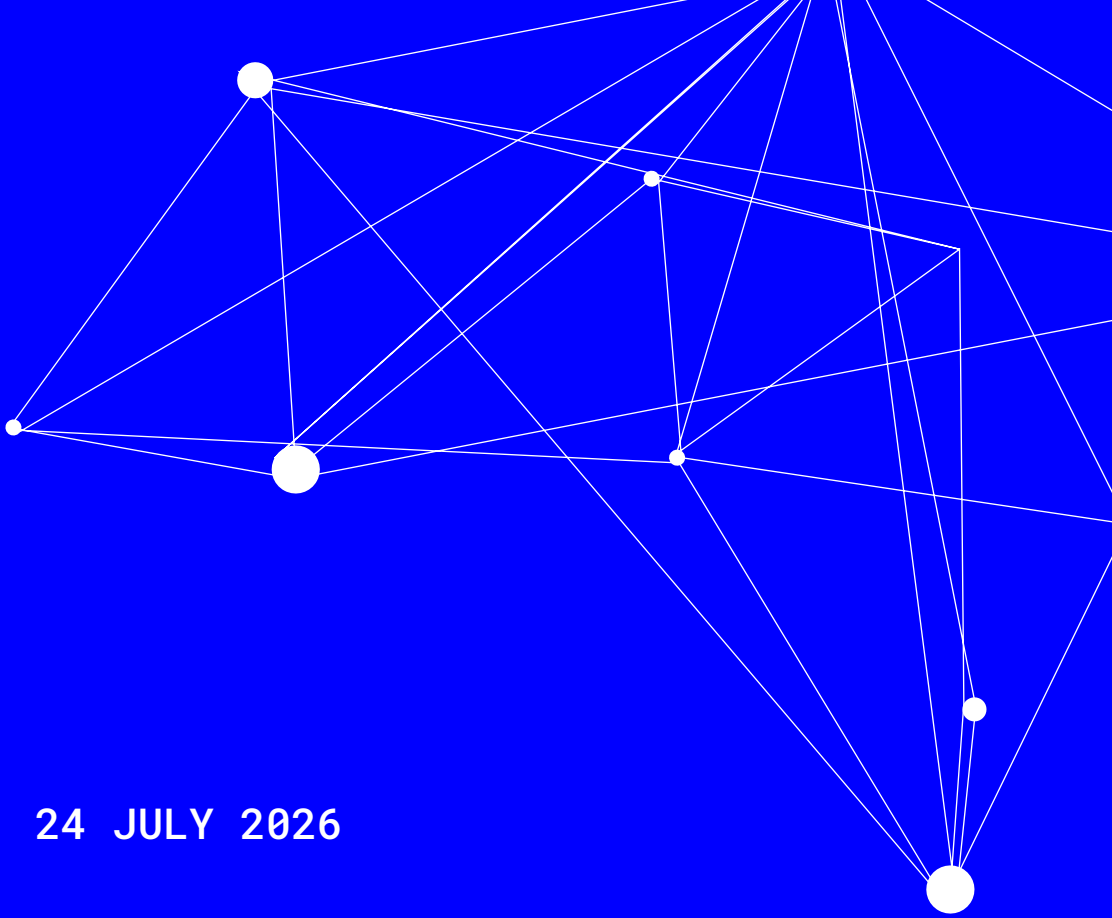


WEEKLY INTELLIGENCE BULLETIN

WEEK IN FOCUS: SATURDAY, 18 JULY – FRIDAY, 24 JULY 2026



EXECUTIVE SNAPSHOT

What Changed This Week

- President Tinubu approved the largest Nigerian Army expansion in years, restructuring the force from 8 to 12 structural divisions with 28,000 additional personnel and 50,000 new police officers recruited (July 18–24).
- President Tinubu signed the **Presidential Executive Order on Virtual Assets Coordination, 2026** establishing a unified framework to eliminate overlapping friction between currencies, securities, and digital commodities across all Virtual Asset Service Providers (July 18–24).
- The Nigeria Revenue Service intensified enforcement targeting large taxpayers with turnovers of **₦5 billion and above**, issuing strict ultimatums to complete integration into the national Electronic Fiscal System ahead of the July 31, 2026 deadline (July 18–24).
- The Nigerian Navy's Operation DELTA SENTINEL intercepted the vessel **MT FILIA at UTUE Terminal, Akwa Ibom State**, catching 12 crew members siphoning 682.82 metric tonnes of stolen petroleum products from an active wellhead terminal jacket (July 23).
- Terrorist factions launched a mass abduction attempt at Federal Government Girls College Monguno, Borno State, with troops evacuating 46 students to Kinnasara Barracks though crossfire caused student fatalities (July 19).
- The Senate passed the **Insurance Regulatory Commission (Establishment) Bill, 2026**, repealing the 1997 NAICOM Act and rebranding the regulator to the IRC with expanded powers to liquidate undercapitalized insurers (July 18–24).
- The U.S. Mission Nigeria issued a **Level 3/4 Travel Advisory flagging 18 high-risk states** including Borno, Yobe, Kogi, Kaduna, Anambra, Imo, and Rivers, impacting corporate insurance premiums and expatriate duty-of-care requirements (July 23).

RISK SCORING KEY	Critical Risk	
	High Risk	
	Moderate Risk	
	Low Risk	

Incident & Trend Snapshot

Indicator	Status
Notable Security Incidents	
Primary Hotspots	Maiduguri–Monguno Logistics Axis (Borno State), Gambada–Gummi Highway (Zamfara State), Offshore Production Jackets (Akwa Ibom/Niger Delta), Bayarzaki Riverline (North-West), 18 US Travel-Flagged States
Kidnapping & Violent Crime	Elevated Plateau (North-East Spike, South-South Softening)
Infrastructure Disruption Risk	
Mobility Impact	North-Central: North-West: North-East: South-West: South-East: South-South:
Overall Impact Level	–

SGS Risk Scoring

Risk Domain	Status
Mobility	
Physical Security	
Regulatory / Compliance	
Infrastructure	
Political	

SECURITY & RISK LANDSCAPE UPDATE

Risk Rating:

Physical Security & Public Safety

Key Developments

- Terrorist factions launched a coordinated mass abduction attempt at **Federal Government Girls College Monguno, Borno State**, with troops successfully evacuating 46 students to Kinnasara Barracks though intense crossfire caused student fatalities from stray insurgent bullets (July 19).
- Naval units intercepted the merchant vessel **MT FILIA at UTUE Terminal, Akwa Ibom State**, catching 12 crew members siphoning 682.82 metric tonnes of stolen petroleum including 650 metric tonnes of crude directly from an active wellhead jacket (July 23).
- Army troops engaged an armed bandit unit along the **Gambada–Gummi–Sokoto Road, Zamfara State**, neutralizing 5 terrorists and safely rescuing 11 civilian captives who were being marched into the forest (July 22).

Corporate / Infrastructure Signals

- Coordinated Operation HADIN KAI sweeps between July 21 and 22 discovered and neutralized multiple primed Improvised Explosive Devices laid along major transport arteries in Borno State, shifting land logistics risk from ambush avoidance to active route-clearance verification (July 21–22).
- Soldiers from the 212 Battalion intercepted a suspected ISWAP logistics collaborator carrying a Starlink satellite internet terminal and a six-access-point Wi-Fi router along the Maiduguri–Monguno Highway, highlighting insurgent use of commercial satellite networks (July 22).

Staff Movement & Site Operations

- Personnel movement across **Zamfara, Kaduna, and Katsina** remains categorized as Extreme Risk with high probability of retaliatory highway ambushes by bandit cells fleeing Operation FANSAN YAMMA air strikes along the Bayarzaki Riverline (July 18–24).

Mobility & Travel Risk

Travel Disruptions

- The **Gambada–Gummi–Sokoto axis in Zamfara State** was closed or heavily restricted following the deadly fire-fight between security forces and bandits during highway kinetic engagements (July 22).
- Ground mobility along the **Bama–Monguno logistics corridors in Borno State** was highly compromised due to the FGGC Monguno attack and subsequent IED sweep operations by military units (July 19–22).

Regional Travel Risk Profiles

- The Nigerian Civil Aviation Authority concluded its National Aviation Security Strategic Review on July 25 and validated security systems at Abuja (ABV) and Lagos (LOS) international airports as stable, positioning air travel as the only recommended option for inter-city executive movement (July 25).
- Small-scale localized civil society and union protests around Abuja and Port Harcourt government areas caused short-term traffic bottlenecks as groups decried the deteriorating security situation (July 18–24).

Forward Planning Signals

- Corporate travel planners must implement mandatory armed escorts and satellite tracking for any ground movements across the 18 US Travel Advisory-flagged states following the July 23 alert (Forward Look).
- Corporate drivers must factor in 60 to 90 minutes of additional transit delays across Makurdi, Ilorin, Jalingo, and Benin City corridors as the military builds out 4 new division commands (Forward Look).

POLITICAL, REGULATORY & MACRO SIGNALS

Risk Rating:

Political & Governance Signals

- President Tinubu authorized structural expansion of the Nigerian Army from 8 to 12 divisions, greenlit 28,000 new soldiers and 50,000 police officers, and adjusted the base military salary to ₦100,000 monthly (July 18–24).
- President Tinubu signed the Presidential Executive Order on Virtual Assets Coordination, 2026, creating a centralized inter-agency framework to regulate digital currencies, tokens, and securities (July 18–24).
- The National Assembly passed a supplementary fiscal reallocation redirecting ₦35 billion to fix the East-West Road Corridor and Enugu-Port Harcourt Expressway to resolve severe freight blockages (July 18–24).
- Kaduna, Kogi, and Imo state governments implemented strict midnight curfews on commercial motorcycles and tricycles near major transit routes following the July 23 US Mission alert (July 23).

Regulatory & Compliance Watch

- The Nigeria Revenue Service (NRS) issued strict compliance notices to taxpayers with turnovers exceeding ₦5 billion, warning of automated tax penalty lockouts for failing to integrate into the Electronic Fiscal System by July 31, 2026 (July 18–24).
- The Nigerian Civil Aviation Authority concluded its National Aviation Security Strategic Review on July 25, issuing new operational metrics for security perimeters at Abuja (ABV) and Lagos (LOS) international airports (July 25).
- NERC verified that federal electricity tariff subsidies fell 14.44% to ₦358.32 billion, signaling stricter enforcement of Band-A tariffs on industrial zones (July 18–24).
- The Nigerian Communications Commission adopted the 2026 Abuja Declaration at the ATU conference on July 24, committing Nigeria to technology-neutral spectrum management and forcing telcos to align infrastructure with regional layouts (July 24).
- The Federal Ministry of Housing announced mandatory licensing for property developers and regulated escrow accounts for homebuyers, altering short-term liquidity profiles nationwide (July 18–24).

SECTOR-SPECIFIC RISK MONITOR

Risk Rating:

Energy (Oil, Gas & Power)

- Operation DELTA SENTINEL intercepted MT FILIA at UTUE Terminal, Akwa Ibom, catching 12 crew members siphoning 682.82 metric tonnes of stolen petroleum including 650 tonnes of crude from an active wellhead jacket (July 23).
- NERC verified federal electricity tariff subsidies fell 14.44% to ₦358.32 billion, exposing heavy industrial consumers to fluctuating cost-reflective tariffs and driving up baseline production costs (July 18–24).

Outlook: Corporate maritime logistics face frequent mid-water stops and slower customs clearance as Operation DELTA SENTINEL keeps offshore patrols tight, while Band-A distribution lines expect sharp utility bill rises (Next 1–4 Weeks).

Financial Services & Digital Fintech

- The Virtual Assets Executive Order combined with aggressive NRS enforcement ahead of the July 31 Electronic Fiscal System deadline forced immediate reporting realignments across VASPs and large corporate taxpayers (July 18–24).

Outlook: Digital asset platforms and cryptocurrency exchanges face an immediate 30-day scramble to align compliance programs with the Virtual Assets Executive Order, risking operational freezes or multi-million Naira fines (Next 1–4 Weeks).

INCIDENT & TREND DASHBOARD

Date	Incident Type	Location	Description
July 19	School Terror Attack	FGGC Monguno (Borno State)	Troops evacuated 46 students; crossfire caused student fatalities.
July 21–22	IED Sweeps	Borno State	Operation HADIN KAI neutralized multiple primed IEDs on major transport arteries.
July 22	Highway Kinetic Engagement	Gambada–Gummi Road (Zamfara State)	5 bandits neutralized; 11 civilian captives rescued.
July 22	Insurgent Tech Seizure	Maiduguri–Monguno Highway (Borno)	212 Battalion arrested ISWAP suspect with Starlink terminal and Wi-Fi router.
July 23	Maritime Interception	UTUE Terminal (Akwa Ibom State)	MT FILIA seized carrying 682.82 metric tonnes of stolen petroleum.
July 23	Diplomatic Security Alert	Nationwide (18 States)	U.S. Mission issued Level 3/4 Travel Advisory covering high-risk zones.

WEEK OUTLOOK

Risk Rating:

Key Triggers

- Large corporations with turnovers above ₦5 billion that missed the NRS Electronic Fiscal System compliance window face automated enforcement penalties starting immediately after the July 31 deadline (Next Week).
- Real estate developers must begin restructuring client transactions to comply with the Federal Ministry of Housing's mandatory buyer escrow accounts, introducing short-term asset management friction across the sector (Next Week).
- Fragmented bandit cells fleeing Operation FANSAN YAMMA aerial bombings along the Bayarzaki Riverline are expected to shift operations toward highway bypasses, elevating ambush risks on the Gambada–Gummi–Sokoto Road (Next Week).
- Virtual Asset Service Providers are organizing compliance steering committees to adjust workflows following the Presidential Executive Order, potentially sparking temporary transactional pauses on retail token exchanges (Next Week).

Weather Outlook (July 25–31)

- The Nigeria Hydrological Services Agency issued Flood Advisory NFA-2026-200 warning that **17 states face medium flood risk** due to critical water level rises at Saminara station (Karam River), Waya Dam Site, and Amber River (July 25–31).
- Extreme water pooling and runoff are expected across Bauchi State, holding 1,841 vulnerable communities, followed by Adamawa, Kaduna, Nasarawa, Taraba, Benue, Edo, Imo, Rivers, and Akwa Ibom (July 25–31).
- Strong winds and sudden morning line squalls will affect northern and central flight paths, with NiMet advising airlines to obtain airport-specific terminal aerodrome forecasts before departures from Abuja (ABV) and Lagos (LOS) (July 25–31).
- Flooded unpaved terrain around the Maiduguri–Monguno Logistics Axis and rural Zamfara will slow military response times, creating **asset vandalism shielding windows** for criminal networks sabotaging energy infrastructure or tapping oil wellhead jackets near coastal river channels (July 25–31).

INSIGHT & SERVICE ALIGNMENT

This week revealed a structural fortification pattern, where a sweeping expansion of national security architecture and digital regulatory frameworks converged with intensified kinetic operations against energy sabotage and school terror attacks, elevating both defensive posture and short-term compliance friction across corporate operations nationwide (July 18–24).

About Stargrade

Stargrade Solutions (SGS) is an intelligence-led risk advisory and management firm and business enablement partner supporting organizations and high-profile individuals operating across complex and high-exposure environments, with a primary focus on sub-Saharan Africa.

Contact

Email: info@stargradegroup.com
Website: www.stargradegroup.com
Office: 27 Eric Moore Close, Surulere, Lagos. Nigeria.