

Twitter Thread by Tokunbo Abiru



Tokunbo Abiru

[@TokunboAbiru](#)



1 ■ WHY I WANT TO SERVE LAGOS EAST AS SENATOR

I am Tokunbo Abiru, former Group Managing Director of Polaris Bank and the candidate of the All Progressives Congress (APC) in the December 5 Lagos East Senatorial by-election. #TokunboAbiru #dec052020 #LagosEast

#THREAD ■



2 ■ I SPENT ABOUT 29 YEARS OF MY CAREER LIFE IN THE BANKING SECTOR

By training, I am an economist and a chartered accountant. I put in about 32 years of work after my university education. I spent about 29 years of my career life in the banking sector. #TokunboAbiru



3■By the grace of God Almighty, I got to the peak of my chosen career. By 2013, I became an Executive Director in First Bank Plc. Thereafter, I had the privilege to be the regular-appointed Group Managing Director for Skye Bank Plc.,
#TokunboAbiru



4■during the turbulent times. I had the mandate to rescue it and save it from the total collapse that challenged the financial stability of the country.

In 2016, Skye Bank was one of those banks that are systemically important in the country. #TokunboAbiru

DECEMBER 2020

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
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27	28	29	30	31		

**VOTE
TOKUNBO
ABIRU**
For **SENATE**
LAGOS EAST SENATORIAL DISTRICT

APC

NIGERIAN SENATE

5■It had serious prudential ratio challenges. I headed the management team that was saddled with the restoration of the bank. By 2018, precisely by September 11, we had virtually reversed all the negative ratios, be it profitability ratio, #TokunboAbiru



6■which was hitherto negative, capital adequacy ratio or liquidity ratio. All has become normal and even more competitive. By 2019, the efficiency ratio of the bank had become very competitive when compared with its peers in the industry.
#TokunboAbiru



7 ■ CBN'S MANDATE ON SKYE BANK WAS FULFILLED

When we were setting out on July 4, 2016, the mandate was very clear then: stabilise the bank and return it to the path of profitability. At the end of 2019, the mandate had been fully achieved. #TokunboAbiru



8■For somebody like me, I had to take stock of my career and asked myself what next, since I had delivered the mandate. I concluded that it was about time to throw in the towel and possibly, let others come and try their hands.

#TokunboAbiru

2

Working Career

His working career took him through several institutions including

- ➔ Deloitte (formerly Akintola Williams and Co),
 - ➔ Guaranty Trust Bank Plc
 - ➔ First Atlantic Trust Bank
 - ➔ First Bank of Nigeria Plc (as Executive Director)
 - ➔ Lagos State Commissioner for Finance in 2011 under the administration of Governor Babatunde Raji Fashola SAN.
-
- ➔ Appointed in July 2016 by the CBN as GMD to lead the turnaround of Skye Bank in a bid to preserve the stability of the Nigerian Financial System, a critical assignment which he successfully accomplished leading to the birth of the new and transformed Polaris Bank Ltd.

He has successfully positioned Polaris Bank as a leading, profitable, digitally-enabled and systemically important Tier 2 bank in Nigeria.

Who is Tokunbo Abiru?



As Commissioner for Finance, he led the state's floating of an N80billion bond earning it the EMEA Finance Best Local Currency Bond Award for 2012. His efforts led to a significant increase in Land Use Charge generated by the state government and the widening of the tax net in order to improve revenue generation by 2013. He returned to First Bank of Nigeria Plc in 2013 as Executive Director after a very successful two-year period in the Lagos State Cabinet.

9■WHY I JOINED PARTISAN POLITICS

I had already the mindset that I was going to retire at the end of this year. It was not clear to me what I was going to do when I retire. When this opportunity came, I reflected on it and thought it made a lot of sense. #TokunboAbiru



■And I will explain the reason. In the course of my career, between 2011 and 2013, I was appointed Commissioner for Finance in the Babatunde Fashola administration. It was a four-year arrangement. After two years, I, on my own, stepped down to wrap up my career. #TokunboAbiru

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1■1■At the time I joined the government in 2011, I was just Deputy General Manager (DGM). As at that time, that was the limit of the management career because it is from the DGM one will become an Executive Director. #TokunboAbiru

1■2■For me, I did not think wrapping up my career in the private sector, as the DGM was the best thing. That was not the way I wanted to account for my own career. Yes, Commissioner for Finance is a great job with great exposure. #TokunboAbiru

1■3■It gave me an indication of how the government is run and how things are done in the public sector. But if you look at it from the perspective of focus, I needed fulfilment in my own career. After two years, I had to engage the governor that I had to go. #TokunboAbiru

1■4■I remember my conversation with him. He said to me that my assignment was for four years. I insisted that I had to go. I replied to him: 'You are a SAN. Despite the fact that you are a governor, you got to the peak of your career. #TokunboAbiru

1■5■How will I write my story in future that from being DGM, I became Commissioner for Finance?' I can always come back to public service. When the opportunity came this time, it was part of the reasons I had to fast-forward my retirement time to August 31. #TokunboAbiru

1■6■Coming into public space is not completely accidental. It was occasioned by the opportunity that presented itself. It was also due to the prior motive that I had. I thought it was a better story to tell that I had accomplished one and moved to another. #TokunboAbiru

1■7■I have been tested with human and material resources, and I delivered. #TokunboAbiru

MY CAMPAIGN NOT ELABORATE AS SUCH

I will not describe my campaign as elaborate as such. If you are familiar with Lagos East, you will come to this conclusion.

#TokunboAbiru



1■8■First, it largely comprises indigenous people of Lagos. We are talking about Epe, Ibeju-Lekki, Ikorodu, Kosofe and Somolu. Outside Ikorodu, which is my place of origin, I am not sure I am well known in these locations. #TokunboAbiru

1■9■Second, if you look at the composition of people along this belt, you will find a commonality there. And the belt is composed of Ijebu-speaking people, especially in Epe, Ikorodu, Ibeju-Lekki and Somolu. #TokunboAbiru

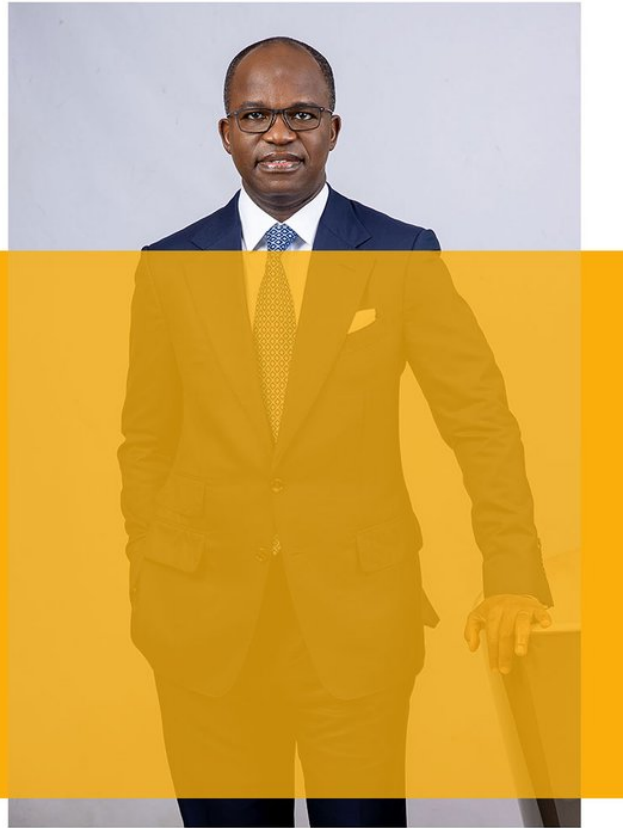
2■0■For somebody who has spent his life in the private sector, I cannot take things for granted.

Let it be that people actually know me. I have to move around and explain myself to them. Also, I crisscrossed all the local government areas (LGAs) in Lagos East. #TokunboAbiru

2■1■We have five LGAs as constituted under the 1999 Constitution. We equally have 11 local council development areas (LCDAs), making 16. I needed to crisscross all these local councils. Part of what people are saying is that they do not know me. #TokunboAbiru

I am Tokunbo Abiru

I am an indigene of Ikorodu. I grew up in Gbagada, attended Government College Surulere and Baptist Academy Obanikoro. I had my degree from the State owned Lagos State University, LASU and apart from youth service in Kaduna, I have lived my entire working life for over 30 years in Lagos State. I am completely committed to Lagos! I have conducted my career and my life with discipline, character, integrity and diligence and I assure the good people of Lagos East Senatorial District that if I am elected as their Senator, I will serve with honour and commitment.



2■2■ This is what actually galvanise me to move round and secure public acceptance so that people will not think we are taking them for granted. It was important to garner people's acceptance. Part of what I learnt on the campaign field is that our democracy may be young, #TA

2■3■ but it is gradually getting deepened. People too are asking questions regarding who their leaders should be. As that was coming to my consciousness, the issue of apathy was also coming up. When you talk to people, you find out that they are remote and not happy generally.

2■4■ The reasons for the apathy are not far-fetched. One is the state of the economy. Two is the compounding case in the issue of COVID-19. As a result, there was need to make myself well known. We, also, need to moderate the issue of apathy. #TokunboAbiru

2■5■ This takes me to something critical. I think the by-election is more difficult than the general election. That is the reality. A general election is like a carnival. There are other candidates contesting for different political offices. #TokunboAbiru



2■6■ We have those contesting for the office of the President. We also have those contesting for governorship and legislative positions at the federal and state levels. It is like a carnival in town that everybody feels. But the by-election is very tricky. #TokunboAbiru

2■7■ We have to wake people up that something is going on. A lot of people do not even know. We have to let them know. It is not meant to be a presidential or governorship election campaign. We are just doing the right thing a democratic setting should embrace. #TokunboAbiru

2■8■ POLITICS TO ME IS ABOUT SERVICE

If I compare where I am from and where I am going into, honestly, there is a common feature. That common feature is what I can call service. Banking, for instance, is about service. #TokunboAbiru

2■9■ I am sure you will agree with me because all of us are account owners or holders. Even if you go to ATM and it does not respond to you, you know all the crises you can create. Politics, to me too, is about service. That is one belief that I hold. #TokunboAbiru

3■0■ This tells you that I have just handled one type of service and I am getting into another type of service. What do I do to meet the need of my people? First, the answer is almost obvious to all of us. People need all things that can improve Human Development Index (HDI). #TA

3■1■ People need good roads, stable power supply, good governance and accountability, among others. Given my background, what I am going for is not an executive position.

So, I will see it in terms of good governance and accountability. #TokunboAbiru

3■2■All through my career, I have been guided along the path of accountability and good governance. I will also use this as an illustration. If I have had the privilege of saving a bank, it is like you have saved a community. The staff strength of the bank is up to 10,000 people.

3■3■If that bank went under, it means 10,000 people would have lost their jobs. It, also, means over 40,000 dependents would have been in disarray. Then, it was a bank that has four million customers with over N1 trillion deposit.
#TokunboAbiru

3■4■You can imagine what will happen if that bank collapses. That means I am coming with the background of someone who has been tested both human and material resources. With all sense of modesty, I have delivered on it. #TokunboAbiru

3■5■With the kind of experience I have gathered over the years, it tells me clearly that part of the conversation around this country today is about somebody who can bring quality representation. I must tell you that this is not an executive role.
#TokunboAbiru

3■6■I cannot tell you that I will go and construct road here. I cannot tell you that I will go and provide water there. I see a legislative role as more of facilitation and influencing. The kind of background and pedigree I have will come into play.
#TokunboAbiru

3■7■Let me give you some examples. When I visited Epe, I went from Ikorodu. I have not travelled from Ikorodu to Epe by road for a very long time. But I was shocked as to the state of the road when I was going. I was really shocked. So, we had this session in Epe. #TokunboAbiru

3■8■It was a raining day and the journey was tortuous. I was so tired that I told my campaign that if you are returning to Ikorodu, I was going to Lagos. I did not realise that I was going to have another experience. Coming from Epe through Lekki was another bad
#TokunboAbiru

3■9■experience. This is where one's background and pedigree come to play. I just picked my phone and called my former boss, Mr. Babatunde Fashola, who is today the Minister of Works and Housing. I told him it was important to do something on the road. #TokunboAbiru

4■0■The minister told me that Ikorodu-Itoikin-Epe road was a federal road. But that if you are talking about Lekki-Epe road, it is a state road.
I equally called the governor and told him the same thing. I have known the governor for more than 20 years.
#TokunboAbiru

4■1■We were in banking together. Even his deputy, we served together under Fashola. While he was the Commissioner for Works & Infrastructure, I was the Commissioner for Finance in the same cabinet. Why am I bringing this up?
#TokunboAbiru

4■2■If you have a pedigree that has a wide influence, then it is going to make the job easier. I may not have executive power, but I can reach out. I can confidently tell you that we have gone far on the Lekki-Ibeju road, mainly from Abraham Adesanya Housing Estate to Epe. #TA

4■3■We have to mount pressure on the governor to do something about the road. The pressure also gingered him that he could not leave the road that way. For me, we can serve role models for the upcoming youths. We can shape them so they don't just assume leadership roles blindly.

4■4■THE YOUTHS, THE OLD, WILL FEEL MY IMPACT THROUGH LEGISLATION, FACILITATION

The youths, the old and everybody will feel my impact through legislation and facilitation. Beyond this, I have a constituency office here in Ikorodu. #TokunboAbiru

4■5■It was properly set up with a vision beyond winning the by-election. I do not hope to replicate the same in other LGAs because it will be a waste in this age of technology. At best, I probably can have satellite offices in LGAs. #TokunboAbiru

4■6■It will just be a small one so that we do not waste resources we can use for the betterment of society. But I deliberately set up the Ikorodu office because I am from here and it is important I have a coordinating office beyond my campaign office. #TokunboAbiru

4■7■Beyond the primary roles of legislation, facilitation and influencing, a senator is expected to anchor. I, on my own, will establish an empowerment and endowment programme, having been around and seen the level of poverty, the rate of unemployment and the
#TokunboAbiru

4■8■number of vulnerable people. You just need to go on a campaign trip. Part of it that worries me is the number of young people, young women, older people that are running after us.
If these people are engaged or have their means of livelihoods,
#TokunboAbiru

4■9■they will not probably be doing this. If you want to campaign in an estate, probably a well-organised one, you have to look for a weekend or else you will not get any person to attend because these are people, who are engaged.
#TokunboAbiru

5■0■You will not see any person if you go to any organised estate during the week. The number of people that followed us from here to Epe was huge. Some will join us on the road on their bikes. This has been my burden. I keep asking the party,
#TokunboAbiru

5■1■what happens to these people after the campaign? It is not something I can do alone. But I believe strongly that I can lead by example. After the victory on December 5, I like us to discuss validation of what I am about to say, perhaps, after 90 days in office. #TokunboAbiru

5■2■I intend, by the grace of God, to have an empowerment and endowment programme that can at least impact directly by January 31. It is a model I have been working on. Part of the model I am working on is that we shall be impacting between 500 and 1,000 constituents

#TA

5■3■across the senatorial district on a monthly basis. I will tell people to go and validate it. Also, we have a situation whereby you wake up in the morning; different people are sending messages to you, complaining about one health challenge or the other. #TokunboAbiru

5■4■I intend to come up with a medical arrangement that can impact the people in a structured manner. I do not need to see your face or whatever. But it will be limited because I am just an individual. Personally, I want to set up an endowment. #TokunboAbiru

5■5■It must be in place at the end of December or not beyond January 2021. That endowment will focus on two critical things. First, it will focus on our youths. I have studied different empowerment schemes, their strength and their shortcomings. #TokunboAbiru

5■6■The kind of empowerment I want to do will focus on the youth and women. We will identify vocational centres. Our emphasis will be on skill acquisition and skill development. We will determine the number of people we can bring on board periodically. #TokunboAbiru

5■7■The selected people will run six-month or one-year training at the cost to the endowment, we can then give them the tools they need. If any person endures to go through the training, he will definitely have his hands in it. #TokunboAbiru

5■8■If you take them through a learning curve and they come out successfully, then there is possibility that out of five persons, three or four will take it up from there. Second, given my own background that has been essentially in lending and banking,
#TokunboAbiru

5■9■I want to come up with credit scheme that can support small and medium enterprises (SMEs) within the district. We can accommodate between 500 and 1,000 per annum. We will give them soft loans. Again, part of the problems is access and the cost of such credits. #TokunboAbiru

6■0■In this case, access will be easily available. In terms of the cost, that is the interest rate, we have just to bring it to what is just affordable. I am just hoping people will not see this as the dividends of democracy. #TokunboAbiru

6■1■We just try it and hope it will be successful. Of course, there will be a scoring model. We will ask them whether they belong to Community Development Committee (CDC), Christian Association of Nigeria (CAN), any Islamic association or if there is a leader
#TokunboAbiru

6■2■who can identify you. Or you have a BVN. This is enough to serve as collateral. I am saying, within my own capacity, the seed money of that foundation will come from me. Also, I am going to use the goodwill I have built during my work life to get people on board,
#TA

6■3■either associates or friends. I have had conversation with some of them and they also believe in it. I have benefited particularly from Lagos State. Look at my background in terms of education; I went to public schools all my life. I went to Ereko Methodist Primary School,

6■4■which was owned by the government. I went to Government College, Lagos. I went to Baptist Academy, which was also owned by the government. I also went to Lagos State University, which was established by government.
#TokunboAbiru

6■5■With this antecedent, I think it is the right time for me to give back to the society.

SPECIAL STATUS FOR LAGOS

The issue of special status has been with us for a long time. We can trace the origin to 1976 during the time of General Murtala Mohammed. #TokunboAbiru

**A SPECIAL STATE
DESERVES
A SPECIAL STATUS**

VOTE - TOKUNBO ABIRU FOR SENATE (LAGOS EAST)

APC

6■6■He actually initiated the need to relocate Federal Capital Territory from Lagos to Abuja. He also mentioned that given the level of federal government assets that have been invested in Lagos, be it seaport, airport and even flyovers, among others,
#TokunboAbiru

My Legislative Priorities

In my role as a Senator, my legislative priorities will be anchored on seven (7) over-riding concerns which are:
1. Special Status for Lagos State. 2. Improving National Economic Performance. 3. Ensuring and Sustaining Fiscal Federalism. 4. Financial Sector Development. 5. Policies to drive Implementation of the Sustainable Development Goals (SDGs). 6. Ease of Doing Business. 7. 5 for 5



Tokunbo Abiru

Special Status for Lagos State

In view of its role as Nigeria's business, commercial, financial, industrial, media, maritime, aviation, technology and entertainment capital and the attendant implications; the pressure on Lagos State infrastructure due to federal establishments particularly sea ports, airports, railway infrastructure and military installations; and the massive rate of migration into Lagos State from all over the country.

6■7■they will continue to be sources of attraction for those outside of Lagos. That is what we call rural to urban migration. He went further to say that there is need for the federal government to have a special arrangement to sustain these assets for the benefit of all. #TA



6■8■ If we cast our minds to that period and to 1990 when General Ibrahim Babangida, we can see that Lagos still remains the commercial, entertainment, financial and tourist capital of Nigeria. It behoves on us to find a way to continue to enhance the facilities
 #TokunboAbiru

6■9■ that are attracting a lot of people here.
 If you speak to the Lagos State Government, they will tell that the population growth rate of this country is at an average of 2.5 per cent. But the rate of people migrating to Lagos is in excess of 3 per cent. #TokunboAbiru

7■0■ So, the pressure is so much. You see traffic here. You see traffic there. It is welcome. But we need to enhance those structures until we get true federalism. We cannot stop the arrangement for special status. We will continue to agitate for it.
 #TokunboAbiru

7■1■That is the way they are treating Abuja as well. Abuja is centrally funded from the national budget. The federal government cannot leave Lagos for the Lagos State Government. Even if you take a look at the budget of this government, this financial year is about N1 trillion.

7■2■In terms of size, Lagos is supposed to be the smallest state in Nigeria. That tells you the kind of pressure in this state. Also, you see what happened recently. The good-intentioned #EndSARS protest, the hijack and the destruction barely tell us that we do not
#TokunboAbiru

7■3■have a choice than to support the facilities that are attracting people to Lagos State. Special Status, of course, is a just agitation.

FEEDBACK FROM MY CAMPAIGN IS ENCOURAGING

For me, the feedback has been very encouraging and supportive. Of course,
#TokunboAbiru

7■4■it is a mixed bag of people's challenges and their concerns. Without being selfish, I think that I see what I can describe as genuine acceptability. I always make it very clear everywhere I went the kind of background that I parade. #TokunboAbiru

7■5■I also let them know that it is not all about me. It is all about giving to the society. With due respect to everyone here, I am not an old man. I am full of energy. Part of what I am bringing on the table is the energy I use to deliver my earlier career. #TokunboAbiru

7■6■I still have that energy to bring to the table. I see a lot of acceptability from the people – the traditional rulers, the youths, the old people, the women and even the working class. Again, part of what we heard from the people is the need to attend to people's needs. #TA



My priorities and commitment to my Constituents and our Party

- 01 **High Quality of Representation:** I will represent our party and the good people of Lagos East with integrity, commitment, and passion for the people leveraging all the experience, competences, knowledge and relationships I have acquired over three decades as an economist, chartered accountant, banker, commissioner for finance, senior banker and CEO. In all my activities as a Senator, I will be guided by the manifesto and policies of our great party.
- 02 **Trust and Character:** All my career, I have striven to uphold the highest ethical standards, character, and professionalism upholding the values of the Omoluabi ethos and the principles of noble upbringing inculcated in me by my late father Justice M. A. O Abiru. I am coming to this race fresh from successfully executing the mandate of the Central Bank of Nigeria (CBN) to rescue the troubled Skye Bank and midwife the transformed Polaris Bank. I pledge to bring the same character, trustworthiness, integrity, commitment and diligence to bear in this new role.
- 03 **Focus on Welfare of My Constituents:** My total focus will be on the welfare of my constituents in Lagos East Senatorial District and Lagos State in general. I will use the position of Senator and my energy and resources to further their well-being, welfare, prosperity, empowerment and security.
- 04 **Loyalty to My Party and People:** I will be loyal to our party, our great leaders and the members of the party who have unanimously and overwhelmingly entrusted me with their mandate and humbled me with their confidence and mandate.

7■7■For instance, mothers were pleading to have job opportunities for their children. When you heard that unemployment rate is 27 per cent, in real life, you will see that this is a major challenge. We just have to find a way around it.
#TokunboAbiru

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1. Special Status for Lagos State. 2. Improving National Economic Performance. 3. Ensuring and Sustaining Fiscal Federalism. 4. **Financial Sector Development**. 5. Policies to drive Implementation of the Sustainable Development Goals (SDGs). 6. Ease of Doing Business. 7. 5 for 5



Tokunbo Abiru



Financial Sector Development

focused on improving the quality of service, and achieving financial deepening and Financial Inclusion leveraging technology and retail financial services. The poor and other marginalized citizens including MSMEs should have access to credit at affordable cost.



7■8■The solution must be sustainable and enduring. We have to look at the development deficiency of this country. If we have high unemployment rate and look at the demography of the country, people between 18 and 35 account for about 65 per cent. #TokunboAbiru

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6. Ease of Doing Business.
7. 5 for 5



Tokunbo Abiru



7■9■And we have unemployment rate around 27 per cent.

It tells you that we have a lot of burning energies that are unused. We have to support policies that create enabling environment for businesses. That is what I mean by sustainable opportunities. #TokunboAbiru

8■0■If we create a fluke that endure for a short period, it will not help us. We need a development policy that creates employment opportunities. We can only build it around initiatives that will support infrastructure; that will encourage private enterprises and

#TokunboAbiru

8■1■that will allow businesses to grow.

We need peace because businesses can only grow where there is security of lives and property. These are things we need to keep our minds to save ourselves from the economic situation of this country. #TokunboAbiru

8■2■MESSAGE TO VOTERS

I strongly believe this is an opportunity for Lagos East to have onboard somebody that is experienced; that has the capacity and exposure to play the roles expected of a senator. Also, this is an opportunity to bring on board somebody

#TokunboAbiru

8■3■who can give quality representation as to what is expected of a senator representing Lagos East.

It is an opportunity to bring in a personality that is homegrown individual, whom our youths can look up to, learn from and believe as to the possibilities in this country. #TA

8■4■I am not a foreign-trained person in any form. My background is very basic and local. When I look back, I have more to lose if I do not live up to people's expectation. That is part of the burden I carry on this assignment. I have run a very successful career. #TokunboAbiru

8■5■I will not at this stage do anything that will rubbish it. This is a journey of four years and I have run a career of 32 years unblemished. I will not at this stage of my life mess it up.

I think this is an opportunity for Lagos East to have somebody that will

#TokunboAbiru

8■6■not disappoint them; somebody that will live up to expectations and somebody that has listening ears. My life has been of service. I will not be a kind of person that they will only see during the election period. #TokunboAbiru

8■7■I will be that person that will periodically, either quarterly or biannually go back to my constituents to give an account of what I have done; listen to them to get feedback and see what I can do to further their cause. #TokunboAbiru