The Citadel

EET NEWSLETTER

ECONOMIC PULSE

...Your Wealth HQ

Vol 2. Issue 2 September, 2026 Edition


Figure 1: Nigerian MSMEs operate across trade, logistics, manufacturing and digital commerce, each with distinct financing and structural needs.

FEATURED ARTICLE

Micro, Small and Medium Enterprises in Nigeria: The Over-dramatization of Lack of Access to Finance-*Dr. Ohioma*

Micro, small and medium enterprises are central to Nigeria's economic resilience, employment creation and local value-chain development. Recent surveys and policy reviews continue to describe MSMEs as a dominant share of Nigerian businesses and a major contributor to jobs and output, yet the sector remains exposed to weak infrastructure, regulatory friction, inflationary pressure and uneven access to formal finance (SMEDAN/NBS, 2021; Vanguard News, 2022; Punch Newspapers, 2022).

Micro, small and medium enterprises are central to Nigeria's economic resilience, employment creation and local value-chain development. Recent surveys and policy reviews continue to describe MSMEs as a dominant share of Nigerian businesses and a major contributor to jobs and output, yet the sector remains exposed to weak infrastructure, regulatory friction, inflationary pressure and uneven access to formal finance (SMEDAN/NBS, 2021; Vanguard News, 2022; Punch Newspapers, 2022). The conventional diagnosis is often simple: Nigerian MSMEs fail because they cannot obtain loans. This research document argues that the diagnosis is incomplete. Access to finance is important, but it is frequently a symptom of deeper structural and

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USEFUL LINKS

52 websites worth more than most college degrees:

1. **Coursera.org** – University courses completely free to audit
2. **Brilliant.org** – Interactive math and science learning
3. **Wolfram Alpha** – Answers any mathematical or factual question
4. **GitHub.com** – Learn coding from real world projects
5. **Investopedia.com** – Finance and investing explained simply
6. **Archive.org** – Access millions of free books and old websites
7. **Project Gutenberg** – 70,000 free classic books
8. **Duolingo.com** – Learn any language for free
9. **Notion.so** – Organise your entire life and learning
10. **Our World in Data** – Every global statistic visualised
11. **Statista.com** – Data and statistics on everything
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15. **PubMed.gov** – Access real scientific research papers
16. **Edx.org** – Free courses from Harvard MIT and more
17. **TED.com** – Best ideas from the world's best thinkers
18. **Anki** – The most powerful memory tool ever built
19. **Canva.com** – Design anything without being a designer
20. **Skillshare.com** – Creative and practical skill learning
21. **Readwise.io** – Remember everything you ever read
22. **Google Scholar** – Search real academic papers
23. **Codecademy.com** – Learn to code completely free
24. **ChatGPT** – AI tutor available 24 hours a day
25. **Figma.com** – Learn professional design for free
26. **Replit.com** – Code anything from your browser

(To be continued in the next edition)

institutional weaknesses rather than the single decisive constraint.

THE LIMITS OF THE FINANCE -ONLY EXPLANATION

Finance matters because working capital, equipment acquisition and market expansion require patient and appropriately priced capital. Global and Nigerian evidence confirms that many small firms face collateral barriers, high interest rates, short loan tenors andlimited credit histories (World Bank, 2023; World Bank Group, n.d.). However, the assumption that additional debt will automatically create stronger enterprises ignores the operating environment into which that debt is injected. A business that spends a disproportionate share of revenue on diesel, transport delays, duplicated levies and informal payments may become more fragile after borrowing, not more productive.

CORE STRUCTURAL CONSTRAINTS BEYOND FUNDING

The structural constraints affecting Nigerian MSMEs extend beyond the availability or cost of credit. They are embedded in the wider conditions under which enterprises are formed,

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formalised, operated and scaled. Understanding these constraints is important because finance can only produce meaningful growth when the underlying business environment allows borrowed or invested capital to translate into productivity, profitability and repayment capacity.

Evidence from Recent MSME Data

Statistical context: The scale of the MSME sector reinforces the importance of this argument. According to the NBS/SMEDAN 2021 MSME Survey as cited by PwC Nigeria, MSMEs accounted for approximately 96.9% of businesses in Nigeria, contributed 46.32% to GDP, represented 87.9% of employment and accounted for 6.21% of exports. These figures show that MSMEs are not a marginal enterprise segment; they are a core economic base. However, their relatively low export contribution compared with their large employment and business footprint also supports the view that the sector's challenge is not finance alone, but productivity, competitiveness, infrastructure and enterprise capability.

Table 1: Selected statistical indicators on Nigerian MSMEs

Indicator	Reported figure	Interpretation
Share of businesses in Nigeria	96.9%	MSMEs represent the overwhelming majority of Nigerian enterprises and therefore require ecosystem-level policy attention.
Contribution to GDP	46.32%	The sector is economically material, making its productivity constraints a national growth concern.
Share of employment	87.9%	MSMEs are central to jobs and livelihoods, so their resilience directly affects household income and social stability.
Share of exports	6.21%	The relatively low export share suggests competitiveness and productivity limitations beyond finance alone.
Survey coverage for PwC MSME Survey 2024	557 MSME operators across 13 sectors and 29 states	The survey provides recent business-level evidence on the operational, financing and macroeconomic pressures faced by MSMEs.

Source: PwC Nigeria, PwC's MSME Survey 2024: Building Resilience — Strategies for MSME Success in a Changing Landscape, citing the NBS/SMEDAN MSME 2021 Survey. PwC reports that MSMEs "contributed 4c.32% to GDP, accounted for c.21% of exports, Sc.S% of businesses and 87.S% of employment."

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Table 2: Ranked MSME challenges in Nigeria based on PwC MSME Survey 2024			
Rank	**Challenge**	**Reported share**	**Implication**
1	Inadequate access to finance	35%	Finance is the most frequently cited constraint, confirming that the issue is real and material.
2	Poor electricity / unreliable power supply	21%	Power constraints directly affect cost, productivity and repayment capacity, making infrastructure a finance-related constraint.
3	Multiple taxation and levies	12%	Regulatory and fiscal burdens reduce retained earnings and weaken enterprise competitiveness.
4	Inadequate skilled labour	11%	Capability gaps limit productivity and demonstrate that enterprise development requires more than credit.
5	Insecurity	10%	Security risks disrupt markets, logistics and business continuity, increasing the risk profile of MSMEs.

Source: PwC Nigeria, PwC's MSME Survey 2024: Building Resilience — Strategies for MSME Success in a Changing Landscape, as reported by Business Post Nigeria and TheCable. The survey reported inadequate access to finance as the leading challenge at 35%, followed by unreliable electricity at 21%, multiple taxation at 12%, inadequate skilled labour at 11% and insecurity at 10%.

The ranking strengthens the article's core argument by showing that access to finance is indeed the highest-ranked challenge, but it is not isolated from the wider business environment. The combined weight of electricity, taxation, skills and insecurity demonstrates that MSME underperformance is driven by a layered set of constraints. In practical terms, finance becomes less effective where enterprises face high energy costs, unstable operating conditions, weak technical capacity and multiple levies. The data therefore supports a more balanced policy position: improving access to finance isnecessary, but it must be accompanied by infrastructure reform, tax simplification, skills development and enterprise-readiness support.

Operating Environment Constraints

The operating environment determines the day-to-day cost, reliability and competitiveness of small businesses. For many MSMEs, the main challenge is not only obtaining funds but surviving in a context where basic inputs such as power, transport, regulation and market access are unpredictable or expensive. These external pressures reduce margins and weaken the ability of firms to absorb financing productively.

Infrastructure deficit: Unreliable electricity, weak logistics networks and rising energy costs raise the cost of production and reduce competitiveness, especially for manufacturing, agribusiness and cold-chain businesses.

Information asymmetry and informality: Many enterprises lack reliable financial statements, formal

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NIGERIA MARKET PRICES - Q3-Q4

Nigeria Food Market Prices — July to September 2026

Inflation from NBS CPI (July and August 2026). Staple prices from the Lagos State tracker, Mile 12 / Oyingbo / Mushin rounds and newspaper surveys. Prices move by market, grade and time of day — treat the table as a working range.

Where food inflation stands

July 2026: **20.31% YoY** | MoM **5.56%**
(sharp jump from 3.75% in June)

August 2026: **19.57% YoY** | MoM **1.02%**
(first monthly cooling in six months)

Same months last year: July 2025 26.20% · August 2025 25.30% · September 2025 16.87%.
12-month average to August 2026: 15.70%, against 29.86% in the year to August 2025.

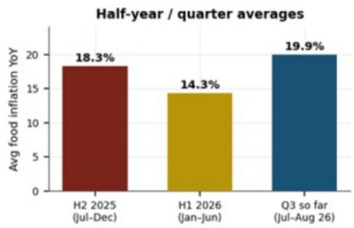
Year-on-year and half-year

H2 2025 (Jul–Dec): came down from 26.2% to about 10.8% by December. Average of the six monthly YoY rates ≈ 18.3%.

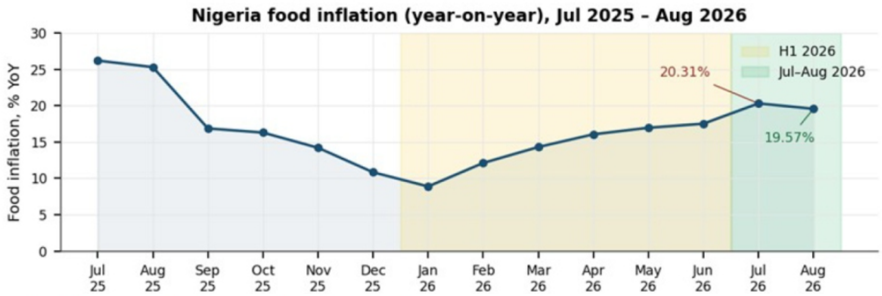
H1 2026 (Jan–Jun): bottomed at 8.89% in January, then climbed each month to 17.52% in June. Average ≈ 14.3%.

July–August 2026: back up near 20%. Still below mid-2025, but the first-half relief did not hold through the lean months.

NBS said the August slowdown showed up in palm oil, pepper, onions, cassava flour, beef, yam flour, water yam, egusi, ginger, fish, Irish potatoes, wheat and frozen poultry. July's spike had been rice, tomatoes, garri, plantain, beef, eggs and crayfish.



Half-year / quarter averages of the monthly YoY food rates.

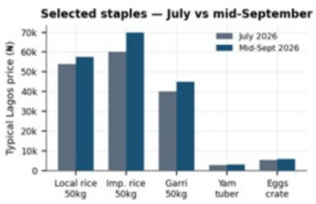


Open-market staple prices (Lagos and major wholesale points)

Item	Unit	July 2026	August 2026	Mid-Sept 2026	Note
Local rice	50 kg bag	₦48,000 – 60,000	₦48,000 – 55,000	₦55,000 – 60,000	Eased, then firmed
Imported rice	50 kg bag	₦55,000 – 65,000	₦55,000 – 65,000	₦55,000 – 90,000	Wide by brand
Beans	bag / sack	Rising from Q2	~₦125–160k / 50kg	White sack ~₦150,000	Derica ₦1,000–1,300
Garri	50 kg bag	Around ₦40,000	Mostly steady	About ₦45,000	Paint ₦1,100–1,300
Tomatoes	kg / basket	Tracker ₦2,000/kg	₦1,300 – 4,000/kg	Basket ₦28k – 70k	Mile 12 volatile
Onions	kg / bag	₦900 – 1,000/kg	Mixed	Bag ₦25k – 115k	Bag size varies
Yam (medium)	1 tuber	₦2,500 – 2,800	Similar	₦2,500 – 3,500	Harvest coming in
Eggs (medium)	crate of 30	₦5,400 – 5,500	Steady	₦5,400 – 6,500	Some stalls 6,500
Cooking oil	25 litres	Palm ~₦48,000 (Jun)	Palm eased in Aug	G/nut keg ~₦85,000	Brand differs

Tomato crates. Baskets swung from the high 20s to ₦60–70,000 mid-September.

Grain and pulse basins. Rice held better than beans this quarter.



Mid-points of the ranges. Not a national average.

States that stood out in August: food inflation YoY highest in Adamawa (38.85%), Zamfara (37.96%) and Bayelsa (36.20%); Borno −4.04%, Jigawa −0.23%. MoM hot spots were Katsina, Rivers and Osun; Taraba, Borno and Bauchi recorded declines. Figures from NBS CPI (July & August 2026), Lagos Agriculture tracker, and market surveys in Punch, Daily Trust, Independent, The Times Nigeria and Leadership to 17 Sept 2026.

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FEATURED ARTICLE Contd. from Pg4

registration, tax records, audited accounts or governance structures, making them difficult to assess and therefore difficult to finance.

Regulatory and tax complexity: Overlapping taxes, registration requirements and compliance costs create uncertainty and divert managerial attention away from productivity and market development.

Business model weakness: Where demand is untested, margins are thin or controls are weak, credit may only accelerate loss-making operations rather than support sustainable growth.

HOW THE CONSTRAINTS REINFORCE ONE ANOTHER

These constraints are mutually reinforcing rather than separate stand-alone problems. Recent survey evidence illustrates the interaction clearly. PwC Nigeria's 2024 MSME Survey reported inadequate access to finance as the leading challenge for 35% of surveyed businesses, but this was followed closely by unreliable electricity at 21%, multiple taxation at 12%, inadequate skilled labour at 11% and insecurity at 10%. The sequence matters: power shortages increase production costs; higher costs reduce margins; weak margins depress cash flow; and poor cash flow makes enterprises appear riskier to lenders. In that sense, the finance constraint is partly produced by the operating environment itself.

Demand-side data further reinforces this point. PwC's survey, as reported by TheCable, indicated that over 50% of MSMEs reported falling sales due to high prices and weak consumer purchasing power. Among respondents explaining declining demand, 38% cited the high cost of their products, while 36% cited reduced consumer purchasing power. Thisshows a feedback loop: inflation and energy costs raise input prices; higher product prices weaken demand; weaker demand reduces turnover; and lower turnover undermines the business case for additional borrowing.

Macroeconomic data also demonstrates why financing cannot be considered in isolation. The National Bureau of Statistics reported headline inflation of 34.19% in June 2024 and 33.88% in October 2024, underscoring the intensity of cost pressures during the period in which many MSMEs were attempting to stabilise or expand. For enterprises with thin margins, high inflation affects inventory replacement, wage expectations, transport costs and customer demand. A loan obtained under such conditions may finance survival rather than productivity, especially where the business cannot pass rising costs to consumers without losing sales.

Infrastructure statistics underline the same chain reaction. World Bank analysis of Nigeria's power sector has estimated that lack of reliable power imposes annual economic losses of about 5% to 7% of GDP and noted that millions of Nigerians still lack access to electricity. For MSMEs, unreliable power often means generator dependence, higher fuel expenditure, interrupted production and delayed delivery. These

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MARKET UPDATE

MARKET TRENDS Q1 2026

The second half, as it actually looks from mid-September

July to mid-September is already on the books. October to December is judgement. The emergency of 2023–24 is over. The repair job is not. Food is still expensive, credit is tight, and 2027 politics is already leaking into the last quarter.

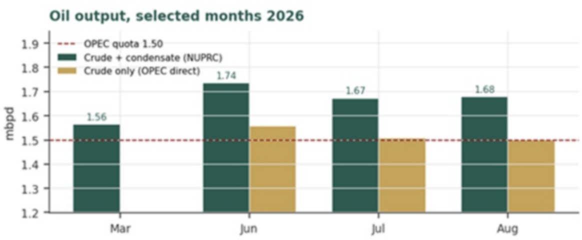
Lagos waterfront — the real economy still runs on trade, fuel and the naira, not on the press release.

Q2 GDP	Inflation	Naira	Reserves	NGX ASI	Oil+
4.43%	15.39%	₦1,331	$54.7bn	249,805	1.68 mbpd
y/y, from 3.89% in Q1	*Aug headline; food 19.57%*	*official, 18 Sep; street ~₦1,392*	*17 Sep; 18-year high*	*₦162.2tn cap; ~58% YTD*	*Aug; crude 1.50, met quota*

What the prints say

Growth. Q2 real GDP came in at 4.43% y/y (NBS, 2019-rebase), up from 3.89% in Q1 and 4.23% a year earlier. Services 4.60%, agriculture 4.39%, industry 3.96%. Oil's share is still only about 4.2% of real GDP; the non-oil engine did the work. Nominal GDP in Q2 was ₦119.3tn.

Prices. Headline inflation eased to 15.39% in August from 15.43% in July and 23.14% a year ago. Month-on-month slowed to 0.71% from 1.57%. Food, the household number that actually matters, was 19.57% y/y and 1.02% m/m after a nasty 5.56% jump in July. Core (ex farm produce and energy) printed 13.29%. Direction is better. Level is still painful.



Money and the naira. MPR has sat at 26.50% since the 50bp cut in February. CRR on deposit-money banks is still 45%. Official naira around ₦1,331/$ on 18 September; parallel about ₦1,392. The gap is 4–5%, not the chasm of 2023–24. Gross reserves $54.69bn on 17 September — up $12.8bn in a year and already above the CBN's $51bn target for the whole of 2026.

Oil and the market. NUPRC put August crude-plus-condensate at 1.678 mbpd (crude 1.500), OPEC quota met for a fourth month after the Erha SBM was fixed. Budget still assumes 1.84. NGX closed 18 September at 249,805 / ₦162.16tn, a record, with YTD near 58% and FTSE Frontier re-inclusion due 21 September. Dangote Refinery's IPO talk added heat this week. That kind of year does not usually repeat in Q4.

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MARKET UPDATE *Contd. from pg7*

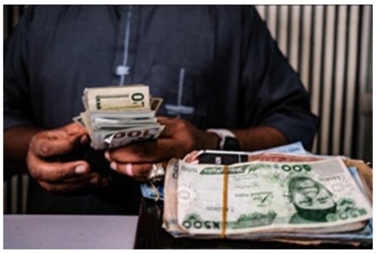
Scoreboard and the stretch to December

Item	Latest print	Working view to December
Real GDP	Q2 4.43% y/y; Q1 3.89%	Full year still looks like 4.1–4.5%. Not a boom.
Headline CPI	15.39% Aug; 0.71% m/m	14.5–16.5% by Dec if harvest holds and naira stays tradable.
Food CPI	19.57% Aug; 1.02% m/m	Harvest helps. Rural prices stay sticky. Food is still the story.
Core CPI	13.29% Aug; –0.06% m/m	Best print in years. Gives MPC a little room, not a licence.
Naira (NFEM)	₦1,331 / $ (18 Sep)	Base case ₦1,300–1,420. Politics and oil can break it.
Parallel gap	about ₦60, or ~4–5%	Narrower than the crisis years. Watch December demand.
FX reserves	$54.69bn (17 Sep)	Best in ~18 years. Already above CBN's $51bn 2026 target.
MPR / CRR	26.50% / CRR 45%	21–22 Sep MPC: hold or a 25–50bp cut. Cycle is 2027.
Current account	Q2 surplus $7.54bn	Oil receipts and remittances carrying the external account.
Crude + cond.	1.678 mbpd (Aug, NUPRC)	Budget still writes 1.84. Reality is closer to 1.65–1.75.
Crude only	1.500 mbpd (quota met ×4)	Slip under 1.45 for two months and the budget starts to sweat.
NGX ASI / cap	249,805 / ₦162.2tn	YTD already ~58%. Late-year strength is liquidity, not gospel.

The street, the terminal, the till

Trade still sets the mood.

Bonny and Forcados did the lifting.



Official ₦1,331; street nearer ₦1,392.

Sectors, in plain language

Banks. NII still fat while MPR is 26.5%. Asset quality and CRR 45% are the drag. A cut helps sentiment more than earnings at first.

Consumer / food. Volumes recover only if food inflation keeps falling. August's 1.02% m/m is the first real breath this year.

Telecoms / ICT. Still a growth pillar in the GDP print. FX for kit is easier than in 2024; tariff fights are not over.

Cement / industry. Energy and logistics set the margin. Construction is in the GDP mix; cash on the ground is slower.

Upstream / refining. Quota compliance is the headline. Domestic crude to Dangote is the new variable for export volumes.

What can still spoil a tidy H2

1. Another jump in global fuel or grain. One more shock puts 17% inflation back on the table.

2. Crude slipping under 1.45 mbpd for a few months. The budget has no spare room.

3. Portfolio money leaving as fast as it arrived. Frontier inclusion works both ways.

4. Pre-election spending the CBN then has to mop up. That is how you get a messy December naira.

5. A bad harvest or a bad security quarter in the food belt. Inflation here is still food and logistics.

Working view — written 19 September, subject to the usual damage

Growth finishes a little above 4%. Inflation ends in a 14.5–16.5% band — down, but still a hard number in the market. The naira stays messy but tradable, ₦1,300–1,420, unless oil or politics breaks the script. MPR is unchanged or 25–50bp lower by December; a full easing cycle belongs to 2027. Equities keep the year's gains only if foreigners stay and locals do not all sell the same week.

Corridor version: the emergency is over. The repair job is not. July to December 2026 is the stretch where that distinction becomes obvious.

Sources: NBS CPI August 2026 and GDP Q2 2026; CBN reserves, NFEM and MPC communiqués (Feb, May, Jul 2026); NUPRC August production; OPEC MOMR September; NGX close 18 September 2026. OPEC crude and NUPRC crude-plus-condensate are different series — both shown, not averaged.

costs behave like hidden taxes on enterprise income. They reduce retained earnings, increase prices and weaken repayment capacity, thereby turning an infrastructure problem into a financing problem.

The combined evidence supports a systems view of MSME underperformance. Finance improves outcomes only when other constraints are sufficiently controlled. Where power is unreliable, taxes are fragmented, skills are weak, purchasing power is falling and records are incomplete, credit risk rises even before the loan is disbursed. In that context, a rejected loan application is not always evidence of lender bias or

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UPCOMING EVENTS

Event	Date	Location	Link for More Info
SME Africa Summit Lagos 2026 (Founding Edition)	October 3, 2026 8:30 AM - 4:30 PM	Ikeja, Lagos	
Nigeria Female Entrepreneurs Conference	October 3, 2026 10 AM - 3 PM	13 Oki Lane, Lagos	
Naija Youth Sustainability Forum	October 3, 2026 10:00 AM	Lagos Business School, Lagos	
The Nigeria GreenTech Expo 2.0	October 7, 2026 9 AM - 3 PM	Lagos Oriental Hotel, Victoria Island, Lagos	
Females By Design	October 10, 2026 8 AM - 6 PM	51 Ogbunide road, Oguta,Oguta, Imo State	
4th LBS Africa Energy Conference	October 10, 2026 10:00 AM	Honeywell Auditorium, Lagos Business School, Lekki, Lagos	https://events.lbs.edu.ng/AfricaEnergyConference2026
The TeXcellence Conference 2026	October 13, 2026 9 AM - 12 PM	Landmark Centre Annex, Lagos	
Inspire Africa Conference 2026	October 14-15, 2026 9 AM-4 PM	Eko Hotel and Suites, Victoria Island, Lagos	https://www.eventbrite.com/e/inspire-africa-conference-2026-tickets-1985903121696?aff=ebdiglgoogleliveevents
AgriValue Nigeria Summit 2026: Feeding the Nation: Unlocking Nigeria's Agro	October 15, 2026 10 AM - 3 PM	LCCI Conference and Exhibition Centre,10 Doctor Nurudeen Olowopopo Way, Lagos	
Real Estate Discussions and Awards (REDA) 2026	October 20-21, 2026 9 AM-5 PM	Radisson Blu Hotel, Lagos Ikeja, Lagos	
The Nigeria Wealth Summit 2.0	October 24, 2026 9 AM - 12 PM	Los Angeles Event Center & Mall, Abuja, FCT	
Trust Summit	October 24 8:30 AM - 5 PM	The Zone.Gbagada Expressway, Lagos	
LBS Entrepreneurship Club's Founders Investment Circle	October 24, 2026 10:00 AM	Lagos Business School, Lagos	https://events.lbs.edu.ng/FoundersInvestmentCircle
EKO GAS SCHEME 3.0	October 26, 2026 starts 10:00 AM	LCCI Conference and Exhibition Centre, 10 Doctor Nurudeen Olowopopo Way, Lagos	https://www.lagoschamber.com/upcoming-events/eko-gas-scheme-3-0/
Africa as the Sector 2.0 By LEAP Africa	October 28, 2026 8 AM - 2 PM	The Civic Centre, Lagos	
Moonshot by TechCabal	October 28-29, 2026	National Theatre,Iganmu, Lagos	
Women Group Symposium	October 29, 2026 starts 12:00 AM	LCCI Conference and Exhibition Centre, 10 Doctor Nurudeen Olowopopo Way, Lagos	https://dealroom.co/events/moonshot-by-techcabal-2026/
African Creators Conference 2.0	October 30, 2026 8:30 AM - 5 PM	Abuja Trade & Convention Center, Lugbe, Abuja, FCT	
Pie & AI: Abuja - AI for All: Bridging Innovation, Talent & Opportunity	31 October, 2026 10 AM - 4 PM	Merit House, Abuja, FCT	
Business Leaders' Network - October 2026 Edition	October 31, 2026 10:00 AM	Capital Club Eden Heights, 6 Elsie Femi Pearse Street, Lagos	https://www.lagoschamber.com/upcoming-events/women-group-symposium/
Caladium Lagos SME Bootcamp 9.0	31st of October, 2026		https://events.lbs.edu.ng/OctoberBLN https://lagos-sme.com/ - Apply here
2026 CHINA COMMODITIES EXPO -NIGERIA	November 3 – 5, 2026 9 AM-5 PM	Landmark Centre Annex, Lagos	

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market failure alone; it may reflect the cumulative effect of operating constraints that have already weakened enterprise viability.

Next we take a look at **WHY THE ACCESS-TO-FINANCE NARRATIVE IS OVERSTATED...** *(to be continued in the next Edition)*

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11. World Bank. Nigeria Development Update: Staying the Course — Progress Amid Pressing Challenges. Washington, DC: World Bank Group, October 2024.

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Pre-registration, African Youth and Real Estate Summit, Lagos 2026	November 7, 2026 9 AM - 3 PM:	Lagos Oriental Hotel, Victoria Island, Lagos	
Workplace Leadership Conference	Saturday, November 7, 2026	Lagos Marriott Hotel, Ikeja GRA	https://viewlagos.ng/events/category/conference/
Africa Forex Trading Expo 2026- 2nd Edition	November 11 – 12, 2026 Starts at 10 AM	Balmoral Convention Center, Victoria Island Lagos	
Africa Retail Congress 2026	November 14, 2026 08:00 AM	Lagos Business School, Lagos - Nigeria	https://events.lbs.edu.ng/ARC2026
Africa Hospitality Summit 2026	November 20, 2026 08:00 AM	Ajah, Lagos - Nigeria	https://events.lbs.edu.ng/AHS26
International Sustainability Conference (ISC)	November 26 – 27, 2026 09:00 AM		https://events.lbs.edu.ng/InternationalSustainabilityConferenceISC1
Made In Nigeria Shoe Expo	November 27-28, 2026 9 AM-6 PM	Department of Arts and Culture Exhibition Pavilion, Abuja, FCT	
Techfeast 2026	Saturday, November 28 10 AM - 8 PM	Lagos Oriental Hotel Lagos, LA	
The Future of Payments: Crypto, Lightning & Global Money	Saturday, November 28 10 AM - 5 PM	Abuja Continental Hotel, Abuja, FCT	

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