



J-K GADZAMA LLP

LEGAL PRACTITIONERS * ARBITRATORS * MEDIATORS * REGULATORY CONSULTANTS

NEWSLETTER VOL 26, NUMBER 23 (JANUARY - MARCH 2020) ISSN NO: 1598_8289.



L-R: Chief Joe-Kyari Gadzama, SAN; Hon Justice Ibrahim Auta, OFR, (Rtd); Chief Emeka Ngige, SAN and Lady Berne Nwachukwu during a barbeque reception in honour of Chief Emeka Ngige, SAN as the Chairman, Council of Legal Education at the J-K Gadzama Court, Abuja.



Editorial

It is with great excitement that we present the first newsletter in the first quarter of 2020; premiering a new decade. At the centerpiece of this edition is the appraisal of the 2019 AMCON Amendment Act vis-à-vis the repositioning of the Asset Management Corporation of Nigeria to effectively achieve its mandate. Also, in line with the Firm's long standing tradition of marking the yuletide season as well as recognizing astuteness and industry, pictures from the 2019 Christmas carol adorns the newsletter. Hilarious legal jokes and words on marble are also included. This and previous editions of our Newsletter are available on our website at www.j-kgadzamallp.com.

Editorial team

Pelumi Adewumi | Paul Ebiloma | John Unachukwu | Chimdindu Onyedim-Etuwewe | Adegbemisoje Olasubomi

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AMCON New Amendment Act: The Pros and Cons.



Pelumi Adewumi, Esq.

Associate, J-K Gadzama LLP.

it stands today, the debt AMCON is expected to recover stands in excess of N5 trillionⁱⁱⁱ.

Thus, this article shall examine the new amendments vis-a-vis its applicability in the pursuit to recover non-performing debts.

The Asset Management Corporation of Nigeria (AMCON) is a body established and saddled with the responsibility to acquire non-performing loans from eligible financial institutions and to subsequently recover the debts. It was established in 2010ⁱ with a ten-year life span to prevent the looming financial crisis in the country as a result of the global financial crisis. As of 2009, the Nigerian Banking sector was in silent distress as Industry-wide debts was in excess of N2 trillion. Hence, the necessity to establish this corporation with its mandate.

The AMCON Act, 2010, has gone through several amendments such as in 2015 and recently, 2019ⁱⁱ to better reposition the body to achieve its task. The most recent amendment, in particular, introduced some very novel and attention-grabbing provisions. Some have considered these to be controversial and inimical to democratic ethos and practices while others take them to be necessary for the country's economic preservation.

Whichever perception is favoured by anyone, there is no gainsaying the fact that the intent of the amendment is to empower the body to fulfil its mandate with the overall objective to prevent the nation from sliding into economic insolvency. As

1. Ranking of the Corporation's Interest after the Acquisition of an EBA.

Section 8 substitutes for section 34 of the Principal Act which provides that subject to the provisions of the Land Use Act and section 36 of the AMCON Act, the Corporation, upon the acquisition of an EBA shall be vested with and acquire legal title to the EBA as well as all tangible and intangible assets or properties by which the EBAs are secured. The Corporation shall be vested with power to the exclusion of all other creditors, to take possession of, manage, foreclose or even sell, transfer, assign or otherwise dispose of the acquired eligible bank asset and any tangible and intangible asset by which such EBA is secured in full or partial satisfaction of the debt owed to the Corporation. One important and very noteworthy provision of this act is that the Corporation can exercise any of these powers irrespective of whether the secured interest in the property is equitable.

Paragraph (c)(i) of the above section provides that upon the vesting of an EBA as well as tangible and intangible property in the Corporation, the Corporation, without prejudice to the rights of other secured creditors which ranks equally or in priority to that held by the Corporation, shall pay all creditors out of the proceeds of any realisation

or receipts from the management of such assets or property in accordance with the priority ranking of their secured interest in such assets; (ii) and neither shall it operate to extinguish any equity of redemption of the charge in relation to such assets or property.

Subsection 3 interestingly states that the provisions of this section are applicable to eligible bank assets including but not restricted to the assets acquired by the Corporation before May 2015, thereby giving the provision a retrospective effect.

2. Tracking debtors' hidden funds.

Section 6 of the Principal Act was amended by section 2 of the new Act which empowers AMCON to place surveillance on debtors' bank account or any other account comparable to a bank account of an eligible financial institution. Also, the body can obtain unfettered access to any electronic and/or device of such debtor with a view to establishing the location of funds belonging to such debtor. Furthermore, the body has powers to obtain information in respect of any private account together with all bank financial and commercial records of any debtor from any eligible financial institution.

The essence of this new provision is to target debtors that are able but unwilling to pay their debts but who rather hide their funds, financial and commercial information to frustrate recovery.

However, this provision seems to have set off concerns as to the breach of banker-customer confidentiality. Section 37 of the Constitution of the Federal Republic of Nigeria, 1999, provides for the right to privacy. The section states inter alia:

“The privacy of citizens, their homes, correspondence, telephone conversations, and telegraphic communications is hereby guaranteed and protected.”

More so, that section 50A (1) of the 2019 amended Act provides the modus operandi that the Corporation shall adopt in the pursuit of its mandate to recover debts. The provision states that notwithstanding anything to the contrary in any enactment, rule of law, banking practice or rule, or contractual provision, the Corporation shall serve a written notice on any financial institution to disclose or to furnish it, within the time stipulated, with details of a debtor's bank account.

The issue then is that what rule will be applied in the interpretation of section 37 of the Constitution – the Liberal or the Literal? The approach of our apex court over the years has favoured the liberal approach^v. This constitutional provision cannot be given a very strict approach, otherwise, it will spell that the law protects the crooked activities of debtors who are solvent enough to settle their debts but are reluctant to do so. There is no doubt that the intendment of this constitutional provision is not for the protection of those who are bent on hurting the nation's economy.

The Liberal approach to constitutional interpretation will favour the probe of the accounts of a debtor to ascertain such debtor's solvency or otherwise. A case in reference which defined the scope of the right to privacy is a United Kingdom's case **Kinloch v. Her Majesty Advocate**^v where a man named James Kinloch was convicted on an indictment of money laundering in a Sheriff court at Glasgow. Evidence was gathered by the police by placing him under surveillance. The convict, however, appealed on grounds that the police did not

secure authorization under the Regulation of Investigatory Powers (Scotland) Act, 2000 ("The 2000 Act") as well as breaching his constitutional right to privacy. The appellate court, nevertheless, affirmed his conviction on grounds that his action bothered on illegality which must be investigated.

Although, Kinloch was convicted of a crime, this is akin to the intent of a debtor to conceal his solvency to settle his debts. This can conveniently be taken to be an economic crime. Hence, there could be no anomalies in the surveillance of debtors for the purposes of establishing their solvency for the overall objective of debt recovery. Moreover, section 45 of the CFRN, 1999, provides for instances section 37 can be derogable. The section provides thus:

- (1) Nothing in sections 37, 38, 39, 40 and 41 of this Constitution shall invalidate any law that is reasonably justifiable in a democratic society-
 - a. In the interest of defence, public safety, public order, **public morality** or public health; or
 - b.

A debtor's inaction to settle his/her debts can be construed to be the height of the breach of public morality. As such, section 2 of the Amended Act can safely be regarded as falling under the exceptions provided in section 45 (1)(a) of the Constitution.

3. Screening of Potential/Eligible Government Contractors.

This is a very innovative provision in the new amendment Act. This means that AMCON now has the powers to impose obligations on the Federal Government, Ministries, Departments, and Agencies of government of getting AMCON's

clearance before paying or engaging the services of a client who is on the Corporation's debt list.

AMCON is to provide these bodies with a list of debtors that would serve as a guide. The overall principle is to be able to make a set-off with such clients (who are debtors) where they are expected to be paid for services rendered. This is provided in S.2 of the 2019 Act (S.6 of the principal Act).

4. Publication of recalcitrant debtor's list.

This is more like the act of naming and shaming of recalcitrant debtors. Section 50B (1) provides that notwithstanding any rule or contractual obligation as to confidentiality, the corporation may publish in national newspapers, a list of debtors who have failed to settle their debts and other repayment obligations to the Corporation in connection with any eligible bank assets that have been acquired by the corporation.

Subsection 2 further provides that the failure of the Corporation to furnish a copy of the newspaper in which the debtor's list is published to a procuring entity shall not absolve such procuring entity of its obligations. Furthermore, subsection (3) excludes procuring entities from awarding contracts, conducting businesses with, or making any sort of payments to any debtor under any existing contract or business arrangement without first obtaining consent from the Corporation. Suffice it to state that subsection (4) of this section has enlarged the definition of the word "debtor" for sections 51, 52 and 53 of the Act to include – the borrower, guarantors/sureties of the borrower, all directors and shareholders of the borrower, companies, and entities which 50% or more of its share capital is owned by one or more of the afore specified class.

This is a punitive measure provided against particularly high profile and solvent debtors who have refused to pay their debts by putting them in public glare. Another rationale behind this measure is to compel these debtors and related parties (by the expanded definition of debtors) to make settlement with government and its Ministries, Agencies, and Departments (MDAs) so as to be able to secure AMCON's concurrence^{vi}.

5. The prohibition of grant orders of attachment against AMCON

Section 7 of the 2019 amendment Act inserts a new section 33A which states inter alia:

"No action or proceeding shall lie against the corporation or any of its directors or officers by reason only of the acquisition of an eligible bank asset by the Corporation under this Act, and any action or proceeding already existing shall cease and abate except where the eligible bank asset became vested in the Corporation as specified under this Act"

This section, as well as section 8 which amends section 34 of the Principal Act which seeks to prevent the courts from interfering with the smooth operations of the Corporation under the 2019 new amendment act seems to be the most controversial provision of all. This implies that the courts are stopped from granting injunctions against the Corporation when the Corporation exercises its powers to attach any eligible bank assets (EBAs). Although this may appear draconian, understanding the mischief this is meant to cure will aid a better contextualization. It is no doubt that AMCON proceeds against very powerful individuals who are ready to deplore legal gymnastics and other arsenals to their defence. As such, these powerful individuals

secure the services of very smart legal representatives who run to the courts to secure injunctions and other prohibitive orders against the attachment of these EBAs by the Corporation.

It may be instructive to note a quote from *Otto Abasiokong & Oyeyinka Oyewo – AMCON, AMPs, and Debt Recovery Turnaround – First Glance, Proshare Business, 17 May 2019–*

"...AMCON and its debt recovery partners (AMPs) are in a bind as the debt recovery process has so far proven to be long and arduous. Major challenges facing the recovery process relate to the antics of local lawyers to frustrate the smooth and speedy determination of cases by introducing technicalities that slow done (sic) the judicial process"

However, in a recent ruling of a Lagos State High Court presided over by Honourable Justice Jose, it declared the said provisions as unconstitutional. The court ruled that the powers of the court could not be curtailed by an Act of the National Assembly. An applicant had sought an injunction to restrain a party to the suit as well as AMCON (which joined the suit as an interested party). The court ruled against AMCON's objections holding that the provisions of the Act were unconstitutional and nothing in an Act can curtail the powers and sanctions of the Court, which extends to all persons, government, authority and entities such as the Asset Management Corporation of Nigeria^{vii}.

The cheering news, however, is this decision emanates from an High Court which can still be tested on appeal. Conversely, this should serve as a wakeup call on the need to organize enlightenment programmes for the judiciary to understand the mischief the new amendments

seek to cure; as well as to enhance the efficiency of judges. This leads to the next point where cases involving the Corporation are fast-tracked.

6. Fast-tracking of AMCON's cases

Section 20 of the amended Act substitutes section 53 in the Principal Act. The section provides that the respective heads of Court shall designate in their jurisdictions, one or more courts to hearing the Corporation's cases, and this will be to the exclusion of other cases. Subsection (1) of this section particularly paragraphs (a) to (c) state the instances in which such cases will be fast-tracked to wit:

- i. Cases connected with or pertaining to the acquisition, disposal or realization of EBAs and any collateral or security by which such EBA is secured in which the Corporation or a receiver appointed by the Corporation or the eligible financial institution from which the Corporation acquired the eligible bank asset is a party.
- ii. Cases relating to debts owed or even alleged to be owed to AMCON by reason of its acquisition of an EBA; or
- iii. Matters connected with or pertaining to the exercise or intended exercise of power by the Corporation under the Act to recover debts owed to the Corporation or otherwise realize an EBA or take enforcement or realization action in relation to any asset or property by which such EBA is secured.

Subsection (2) provides that the heads of relevant Courts shall determine the number of courts to be reserved for treating these cases exclusively, depending on the volume of cases before the court. Furthermore, subsection (3) provides that

these cases shall be heard within six months in the case of existing actions at the time of coming into force of the Act, as well as cases filed after the coming into force of the Act.

Subsection (4) of section 20 provides that the head of courts shall issue or caused to be issued special practice directions applicable exclusively to the specifically designated courts for the expedited and accelerated hearing and determination of causes and matters before the courts. This is to aid the actualization of subsection (3). Subsection (5) of this section further provides for a time limit within which the Court of Appeal shall hear and determine all appeals emanating from the courts designated under subsection (1). It states that such cases must be heard on an accelerated basis within sixty days in priority to all other appeals. The President of the Court of Appeal shall issue or cause to be issued special practice directions for the Court in respect of those appeals emanating from designated courts.

Subsection (6) also provides that the Supreme Court shall hear and determine all appeals emanating from the Court of Appeal in relation to appeals against the Court of Appeal's decisions on appeals from designated courts. It further provides that the Chief Justice of Nigeria shall issue or cause to be issued special practice directions for the Supreme Court exclusively for the expedited and accelerated hearing and determination of such appeals.

The whole principle behind the highlighted provisions is to prevent delays in hearing and determining AMCON matters because of the workload of courts. It must be pointed out that failure to hear and determine the cases within the stipulated time frame is not fatal to the cases^{viii}.

Concerning the Practice Directions provided in the Act, it is instructive to note that the several heads of courts are yet to issue such. This in itself may cause a snag in meeting up with the time frame provided for AMCON to realize its mandate. A Practice Direction is a supplemental protocol to rules of civil and criminal procedure in the courts^{ix}. This is also supposed to cover any possible lacunae that may have been noticed in the parent Act (AMCON Act). Thus, the delay in this may well be a possible reason the expected outcomes of the 2019 amendments are yet to be effectuated. It is therefore expectedly incumbent on AMCON to drive the process by engaging and lobbying the various heads of the aforementioned courts to speedily issue these practice directions, to assist the courts in keeping with the time frame and conversely, to assist the corporation in meeting up with its mandate.

7. Jurisdiction and definition of "Court"

Section 21 of the amended Act substitutes for section 55 of the Principal Act. This section confers exclusive jurisdiction on the Federal High Court to try offences under the Act. Section 23 which also amends section 61 of the Principal Act defines "courts" as used in the Act to mean the "Federal High Court" or "High Court of a State" or other superior courts exercising original jurisdiction as may be applicable.

Conclusion.

It is palpable that the Asset Management Corporation of Nigeria could hitherto be likened to a warrior sent on a quest without commensurate weaponry for the mission. With several lofty, and what a lot of interests may term controversial provisions – whichever divide anyone falls – one thing is certain, and that is, that the Act's single purpose is to cure the mischief of an economic crime of borrowing and the refusal to refund even when solvent enough to so do.

Going by the witnessed challenges by AMCON in its quest to recover bad debts, one would agree that the 2019 Amendment Act is both timely and necessary if the Corporation will meet its mandate in the space of time allotted to it. With what can be described as an injury-time for the Corporation, there is no doubt that the Corporation has been imbued with venom like the rattlesnake about to rattle the world of debtors. To understand the ferocity this Corporation is coming with, check the movie: The Bling Lagosians.

END NOTES

ⁱEstablished by the AMCON Act, 2010.

ⁱⁱThis Act was signed into law by President Muhammadu Buhari on the 7th of August, 2019.

ⁱⁱⁱThis was mentioned by the Vice President, Prof. Yemi Osinbajo at the inauguration of an inter-agency committee set up to resolve the challenges in recovering the debts. This was done on the 16th of September, 2019.

^{iv}The State v S. Olori & Ors' S.C. 42/1982. Dominic Ifezue v Livinus Mbadugha S.C 62/1982.

^v[2012]UKSC 62

^{vi}Muyiwa Balogun, "The AMCON Act Amendment Act 2019: Genesis, Efficacy & Implications in Troubled Assets Resolution".

^{vii}COURTROOM MAIL – 28TH October 2019. <<https://www.courtroommail.com/section-364-of-amconamendment-2act-is-unconstitutional-court/>>

^{viii}Josco AG. Global Resources Ltd & Anor v. AMCON (2018) LPELR 45637 CA.

^{ix}Intellectual Property Quarterly, Volume 2, (Sweet and

PHOTO SPEAK

Barbeque Reception in honour of Chief Emeka Ngige, SAN, Chairman, Council of Legal Education held on Wednesday, 10th July, 2019 at the J-K Gadzama Court, Abuja



Festus Keyamo, SAN and Chief Joe-Kyari Gadzama, SAN



A cross section of the guests



Chief Joe-Kyari Gadzama, SAN presenting the congratulatory card to Chief Emeka Ngige, SAN



A cross section of the guests



Chief Emeka Ngige, SAN with family and friends



L-R: Chief Joe-Kyari Gadzama, SAN; Prof. Isa Hayatu Chiroma, SAN; and Chief Emeka Ngige, SAN

LEGAL HUMOUR

The Lawyer and the Doctor.

At a dinner party, a lawyer and a doctor who obviously were friends stood and conversed. Occasionally, the conversation was interrupted by other guests at the dinner who sought medical advice from the doctor. The doctor turned to the lawyer after giving the last advice in obvious frustration and the following ensued.

Doctor: I don't know what to do with people. I seem to have been turned to a mobile doctor. I wish there was a way out.

Lawyer: oh, people do same with me, but I have a way of dealing with that.

Doctor: really?

Lawyer: oh yes.

Doctor: what might that be? I need to get that dose.

Lawyer: it's simple. I give them the legal advice sought and send a bill afterwards.

Doctor: wow, can I really get myself to do that? That may kind of put me in a bad light.

Lawyer: well, weigh your options.

The next day, while the doctor was hesitantly preparing bills for the subsequent advises to be given got a delivery. He opened the package and saw a bill from the lawyer.

The Wish.

Genie: I shall grant you three wishes

Me: I wish for a world without lawyers.

Genie: done, you have no more wishes.

Me: but you said three

Genie: sue me.

Christmas song:

Please, if you don't know how to sing Christmas songs, please don't. Someone was singing:

"Felix sabi dance,

Felix sabi dance,

Felix sabi dance

But pharaoh no gree Felix to dance".

Merry Christmas.

PHOTO SPEAK

Call to Bar Reception in honour of Lamar Joe-Kyari Gadzama held on Wednesday, 27th November, 2019



L-R: Chief Joe-Kyari Gadzama, SAN; Prof. Paul Idornigie, SAN; Lamar Joe-Kyari Gadzama and Mr. Keffas Gadzama CP (Rtd)



L-R: Mrs. Wabani Madu Gadzama, Lamar Joe-Kyari Gadzama; Mrs. Bala Ngilari and Bitus Joe-Kyari Gadzama



A cross section of the guests



Lamar Joe-Kyari Gadzama and Hon. Justice Ibrahim Auta, OFR, (Rtd)



L-R: Chief Joe-Kyari Gadzama, SAN; Prof. Paul Idornigie, SAN; Dr. Akin Onigbinde, SAN; Asiwaju A. S. Awomolo, SAN; Lamar Joe-Kayir Gadzama; Mrs. V. O. Awomolo, SAN; Obishai Charles, SAN and John N. Egwuonwu, SAN



Asiwaju A. S. Awomolo, SAN and Yeye Asiwaju V. O. Awomolo, SAN with Lamar Joe-Kyari Gadzama

PHOTO SPEAK

Call to Bar Reception in honour of Lamar Joe-Kyari Gadzama held on Wednesday, 27th November, 2019



The celebrant with friends



The celebrant with some of the guests cutting the cake



The celebrant with family and friends



The celebrant with some staff of J-K Gadzama LLP



Father and son celebrating

Words on Marble

“When you are courting a nice girl an hour seems like a second.
When you sit on a red-hot cinder a second seems
like an hour. That’s relativity.”
- Albert Einstein

“We cannot solve our problems with the same thinking we
used when we created them.”
- Albert Eintesin

“I’ve learned that people will forget what you said, people will forget
what you did, but people will never forget how you made them feel.”
- Maya Angelou

“It’s hard to fail but it is worse never to have tried to succeed.”
- Theodore Roosevelt

“Twenty years from now you will be more disappointed by the things
that you didn’t do than by the ones you did do. So throw off the bowlines,
Sail away from the safe harbor, Catch the trade winds in your sails.
Explore. Dream. Discover.”
- Mark Twain

The best way to get a bad law repealed is to enforced it strictly.
- Abraham Lincoln

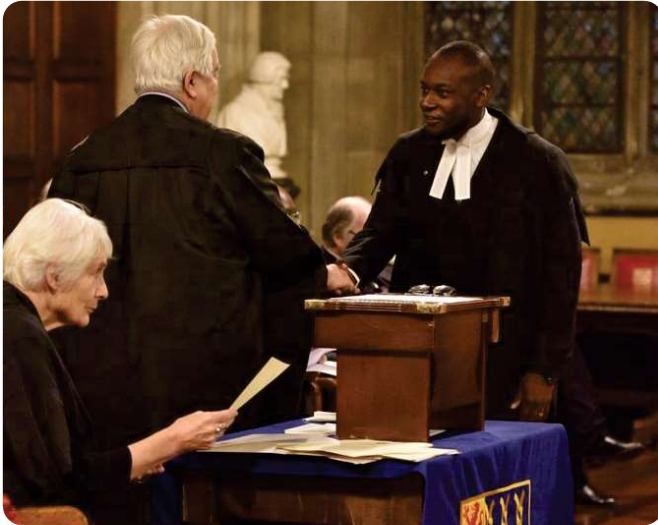
PHOTO SPEAK



L-R: Madu Joe-Kyari Gadzama, Alifa Starlika, Zira John Quaghe and Daniella Wenger at an event organized by the Bennett Institute for Public Policy Cambridge at the Embassy of Argentine Republic UK on 25th November, 2019.



Madu Joe-Kyari Gadzama with Tanya Filer, Leader, Digital State Project, Bennett Institute for Public Policy on 25th November, 2019



Madu Joe-Kyari Gadzama being admitted by Lincoln's Inn as a Barrister in England & Wales on 26th November, 2019



L-R: Mr. Mohammed Monguno, Senior Partner, J-K Gadzama LLP and Amazing Ikpala, Associate, J-K Gadzama LLP at the International Bar Association (IBA) Annual Conference in Seoul, South-Korea on 26th September, 2019



Darlington Onyekwere (Junior Partner, J-K Gadzama LLP) tied the Traditional Nuptial Knot with his wife, Mimi Jooji on Saturday, 16th November, 2019



Chris Okougha (Associate, J-K Gadzama LLP) tied the Traditional Nuptial Knot with his wife, Juliet Ekwe on Saturday, 21st December, 2019

NEWS FROM THE FIRM

- Mr Darlington Onyekwere, a Junior Partner at the Firm, tied the traditional nuptial knot with his wife, Mimi Jooji on Saturday, 16th November, 2019 in Benue State. The Firm wishes them a happily ever after.
- The Firm congratulates Madu Joe-Kyari Gadzama on the occasion of his admission by the Lincoln's Inn as a Barrister in England & Wales on 26th November, 2019.
- Mr. Dimas Dimson Diffiwuka left the firm on the 29th November, 2019. The Firm wishes him the best in his future endeavours.
- The Firm also held its annual Christmas Carol and Staff end of the year party on Friday, 13th December, 2019. It was a memorable event for guests and staff of the Firm.
- An Associate in the firm, Mr. Chris Okougha, got married to his heartthrob, Juliet Ekwe on Saturday, 21st December, 2019 in Ebonyi State. The Firm wishes them a blissful marriage.
- The Firm accepted eleven (11) Corps members posted by National Youth Service Corps in November, 2019 to complete their mandatory one year service to the nation. The Firm wishes them a fruitful stay in their service at J-K Gadzama LLP.

PHOTO SPEAK

J-K Gadzama LLP Staff End of the Year Party and Christmas Carol held on Friday, 13th December, 2019 at the J-K Gadzama Court, Abuja



Chief Joe-Kyari Gadzama, SAN giving the welcome remarks



Compère, Mr. Ben Ubiri



Chief Joe-Kyari Gadzama, SAN and Lee-In Tae South Korean Ambassador to Nigeria



Pastor Emmanuel Oluwabiye, Esq., ministering



The Abuja International Choir



A cross section of guests



Chief Joe-Kyari Gadzama, SAN with Partners and Associates of J-K Gadzama LLP cutting the Christmas Cake



Chief Joe-Kyari Gadzama, SAN with Support Staff, J-K Gadzama LLP



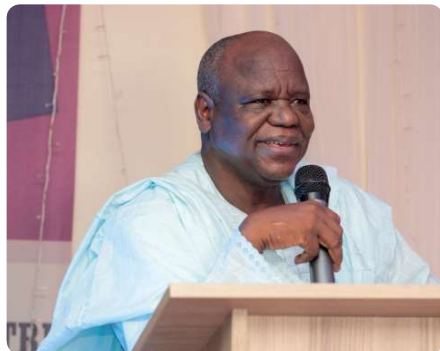
Chief Joe-Kyari Gadzama, SAN and family



Chief Joe-Kyari Gadzama, SAN with friends of the firm

PHOTO SPEAK

J-K Gadzama LLP Staff End of the Year Party and Christmas Carol held on Friday, 13th December, 2019 at the J-K Gadzama Court, Abuja



Hon. Dr. Haruna Mshelia giving his goodwill message



Mrs. V. O. Awomolo, SAN, giving her goodwill message



Mr. Akinlabi Akingbade (Partner, Head of Chambers) giving the vote of thanks



Chief Joe-Kyari Gadzama, SAN presenting the J-K Gadzama LLP Long Service Award (Counsel) to Mrs. Chimdindu Onyedim-Etuwewe



Chief Joe-Kyari Gadzama, SAN presenting the J-K Gadzama LLP Merit Award for Overall Outstanding Performance (Counsel) to Amazing Ikpala



Chief Joe-Kyari Gadzama, SAN presenting the J-K Gadzama LLP Merit Award 1st Runner-up for Overall Outstanding Performance (Counsel) to Chris Okougba



Chief Joe-Kyari Gadzama, SAN presenting the J-K Gadzama LLP Long Service Award (Support Staff) to Mr. Sunday Dzarma



Chief Joe-Kyari Gadzama, SAN presenting the J-K Gadzama LLP Merit Award 1st Runner-up for Overall Outstanding Performance (Support Staff) to Ali Ismail



Christopher Okougba, Winner, J-K Gadzama LLP Staff Table Tennis Tournament (Male Category)



Madu Joe Gadzama, Runner-Up, J-K Gadzama LLP Staff Table Tennis Tournament (Male Category)



Mrs. Elizabeth Nkechi Anyanwu, Winner, J-K Gadzama LLP Staff Table Tennis Tournament (Female Category)



Miss Adegbemisoye Olasubomi, Runner-up, J-K Gadzama LLP Staff Table Tennis Tournament (Female Category)

UPCOMING EVENTS

AND CONFERENCES



The Hon. Justice Chukwudifu Oputa Jsc, (Rtd) Professional
Training and Mentoring Programme for Young Lawyers
J-K Gadzama Court, Abuja, May, 2020



"2nd African Arbitration Association International Arbitration Conference,
Accra, Ghana - 3rd to 5th June, 2020"



5th International Chamber of Commerce (ICC) Africa Conference
on International Arbitration, Lagos, Nigeria, 17-19 June, 2020



Nigerian Bar Association (NBA) Annual General
Conference 21-27 August, 2020



International Bar Association (IBA) Annual Conference
Miami, USA, 1-6 November 2020



Chartered Institute of Arbitrators (CI Arb.) Nigeria Branch Annual
Conference and Gala Nite, 4-6 November, 2020

OUR PEOPLE

1. **Chief Joe-kyari Gadzama**, OFR, MFR, SAN, FNIALS, FICMC, DipICArb, FCIArb, Chartered Arbitrator
Founding Principal Partner
2. **Prof. Tahir Mamman**, OON, SAN
Consulting Partner
3. **Akinlabi S. Akingbade**, ACIArb. (UK), ChMc
Partner/Head of Chambers
4. **Geraldine O. Mbah**
Junior Partner
5. **Francis O. Oronsaye**
Junior Partner
6. **Darlington Onyekwere**, ACIArb. (UK)
Junior Partner
7. **Madu Joe-Kyari Gadzama**, LL.M (Warwick), MCIArb.
Junior Partner

SENIOR ASSOCIATE

John Echezona Unachukwu

ASSOCIATES

1. Chimdindu Onyedim-Etuwewe, ACIArb. (UK)
2. Agbo Mark Chidi, MCIArb. (UK)
3. Anyanwu Elizabeth Nkechi
4. Christopher Osejie Okougha, ACIArb. (UK)
5. Ignatius Ozoilo, Pg. Dip., LL.M
6. Musa Jerry Ombugadu
7. Amazing Ikpala, ACIArb. (UK)
8. Adegbemisoeye A. Olasubomi
9. Adewumi Pelumi Olusegun
10. Wadzani David Karagama

JUNIOR ASSOCIATES

1. Okondu Chika Victory
2. Adeleye Fadekemi Grace
3. Balla Michelle Zichat
4. Sarah Jeta Atunga
5. Adewuyi Paul Adedapo
6. Collins Chibuikwe Ede
7. Seriki Adedamola
8. Iteshi Bright Afamefuna
9. Obishai C. Amaka
10. Cynthia Kelechi Eboson
11. Edikan Jerry Akpan

PRACTICE MANAGER

Daramfon Uwemedimo Umoumoh

OFFICE MANAGER

Sunday Ali Dzarma

LIBRARIAN

Eniwonmi Ojo

ICT PERSONNEL

Olalekan Rahman Olasehinde
Fortune Ugbeji

JURIS CONSULT

1. Hon. Justice Alfa Modibbo Belgore, CJN (RTD), GCON
(FORMER CHIEF JUSTICE OF NIGERIA)
2. Hon. Justice George A. Oguntade, J.S.C (RTD), CON.



Janada International Centre for Arbitration and Mediation (JICAM) was established in 2015. It is a dispute resolution centre in Abuja designed to promote a suitable forum for the resolution of domestic and international disputes. It is fully equipped with state-of-the-art facilities. The rules and guidelines for JICAM accommodate both ad hoc and institutional arbitration.

VISION

Creating an avenue for independent, confidential and efficient means of resolving disputes using Alternative Disputes Resolution (ADR).

SERVICES

1. Recording Services
(360 Systems' New Instant Replay2, Networked Digital Audio, 1000 Audio Cuts at your fingertips, Instant Sound Effect, Instant Music)
2. Video Conferencing
3. Transcription
4. Case Management
5. Secretarial/Administrative Services
6. Fund Managers
7. Accommodation (Studio & En Suite)

OUR LOCATION

Plot 1805, Damaturu Crescent By Kabo Way, Off Ahmadu Bello Way, P.O. Box 20304, Garki II, Abuja, FCT, Nigeria.
Tel: 09 6233 626

MISSION STATEMENT

To provide a neutral venue for the resolution of both Domestic and International disputes; and encourage the settlement of disputes from Corporate, Domestic, International Trade, Investment and other Transactions.

FACILITIES




1. Hearing Rooms
2. Conference/Seminar Hall
3. Arbitrators' Retiring Room
4. Claimants'/Respondents' Meeting Rooms
5. Waiting Room/Lounge
6. Food Court (The Dome)
7. Library/Resource Room
8. Individual HP pro display desktop for Tribunal Secretary/Registrar
9. Wireless tabletop microphones
10. Projector screen
11. Transcriber
12. Shelving Units
13. Wi-Fi
14. 18-Seater bus
15. 24-Hour CCTV
16. Spacious car park with security

For enquiries and/or Reservation

Contact:

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(Acting General Manager)
+234 803 445 7788

Ojo Eniwonmi, ACIArb. (UK)
(I.C.T Administrator)
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 info@jicam.org  www.jicam.org





**STEPHEN
JAMES**
STROKE CENTRE OF EXCELLENCE
A Subsidiary of Stephen James Healthcare Limited

The first ever Stroke Centre in Nigeria

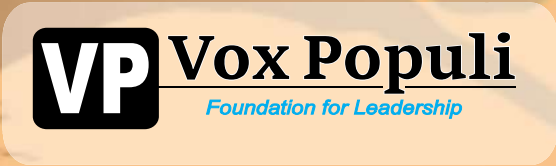


- Physiotherapy ■ Radio-Diagnostic
- Rehabilitation ■ Nutritional Management
- Domiciliary Home Care Service

Success in the treatment and management of stroke patients supports the need for specialist treatment centres

Annex: Monrovia Street, off No 10, Bawku Street, Wuse II, Abuja-FCT
Tel: 08073303357 E-mail: info@stephenjamescentre.org.
www.stephenjamescentre.org.

We Care, God Heals



Who are we?

The Vox Populi Foundation for Leadership was founded in the year 2010 and was incorporated in the year 2012 by its founder Chief J-K Gadzama OFR, MFR, SAN, FNIALS, FCI Arb. (UK) (of Lincolns Inn, Barrister/Life Bencher/CEDR Accredited Mediator). The Foundation is a Non-Profit making institution formed to deepen the understanding of democracy by carrying out structured programmes that promote positive leadership qualities and ideals in the society. This is because we believe that a society can only evolve when the people have the opportunity to contribute to the process of governance and have a voice in the creation of policies and laws that affect them as a people.

How do we do this?

We sincerely believe the best way to achieve this goal is to pursue initiatives that look at proffering solutions to the issues that interfere with governance. We look at utilizing the immense manpower of youths and able bodied people who are hungry to bring about a change in their society through direct engagement with society in a volunteer signup process, which is one of the mechanisms we intend to employ to secure citizens participation. This process of inclusion we believe will foster and build a common front that will enable people to improve on their understanding of what leadership connotes in their everyday lives and reinforce their commitment towards creating a better society.

Governance

Created with gifts by its founder Chief J-K Gadzama, the foundation is an independent, non-profit, non-governmental organization, with its own Board. The trustees of the foundation set policies and delegate authority to the Director General and senior staff for the foundation's operations. Zonal volunteer Heads in the 6 geo-political zones explore opportunities to pursue the foundation's goals and formulate strategies for action.

Location

The Foundation is headquartered in Abuja. It conducts its activities through an increasing pool of volunteers from across the country.



ADDRESS: 1st Floor, Plot 1805, Damaturu Crescent by Kabo Way, Off Ahmadu Bello Way, Adjacent to Garki International Market/Mall, P.O Box 20304, Garki II, Abuja, Nigeria.
Telephone: +234 (0) 815 656 5619

Our Vision

to promote, protect and safeguard the tenets and ideals of democracy leadership & good governance in our society.

What is Our Goal?!

to encourage citizens to participate in governance & support a platform that will inspire proactive leadership that will drive the free flow of democratic ideals and social justice.

Sign-up to Join and receive our e-mail Newsletter and Special Notifications
Your information will be kept confidential and used solely for our communications

Required Information

First Name: _____

Last Name: _____

Email Address: _____@

Address: _____

City: _____ State: _____

Phone: _____

Upon completing the information sheet, you can detach and send to our address above or you can email us on

info@voxpathulifoundation.org

for further enquiries, call us on

+234 (0) 8156565619 and +234 (0) 8091320558

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JK GADZAMA LLP

LEGAL PRACTITIONERS • ARBITRATORS • MEDIATORS • REGULATORY CONSULTANTS

OFFICES/ASSOCIATE OFFICES OF THE FIRM

ABUJA:

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LAGOS

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P. O. Box 53155, Lagos, Nigeria.

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Port-Harcourt, Rivers, Nigeria.

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legal advice. Please consult a lawyer for legal assistance.**