020 - 2023 to be funded by the CBN. The objective of this initiative is to improve access to finance for youth and youth-owned enterprises for national development. Under the scheme, N75 Billion has so far been disbursed to 7,057 beneficiaries, of which 4,411 are individuals and 2,646 are SMEs.

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Furthermore, the bank has provided substantial support to some selected higher institutions in the country in order to enhance training and quality. This formed the basis for the construction of centres of excellence in eight universities across the country, two of which have been completed, with others at various stages of development.

“We would be writing to all universities, to begin to conduct some kind of entrepreneurship development programmes,” he said recently.

SUPPORT FOR CREATIVE INDUSTRIES

Furthermore, the Emefiele-led central bank established the Creative Industry Financing Initiative (CIFI) aimed at improving access to long-term, low-cost financing to innovative and creative entrepreneurs. It covers a wide range of sub-sectors in the creative industries, some of which include music, movie and music production, fashion and ICT. Among the target opportunities is the graduate software development loan. While the disbursement is in phases, in line with the agreed milestone, a sum of N61.1 Billion has so far been disbursed to 441 beneficiaries.

Another area championed by the bank towards SMEs development relates to entrepreneurs in the creative and cultural sector. The scheme is the Creative Industry Financing Initiative (CIFI) announced in 2020 in collaboration with Small and Medium Enterprise Agency of Nigeria (SMEDAN), National Council for Arts and Culture (NCAC), and National Council for Arts and Culture (NCAC).

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He stressed that these programmes had also helped to improve self-sufficiency in the manufacturing sector, in the agricultural sector, and increase sourcing of inputs locally by stakeholders in strengthening key agricultural commodities’ value chains, enable improved productivity. Programme (ABP) and Commodity Development Initiative (CDI) sought to spurring economic growth. These interventions, he said in agriculture, particularly the Anchor Borrowers’ Programme, has significantly helped to bridge the skilled labour gap among SMEs.

RESUSCITATING THE NIGERIAN COMMODITY EXCHANGE

Emefiele at the beginning of the year announced the suspension of the planned to privatisation of the Nigeria Commodity Exchange (NCE) by the federal government with immediate effect and suspended efforts to reposition the exchange. Part of the measures to restructure the board of the company was the investment of at least N50 billion by the apex bank through the NCX’s structure. According to the CBN governor, the move followed the unfortunate arbitrage opportunities which the government had noticed in the private sector arrangement and which had become an obstacle in moderating food prices in the country. Under the proposal, President Muhammadu Buhari had approved the revalidation of CBK’s 59.7 per cent majority shareholding take in the NCE, to enable it implement far-reaching measures, which also included the recapitalisation of NCX’s board and board committees and appointment of chairman by the CBN.

This move was further required to engage the Nigerian financial service on possible utilisation of its assets to develop model warehouses across the federation. Emefiele pointed out that the repositioning of the NCX will open up the country’s agricultural sector and bring succour to Nigerian farmers who have suffered in the hands of people who are arbitraging, people who take their products for peanuts and then sell and make lots of money.” He added: “We believe this would stop the time this happens and we can turn the part of government see to it that we are able to moderate prices in the way that it is good for our economy.”

The CBN governor argued that notwithstanding the gains so far recorded by the various interventions by the apex bank and the federal government in the agricultural sector, there are still significant challenges set in the Nigerian agricultural commodities value chain that would need to be addressed, in order to accelerate investment and productivity in the sector. He explained that poor infrastructure and logistics had impeded the movement of produce from farm to market and/or processing centers resulting in massive revenue losses to farmers. He identified other challenges to include limited storage and preservation facilities, lack of adequate liquidity to support off-take of agricultural goods, unavailability of pricing information to market participants as well as activities of middlemen who currently aggregate commodities with the sole aim of manipulating prices for selfish gains. He said these challenges in the Nigerian commodities market must be addressed in order to properly harness the benefits that the agriculture sector could provide to our economy.

Emefiele maintained that an effective and efficient commodity exchange ecosystem remained critical in achieving the aforementioned objectives, through its provision of an organised platform for farmers to trade products in a transparent and efficient market. He said the intervention by the federal government alongside the CBK had implemented several interventions schemes in the agriculture and manufacturing sectors, aimed at boosting employment generation and wealth creation, reducing dependence on imported food items, conserving foreign exchange earnings, and spurring economic growth. These interventions, he said, in agriculture, particularly the Anchor Borrowers’ Programme (ABP) and Commodity Development Initiative (CDI) sought to strengthen key agricultural commodities’ value chains, enable improved productivity in the agricultural sector, and increase sourcing of inputs locally by stakeholders in the manufacturing sector. He stressed that these programmes had also helped to improve self-sufficiency in the production of key staple items, which is in line with the government food security objectives.

The CBN boss, at the inaugural meeting of the Steering Committee (SteerCo) for the repositioning of the NCX, said the federal government’s premier commodity exchange had not been able to catalyse agricultural production due to several structural and idiosyncratic challenges.

COVID-19 INTERVENTION

In line with the first-responder approach, the Emefiele-led central bank acted swiftly, almost in the first case broke out in the country by unveiling a raft of measures to remediate the impact of the virus on households, businesses as well as the economy. Presciently, Emefiele announced an extension of the moratorium on the apex bank interventions programme, interest rate reduction, creation of a N70 billion targeted credit facility, N100 billion health sector intervention facility and N1 billion for the manufacturing sector. Some other measures included strengthening the central bank’s Loan to Deposit Ratio (LDR) policy and regulatory forbearance. In addition, Emefiele was also instrumental to the formulation of the private-sector-led Coalition Against COVID-19 (CACOVID), which was able to mobilise billions of naira and has immensely supported the country’s COVID-19 fight by setting up healthcare facilities across the country as well as distributing palliatives to states.

The health sector facility provided loans to pharmaceutical companies to expand/open their drug manufacturing plants in the country and also for hospitals and healthcare practitioners to expand/build health facilities. Furthermore, the Targeted Credit Facility was introduced in March 2020 as a stimulus package to cushion the effects of COVID-19 pandemic on households and MSMEs across the country.

CACOVID: DRIVING PRIVATE SECTOR COALITION

The role of the Governor of the Central Bank of Nigeria (CBN), Mr Godwin Emefiele, in making Coalition Against COVID-19 (CACOVID) a huge success cannot be quantified. As a private sector task force in partnership with the federal government, the Nigeria Centre for Disease Control (NCDC) and the World Health Organisation (WHO) - and with the sole aim of combating the Coronavirus (COVID-19) in Nigeria, the central bank, under the able leadership of Emefiele, led deposits money banks and private sector operators in the country to support the federal government in procuring equipment and materials to combat the COVID-19 menace in the country.

The move helped to raise over N30 billion to provide various forms of palliatives including food and medical resources to vulnerable Nigerians and helped to minimise the impact of the pandemic. Emefiele had said the move became imperative after series of consultation and engagement with corporate stakeholders in the private sector on the need to support the government during the critical period to whittle down the impact of the virus on the economy. Emefiele who led the Banks’ Committee and the private sector led by business man, Alhaji Aliko Dangote, said it became imperative to form the CACOVID to urgently combat the unfolding pandemic as it was fast spreading in the world. According to him, the federal government had made giant strides in the fight against the virus adding that the private sector needed to step in, and support efforts already being made.

Co-opted with the efforts of the federal government, the Coalition committed to providing and equipping medical facilities in the six geopolitical zones in the country. This included the creation of testing, isolation and treatment centers, state-of-the-art hospitals and healthcare practitioners to expand/build health facilities. Furthermore, the Targeted Credit Facility was introduced in March 2020 as a stimulus package to cushion the effects of COVID-19 pandemic on households and MSMEs across the country.
as well as provision of Intensive Care Units (ICUs) and molecular testing labs.
The interventions initially began with Lagos where 1,200 beds were provided, Kano (500 beds), Rivers (210 beds), Abia (200 beds), Enugu (200 beds) and Benue (200 beds). The facilities were subsequently opened across Kaduna, Ogun, Bayelsa, Anambra, Bauchi and Plateau States.

While Nigerians groaned under the harsh impact of the pandemic, Emefiele, assured that the relief materials mobilised under the apex bank-led private sector CACOVID will be distributed in all the states of the country.

SUPPORT FOR INFRASTRUCTURE DEVELOPMENT

No doubt, the dearth of infrastructure remains one of the major challenges plaguing the development the Nigerian economy, largely due to funding gaps.

According to the CBN, “Infrastructural development remains grossly inadequate relative to the nation’s requirements due to lack of funds.” In a bid to address the problem, the apex had in 2019 established the Infrastructure Finance Office with the mandate to evolve a sustainable financing framework to stimulate long-term financing for infrastructure development in the country among others.

Emefiele, in his year- year Policy Thrust of the CBN (2019 - 2024), had outlined measures to boost infrastructure development to grow the economy. Although the CBN has had several interventions to boost infrastructure particularly the N350 billion Power and Aviation Intervention Fund (PAIF) among others, the recent establishment of the N15 trillion Infrastructure Development Company (InfraCo) is the boldest and most comprehensive attempt under Emefiele to boost infrastructure in the country.

According to Emefiele, the country needed about N35 trillion investments in infrastructure to achieve double-digit growth especially amid the adverse impact of COVID-19 pandemic. He said InfraCo will utilise local and international funding for the rebuilding of critical infrastructure across the country for an extended period of five years.

Emefiele had also committed to support the development of a Robust Payment System Infrastructure stressing that an efficient payment system was vital to the effectiveness of monetary policy interventions. He believes that having a robust payment infrastructure will help to reduce the cost involved in payment for goods and services. “The Payment Services Management Department in the CBN will work to enable the buildup of a robust and secure payments infrastructure in Nigeria that is reliable and easy to access. We will reengineer our efforts at driving the cashless initiative across the country, due to the immense efficiency gains that will be derived from it, and the impact it could have on our financial inclusion drive,” he said in his five-year blueprint.

A LOVER OF CHELSEA FC

Emefiele loves to watch football. If you think his favourite football club would be Arsenal, Manchester United, then you need to think again. “I am a Chelsea fan; I know a lot of people would expect me to be an Arsenal fan, but I am a big supporter of Chelsea club,” he also told THISDAY.

But the surprise does not stop there, he equally loves driving. “I like to drive myself particularly on weekends, I enjoy driving myself. ”

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CALLED TO SERVE; PREPARED FOR THE JOB

There is a sense in which it could be said that Godwin Emefiele, the serving Governor of the Central Bank of Nigeria was not only called to a life of service, he was, indeed, prepared for that role. The quality of input and depth of achievements by him since he came to the saddle in 2014 have, indeed, confirmed that assertion. He is about the first CBN governor to have integrated the implementation of the country’s fiscal and monetary policies in ways that could be felt in the lives of Nigerians.

Not only did he arrange, for instance, for farmers to get loans, through the Anchor Borrowers Programme he put in place, he has also ensured through his well integrated Offtakers’ anchor, that what they produced were not left in the store houses, wasting, as was the experience in the past.

On August 4, 1961, the heavens bestowed on Agbor, Delta State and Nigeria a rare breed of a genius.

From a twinkling star in schools across Lagos and Nsukka to Ivy League Universities in the United States, you shone like a thousand stars. As the Nation’s Number One Banker, your financial wizardry and string of successes on corporate banking, treasury, financial control, strategic planning and financial inclusion and interventionist policies at the Nation’s Apex Bank are pointers to a greater Nigeria.

I pray that the good Lord will continue to uphold you and grant you good health in the service of fatherland.

Like a true Diamond, keep shining.

Congratulations, Mr Governor
Hurray! to A Good Friend of Anambra State at 60

The Government and people of Anambra State felicitate with the Governor of the Central Bank of Nigeria, Mr Godwin Emefiele, on his 60th birthday on this day, the 4th day of August, 2021.

Mr Emefiele is a worthy and most reliable friend of Anambra State. He has always treated issues concerning the rapid development of our state with infectious enthusiasm.

Apart from providing considerable credit facilities to the Government and people of our dear state for agricultural development, among others, Mr Emefiele has demonstrated support for our people in different ways. For instance, he was present in flesh and blood at the commissioning on October 2, 2019, of the $300m Coscharis Rice Mill at Igbariam, Anambra East Local Government Area, together with my brother and friend, Governor Abubakar Atiku Bagudu of Kebbi State.

We say to this great Nigerian patriot, who has provided purposeful leadership at the CBN, ad multos annos.

Signed:
Chief Willie M. Obiano, FCA, Governor of Anambra State.

HEARTY Felicitations TO A PATRIOT @ 60

On behalf of the Government and People of Bayelsa State, I extend warm wishes to you as your attain the Golden Age.

May the Lord continue to bless you with good health in greater service to fatherland.

HAPPY BIRTHDAY
MR. GOVERNOR!

SIGNED

Dr. Godwin Emefiele, CON
Governor, Central Bank of Nigeria (CBN)

H.E. Senator Douye Diri
Governor of Bayelsa State
Mr. Godwin Emefiele  
Governor, Central Bank of Nigeria

Congratulations on your diamond jubilee.

Wishing you many more productive years in good health and undiluted joy.

Happy Birthday!

On behalf of the government and people of Abia State, I wish you many happy returns as we celebrate you today and always.

Happy 60th anniversary

Okezie Ikpeazu, PhD  
Governor, Abia State

Mr. Godwin Emefiele, CBN Governor

Kayode and Bisi Fayemi
Celebrating an Exceptional Leader

Happy Birthday

Godwin Emefiele
Governor, Central Bank of Nigeria (CBN)

From all of us at Access Bank

Hearty Cheers To

Godwin Emefiele
The CBN Governor

For your birthday and every day, we at the FirstBank Group wish you success in all aspects of your life. As you celebrate your diamond age, good health and wisdom shall be abundant in your life. We celebrate you as you continue to positively impact our Industry and Nation.

Many happy returns!

Signed
FirstBank
Subject: Fwd: Enugu full page coloured advert for CBN Governor to come out tomorrow, August 4, 2021

From: Kayode Komolafe <Kayode.Komolafe@thisdaylive.com>

To: KK I <kayodekomolafe@yahoo.com>

Date: Today at 19:05

KK.

Begin forwarded message:

From: louis amoke <louisdonlar@yahoo.com>

Date: 3 August 2021 at 18:23:50 WAT

To: Kayode Komolafe <kayode.komolafe@thisdaylive.com>, Louis Amoke <louisdonlar@gmail.com>, Louis Amoke <louisdonlar@yahoo.com>, Louis Amoke <louisdonlar2@gmail.com>, Sundayomoniyi2003 <sundayomoniyi2003@yahoo.com>, Williams Alabi <oruku35@gmail.com>, ALABI WILLIAMS <oruku35@yahoo.com>, anayookoli53@yahoo.com

Subject: Enugu full page coloured advert for CBN Governor to come out tomorrow, August 4, 2021

Pls give us early page. Thanks and God bless.
Happy 60th Birthday

Mr Godwin Emefiele (CON)
Governor, Central Bank of Nigeria

The Management and Staff of
African Industries Group
felicitates
Mr. Godwin Emefiele (CON)
Governor, Central Bank of Nigeria
on his 60th Birthday
Best wishes on your birthday today. Life’s milestones are not counted, they are celebrated. May the Lord grant you continuous good health, boundless energy and greater wisdom. You are indeed a rare gift to Nigeria. Happy Birthday!

SIGNED: Management, African Industries Group

Get PTA and BTA in Dollars, Pounds or Euro at any UBA Branch Nationwide

5 things you need to know

1. You can get a maximum of $4,000 PTA, $5,000 BTA or its equivalent per quarter.

2. PTA/BTA* applicants must be above 18 with a valid BVN. Must provide a duly completed Form A, a valid Nigerian Passport with a valid visa, an international return ticket with a travel date not more than 14 days from the date of PTA/BTA purchase.

3. PTA/BTA is valid for journeys of 5 hours’ minimum flight time originating from Nigeria. Countries within the West African Region and Cameroon are exempted from PTA/BTA.

4. For school fees, applicants should be self, or a parent, or a guardian with a valid BVN.

5. Admission letter, payment invoice and a duly completed Form A and applicant’s valid ID card are required for school fees.

Get FX today at a UBA branch close to you

For more information, call 01-7908822, 0700 2255 822 or email cfc@ubagroup.com

*PTA: Personal Travel Allowance and BTA: Business Travel Allowance
*PTA or BTA purchase would require a Certificate of Incorporation Registration and a Letter of Invitation from a Business Partner abroad.

www.ubagroup.com | Africa, USA, UK, France

Africa’s Global Bank
The Board, Management and Staff of Zenith Bank Plc heartily felicitate with the Governor of the Central Bank of Nigeria (CBN), Mr. Godwin Ifeanyi Emefiele, CON, on the occasion of His 60th Birthday Anniversary.

We rejoice with you on this milestone birthday and wish you long life. We pray God Almighty to grant you the strength, wisdom and acuity to continue to pilot the affairs of the CBN.

Management

... More than Just a Card

- Perform cash withdrawals at ATMs in over 150 countries
- Perform Online/POS International payments
- Chip and PIN security

Visa

Safe > Secure > Reliable

Visit www.zenithbank.com/cards for details
Mr. Godwin Emefiele (con) at 60

A very happy birthday is in order!

Wishing you a memorable year. From all of us at FSDH
Happy 60th Birthday

GODWIN EMEFIELE (CON)
GOVERNOR, CENTRAL BANK OF NIGERIA

The Board, Management and Staff of DANGOTE INDUSTRIES LIMITED congratulate the Governor, Central Bank of Nigeria, Godwin Emefiele (CON) on his 60th birthday.

As you attain the landmark of 60 years today, we wish you the very best and pray for God’s continued guidance, wisdom and good health upon your life.

Congratulations!

FCMB GROUP PLC

CELEBRATING THE GOVERNOR AT SIXTY

We wish you many happy returns and fabulous celebrations in the years ahead.

Happy Birthday
MR GODWIN EMEFIELE
GOVERNOR, CENTRAL BANK OF NIGERIA

From all of us at FCMB Group Plc

www.fcmbgroup.com

44 Marina, Lagos, Nigeria
HAPPY 60th BIRTHDAY
Mr. Godwin Emefiele, CON, FCIB

On behalf of the Board, Management and Staff of Polaris Bank, we bring you best wishes as you mark this milestone anniversary.

We appreciate your innovative and revolutionary strides in leading Nigeria’s banking sector as Governor of Central Bank of Nigeria (CBN).

We assure you of our continued support as you push the frontiers of banking regulation, guiding the pace of the national economy at large.

Congratulations on the occasion of your 60th birthday anniversary.

From all of us @ Polaris Bank

ANYTIME CAN BE BANKING TIME

With our digital solutions, you can bank safely from anywhere and at any time.

Transfers | Airtime topup | Savings | Loans | Paybills | Fx

Make the switch to Ecobank Digital today.

Ecobank
The Pan African Bank
Fidelity

Celebrating The Governor, CENTRAL BANK OF NIGERIA (CBN)

MR. GODWIN EMEFIELE @60

Hearty Cheers To a notable Central Banker and technocrat.

Happy Birthday FROM ALL OF US AT FIDELITY BANK

Congratulations!

On behalf of my adorable wife, Ibijoke and the good people of Lagos State, I heartily congratulate the CBN Governor, Mr. Godwin Emefiele on the occasion of his Diamond Jubilee.

Attaining the age of 60 years in grace is worth celebrating, especially for someone like you, whose remarkable track records in the financial world have earned him an enviable place as Governor of Nigeria's Apex bank. Over the years, you have proved your worth as a good manager of human and material resources.

As lover of our dear State, you have been a worthy partner in our administration's quest to building a Greater Lagos for millions of Lagosians, by creatively working with us on some economic interventions aimed at building institutions for sustainable growth and development.

As you celebrate your Diamond Jubilee, I wish you more fruitful years in good health to enable you render more service to humanity.

Happy Birthday

We Are Fidelity. We Keep Our Word

Fidelity Bank Plc

Babajide and Ibijoke Sanwo-Olu

www.fidelitybank.ng
On behalf of myself, my family, government and the entire people of Bauchi State, I wish to join millions of Nigerians in celebrating one of the Nigeria’s Iconic Bankers as you clocks 60 years.

Your astute contributions to the development of the banking industry and the Nigeria economy is legendary and Worthy of emulation.

There is no gainsaying that your appointment as Governor of Central Bank of Nigeria is a testimony to your commitment to excellent service delivery and it had come at a very auspicious time in our national life.

As you CLOCK 60 YEARS today, we pray that God Almighty, in His infinite mercy, will continue to guide, protect and give you the wisdom as you continue to serve the nation and humanity.

Congratulations and Happy Birthday!

Signed:

His Excellency,
Sen. Bala A Mohammed CON, Fniipr
(Kaura Bauchi)
Executive Governor, Bauchi State.
MR. GODWIN EMEFIELE
GOVERNOR OF CENTRAL BANK OF NIGERIA

As the Central Bank Governor, you have proven to be an uncommon manager of the nation’s monetary storehouse. You have enthroned integrity and flawless efficiency as the defining ingredients of the nation’s monetary policy framework.

As you mark your 60th birthday, on behalf of the government and people of Imo State, I most warmly felicitate with a patriot, financial guru and dependable ally, Chief Godwin Emefiele, the Governor of Central Bank of Nigeria.

Mr. Governor, you have been an asset to this nation. Your monetary policies and vision have attested to your dexterity and sagacity which have endeared you to the nation in general and the financial sector in particular.

As you celebrate this diamond jubilee of your birth, I pray the Almighty God to grant you long life in good health for more quality service to our nation and humanity.

Congratulations, my brother.

SENATOR HOPE UZODIMMA
GOVERNOR OF IMO STATE