AFRIBANK REGIONAL OFFICE KADUNA

(TOWARDS MAXIMUM SECURITY IN BANKS)

BY

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THE DIFFERENCE BETWEEN SUCCESS

AND FAILURE IS INFORMATION:

IF YOU ARE INFORMED, YOU WILL SUCCEED.

ANONYMOUS

CERTIFICATION

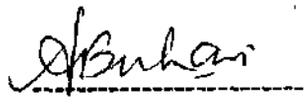
This thesis entitled, AFRIBANK REGIONAL OFFICE KADUNA by BUHARI ABUBKAR meets the regulations governing the award of the degree of MASTER OF SCIENCE of Ahmadu Bello University and is approved for its contribution to knowledge and literary presentation.

Chairman, Supervisory Committee	Date
Member, Supervisory Committee.	15-12-97 Date
Member, Supervisory Committee.	Date.
Member Supervisory Committee.	15/12/97 Date.
Head of Department.	Date.
Dean, Post-Graduate School	16/08/99 Date.

DECLARATION

I hereby declare that the information contained in this thesis is the result of an honest research undertaken by me and that no part of it had been accepted for publication in any journal or magazine.

All sources of information have been duly acknowledged by way of reference or otherwise. Direct references to texts have been quoted with sources also acknowledged.



Signature

12/12/97

Date.

DEDICATION

I wish to dedicate this piece of work to my beloved and reverend father in blessed memory ALHAJI M.A. BUHARI.

The principle and basic human mechanism behind my academic success in life. The man that inculcated the rudiments of professionalism in me. Dad you are great.

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...But society, unlike biochemical processes can not escape, human influences. Man is what brings society into being. The prognosis is the hands of those who are willing to get rid of the worm-eaten roots of the structure. People who impact, indoctrinate and imbibe the spirit of true professionalism. I must not conclude this write up without thanking specially my able and dependable lecturers Arc. M.H. Muktar, Arc. W.B. Qurix, Arc. A. Salisu, Arc. Mbina, Arc. M.D. Ahmed and a host of others. I apprecaite your human services to me mentally.

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BUHARI ABUBAKAR

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ABSTRACT

This thesis looked into the various security problem in banking industry in Nigeria. It analysed the sitution and came up with architectural solution to the problem of security in banking.

Specifically in Nigeria, Money in form of cash still serve as the basic means of financial transaction in our daily activities. A major barrier against the growth of the Nigerian economy has been the rate of crime. Prominent among these crimes are Arson, buglary, smuggling, theft, advanced fraudry, etc. The problem associated with security in banks are internal and external problems. Externally, the problem of entrance location, fencing gatehouses, parking and cash van entrance. Internally however, there is the problem of locating the strongroom, safe deposit vaults, note counting room, staff and customers entrance and the cashier cubicle.

This piece of work looked into this various and numerous incessant problems in bank design, analysed and provided effective solutions that could arrest all existing and non-existing crimes in our financial industries.

It is as a result of the urgent need to rescue our economy that Afribank regional office Kaduna is proposed for this thesis.

CHAPTER ONE

1.0 INTRODUCTION

1.1. Theoretical Background

In the past the main function of a bank was to hold cash and valuables, and they used them to lend at interest. Thus the architecture of banks exhibited an image of fortress-like security and stability.

Over the years, however, the role of banks as keepers of valuables has diminished and customers have accounts. The demand for cash business has declined comparatively and that for credit, loans and general financial advice has grown.

Banks nowadays are buildings in which financial transactions are conducted. Though such buildings also act as store houses for money and valuables, they are nevertheless, symbols of security, money and power, hence their image too have been strong in terms of design. But new bank merchandising systems have been followed by a new bank architecture which is more flexible. Stability and strength are still preserved in the image of the bank, but not as it used to be.

In view of the increased mobility of our time, the bankers of today have arrived at a new expression and image for the bank. The Banks of today blend excitement and attraction with dignity and a modern feeling of solidity. They have been made more inviting through the use of glass, and by offering their services more effeciently and effectively.

Flexibility, is therefore the watchword in bank design. The bank of today cannot subsist under the old idea that a bank is for money only, especially when its image is concerned with public activities along with regular banking activities.

The place in which banks transactions take place should be attractive, friendly and unimposing; a minimum obstruction between the customer and the bank's representatives is a necessity.

In this regard, the growth of Afribank can be likened to the proverbial mustard seed, from a humble beginning in 1960, when the first branch was established in Kano, the bank has not only grown to be represented throughout the country, but has metamorphosed into what is now known today as the "AFRIBANK GROUP".

1.2 Problem profile

Afribank is currently represented in virtually all the states of the federation with about 130 branches. With the expanding branch network of Afribank, it is among the highest in geographical spread.

In the light of the aforementioned, the branches had to be zoned into regions. One of such regional offices happen to be located in Kaduna State.

The Kaduna regional office is located at the Kaduna State Investment house which is situated at No. 27 Ali Akilu road. The building is a multi tenant structure. Afribank occupies about three floors of the building with about ten other tenants. This makes it difficult identifying the bank within the building. Due to the present rate of its development, the bank needs to have a bigger building. With the increase in staff, its present location becomes too small for its operations. Communication becomes difficult and the existing car park becomes too small due to multi tenancy. Afribank being one of the top banks in Nigeria needs to have a regional office building of its own.

The regional office which is intended to be a centre of financial business activities, with a bank branch and a staff training school.

Afribank which is rated by regulatory agencies as one of the most solid in the banking industry needs a building of its own for its regional activities.

1.3 Architectural Significance of Study

Afribank is a leading international financial group providing comprehensive and quality banking and financial services which meet the changing needs of its customers. The bank employs high calibre personnel and up-to-date technology while providing an efficient and courteous services to its numerous customers.

To this end, the architecture being proposed, shall be symbolic of financial stability and reliability to enhance credibility. The location of the site at the heart of Kaduna necessitate an architecture that will enhance the urban townscape. The functional and security requirements of the bank design shall be taken into consideration. The unique use of materials and constructional technique will be considered. The regional office shall be flexible, attractive, friendly and unimposing.

1.4 Motivation

This thesis is motivated by the need to find a permanent building for Afribank regional office Kaduna. Its present location has become too small for its regional activities due to its ever expanding network. The staff training school is also in a rented apartment and other regional activities scattered in the city. Security and communication becomes difficult due to multi-tenancy. Afribank as effective and courteous as it is, is housed in a rented apartment. Cost of paying rents is ever increasing.

It is in the light of the above, that it is decided to propose a permanent regional office building.

1.5 Scope and Limitation

Since the regional office of the bank is at now located at the Kaduna investment house, a design package shall be proposed for the new regional office building.

The scope shall include the provision of a bank branch with all its facilities, a restaurant, staff training school with its associated facilities, a regional office with its associated facilities, car park for staff, visitors and customers car park shall be provided, generator house and gate houses to enhance security. During the case study certain areas of the bank and information may not be given for security reasons.

1.6 Aims and Objectives

The thesis is aimed at:-

(i) Providing adequate office space for the regional office in view of the staff strength and the ever expanding branch network.

(ii) Proposing a unique form for the regional office that will enhance its image as a tool for attracting customers.

(iii)To attain and sustain interaction amongst the various groups of workers using the building.

(iv) To evoke an architectural design for the complex that will provide maximum security to properties and users of the building.

1.7 Research Methodology

In assembling a consistent and reliable data for scientific analysis, some basic approaches were adopted.

A literature review of theses on banks shall be carefully studied. This would bring out the salient issues about bank design and give a proper theoretical background.

The case study of some existing regional and head offices of reputable banks shall be studied. Interviews would be carried out with all cadres of the bank staff so as to get first hand information.

Personal observations shall be carried out from other buildings so as to abreast the author with the challenging problems in design of such buildings.

CHAPTER TWO

2.0 LITERATURE REVIEW

The writing that has been done on the banking system is from the book titled Monetary and Banking system in Nigeria by Joe A. Umole (1985) which outlines the origin and type of banks in Nigeria and their functions.

2.1 Origin of Banking

It would be very difficult to formulate a definition of bank or banking which will satisfy the diverse activities of all kinds of banks, due to different functions of banks, to give a full definition of a bank, it should be consider from the following views:

(i) Definitions of bank or banker by Text-Book Writers.

(ii) Definitions of bank or banker by statute.

(iii) Definitions of bank or banker as expressed by the courts.

(i) Definitions by Text-Book Writer: it was defined by Dr. Hart as "a person or company carrying on the business of receiving money, and collecting drafts for customers subject to the obligation of honouring cheque drawn upon there from time to time by the customers to the extent of the amounts available on their current accounts".

It was also defined by Paget as "a bank or banker as a corporation or person (or group of persons) who accept moneys on current accounts, pay cheque drawn upon such account on demand and collect cheque for customers, that if such minimum services are afforded to all and sundry without restriction of any kind, the business is a banking business, whether or not other business is undertaken at the same time; that providing the banking business as so understood is not a mere facade for other business, the person or

corporation is a banker or bank for the purposes of statues relating to banking, other than those where the sole criterion is the satisfaction of some government department".

(ii) Definitions by statute:- A Bank is a company which carries on as its principal business the accepting of deposits of money on current account or otherwise, subject to withdrawal by cheque, draft or order."

The 1958 Banking Ordinance defined banking as the business of receiving money on current account, of paying and collecting cheque drawn by or paid in by customers, and of making advances to customers".

(iii)Definitions as expressed by the Courts:- These are a number of decided cases where the definition of a banker has been made. For example, there was a traditionally expressed view that no one may be considered a banker unless he pays cheque drawn on himself. This was re-affirmed by Justice J. Mocatta (1965) and was supported by the court of Appeal in the celebrated case of United Dominions Trust Ltd. Versus Kirkwood (1966).

Banking is generally known to have started by the Italian goldsmiths who settled down into business in London in about the seventeenth century. The began by accepting deposits of gold coins and other valuables from their customers for safe-keeping. As the volume of this business grew they had to build large strongrooms where these customers' valuable items were kept until demands were made on them by the depositors. But from empirical observations, they found out that not all that were deposited were needed at any particular time. And so they began giving out part of the money deposited to interested borrowers by way of loans. They charged some amount of interest. The acceptance of deposits and granting of loans are still some of the basic banking functions all over the

world today.

It must be borne in mind that the forerunner of the modern banking started and performed virtually all the present functions of modern banking. The acceptance of their customers' letter of instruction to another represent the present day cheque system. After all a cheque is merely an instruction on a legalised paper from one customer to the banker requesting him (the banker) to pay money written on the cheque to a named beneficiary.

The Goldsmiths' receipts to their clients became the first known issue of notes, though they were not legal tender. These receipts later became transferable instruments.

As the individual goldsmith's business expanded, it became necessary for them to organize themselves into groups to form Merchant and private banks. As a result of the fast expanding activities of these goldsmiths and the huge financial involvement by individual citizens, it became necessary to protect both the depositors and the goldsmiths. In consequence, therefore, the British Government in 1694 established the Bank of England to regulate and control these merchant and private banks amongst other functions.

2.2 Banking in Nigeria

In Nigeria, banking came with the advent of colonial masters. The introduction of the first modern banking dated back to 1892 when the African Banking Corporation was established in Lagos at the invitation of Elder Dempster and Company. African Banking Corporation was based in South Africa but merely opened a branch office in Lagos to finance,

the shipping business of Elder Dempster Company who was operating steamship services between Liverpool and the West Coast of Africa. Probably as a result of the good performances of the African banking Corporation, another bank opened its branch office

in Lagos in 1894. The bank was the Bank of British West Africa (now known as First Bank of Nig. PLC) which was registered in London in 1892 with an authorised capital of ₦200,000. This bank enjoyed the monopoly over banking business in Nigeria until 1916. Until this date, however, the bank (B.B.W.A) was the sole agent for the custody and distribution of British silver currency in West Africa as issued by the West Africa Currency Board which was established in 1912.

The Bank of British West Africa remained dominant in the field until 1916 when the Colonial Bank which was more aggressive in the business of banking was established. As a result of its dynamism, the bank opened fifteen branches within four years it was established in West Africa. In 1925, the assets and liabilities of this bank were taken over by a consortium of banks comprising Barclays Bank, Anglo-Egyptian Bank and the National Bank of South Africa to form a new bank named Barclays Bank, D.C.O. (Dominon, Colonial and Overseas). This new bank had to change its name to Barclays Bank of Nigeria, and later to Union Bank of Nigeria Limited. Other expatriate banks such as United Bank for Africa, Arab Bank, International Bank for West Africa, Bank of India, Bank of America (now Savannah Bank) and Chase Mahanattan Bank were later introduced into Nigeria.

In 1929 the Industrial and Commercial Bank was established but failed in 1930. While in 1931 the Nigerian Mercantile Bank was established, but this also failed in 1936. The reason for the failure of Banks was because banking was not regulated in any form during this period. Anybody could set up a banking institution with sufficient capital. The failure caused losses to deposits and although the losses were relatively small, they

nevertheless aroused much public indignation and concern. The failure of banks, during this period led to the enactment of the first banking legislation ever, the banking ordinance of 1952.

The ordinance was designed to protect depositors by setting out systems of bank supervision, minimum capitalisation, licensing liquidity ratios and regulation.

The first indigenous bank, National Bank of Nigeria was established on 11th February 1933 while the second indigenous bank, African Continental Bank started as a private company in 1937 as Tinubu Properties Limited. In 1947 its name was change to Tinubu Bank Limited and in November of the same year it was registered as African Continental Bank Limited.

Between 1947 and 1958, twenty banks were established, out of which nineteen failed, with only British and French Bank (now United Bank for Africa Limited U.B.A) established in 1948 surviving.

Several new commercial banks were licensed and registered between 1960 to 1980. This increasing the commercial banks from 12 in 1960 to 19 in 1978 making the number of branches to increase from 160 to 618. The separation between indigenous and expatriate banks became less distinct and less important. Between 1980 and 1993 several other commercial bank have been licensed and registered. The banking industry became a nuisance. There are bank here and there. The banks were more than the demand. There were also community banks all over the country. This banks began to fold up because of mismanagement. In 1996 the federal government asked all banks to make a deposit of (five hundred million naira) to the Central Bank of Nigeria. Any bank in liquidation that can

pay should reopen will those in operation that cannot make this deposit should seize to operate. Very few bank survived as sanity is returning to the banking industry.

2.3 Types of Banks in Nigeria.

There are about six different types of banks that are easily identifiable and they are:-

(1) Central Banks e.g. Central Bank of Nigeria

(2) Commercial Banks - Afri Bank PLC

(3) Merchant Banks - First City Merchant Bank

(4) Savings Banks - Federal Savings Bank

(5) Co-operative Banks - Co-operative and Commerce Bank

(6) Development Banks - Nigerian Industrial Development Bank (NIDB)

2.3.1 Central Bank of Nigeria (CBN)

The Central Bank of Nigeria was established through the act of Parliament. The central Bank is the Banker of the National Government and stands at the apex of the entire banking system in the country. It is the medium through which the governmental monetary policies are routed to the financial sector of the economy. The Central Bank of Nigeria was established in 1958.

The banking function of the Central Bank of Nigeria includes issuance of currency notes for which it has the sole authority. The first ever truly Nigerian currency was issued on the 1st of July, 1959 when the CBN first opened for business in 1963, when Nigeria became a Republic, and in order to reflect this change in status, the authorities appropriately saw the need for the change. The Nigerian Currency notes were introduced. Also in 1968 during the civil war the Government had to change the currency as a powerful

weapon to crush the Biafran "rebellion. Nigeria went metric from imperial system in 1973, so the currency had to be changed to Naira and Kobo parting ways with pounds, shillings and pence.

Moreso, in 1976 however, when the widely acclaimed National leader, General Murtala Ramat Muhammed was assassinated, a ₦20 currency note was introduced as a mark of respect to the late general. In 1984 the federal government under the leadership of Major General Muhammadu Buhari change the colour of the currency notes as part of the means to revamp the battered economy. In 1991 the federal government introduced the ₦50 note which is popularly called "WAZOBIA".

2.3.2 Commercial Banks.

The commercial banking institutions in Nigeria can be classified into two. The first being the mixed banks, with a 60% equity majority indigenous shareholding and 40% equity minority foreign interests. The second is purely indigenous banks (owned 100% by Nigerians).

The commercial banks in Nigeria have common features in their organizational structure and that means they all have either the Managing Director and Chief Executive or the General Manager and Chief Executive. They usually have management boards whose chairman and other directors are appointed by the federal and or state governments (with the exception of very few Banks) which either own the whole shares or majority of the shares of the banks.

2.3.3 Merchant Banks

The merchant banks are essentially wholesale bankers. They are meant to serve the needs of corporate and institutional clients. It was established in 1973 with three merchant banks. These are Phillips Hill (Nigeria) Limited established in 1960. Nigeria Acceptance Limited in 1969 and VDT Bank (Nigeria) Limited in 1973. The first two banks (Phillips Hill (Nig) Ltd and Nigerian Acceptance Ltd.) merged in 1969. These two banks operated until 1974 when two other merchant banks were established. The merchant banks are also governed by the same statutory regulations as the commercial banks. They engage in virtually the same scope of business activities like the commercial banks except individual chequing activities. They provide term facilities (deposits) which are tailored to the requirements of their clients with varying maturity. These deposits are usually in bulk, say ₦10,000 and above.

2.3.4 Saving Banks

The origin of this bank dated back to 1886 when the Treasury Saving Bank was established. In 1980, the operations and control of this bank were transferred to the Postal Department. In 1923, the Post Office Savings Bank Ordinance was enacted to give legal backing to the establishment of the post office savings bank with the aim of using the wide network of post office branches to mobilize small savings. This bank continued to operate as an arm of the Post and Telecommunication Department until 1972 when it was reconstituted into the Federal Savings Bank. This was given a statutory basis under the Federal Savings Bank Decree, 1974. With the minimum of ten kobo requirement to open an account and the interest rate of 91/2%.

2.3.5 Co-operative Banks

A co-operative bank can be simply defined as a financial institution specially set up to offer greater access to saving and borrowing facilities for co-operative societies and their members at relatively cheaper costs than those provided by the traditional/commercial banking institutions.

The functions of the co-operative banks have been expanded beyond their traditional roles to include those of the commercial banks. In addition to their commercial banking functions they perform the following functions:

The provision of greater access to banking facilities for co-operative societies and their members at relatively cheaper costs.

The financing of gaps created by the conservative financing practices of the commercial banks resulting in the neglect of certain individuals, groups and activities.

2.3.6 Development Banks

One of the main functions of the commercial banks is the granting of short term credit (or loans) to customers to finance projects. As the country developed, there was need for a rapid development in all spheres of the national economy. As a result of the urgent need for long term finance which the commercial banks could not provide, there was the need to look for alternative sources of finance to fill this gap.

The first official development bank in Nigeria was the Nigerian Local Development Board (NIDB) established in 1946 with a capital grant of ₦2,950 million under the 10 year development plan 1946-1955.

After the creation of states in 1967 and the subsequent end of the Nigeria civil war in 1970, many state development finance institutions were set up.

CHAPTER THREE

3.0 CASE STUDIES

In this chapter case study of some international and local banks would be examined. The conclusion drawn would be the basis for a conceptual framework with respect to the subject matter.

3.1 AFRIBANK REGIONAL OFFICE, KANO

Location: - Audu Bako Way, Kano

Client: - Afribank Nigeria PLC

3.1.1 Design Concept

The building was formerly for residential purpose before it was converted to a regional office. The building was then renovated and some other structures added to it. The planning is haphazard with disjointed blocks serving different purposes.

3.1.2 Gate House

There is a security gate house with one entrance to the premises. This serves the staffs and visitors. Another entrance is to the guest house adjacent to the regional office.

3.1.3 Parking

There are no specific parking areas, as car park under trees and around the premises. There is a beautifully landscaped roundabout in the premises. The floor is of laterite.

3.1.4 Fence

High walls are provided within the premises with no adequate security arrangements for intrusion.

3.1.5 Circulation

There are no separate entrances for staffs and visitors. Visitors are hardly differentiated from staff. The first building on entry into the premises is the inspectorate department. The secretariat which is suppose to be the first building on entrance is about 20 metres away from the inspectorate department. Security and communication is very difficult in this building. During the raining season communication becomes more difficult because files will not go round due to the disjointed buildings. No walk way provided. Other departments are haphazardly around the premises.

3.1.6 Security Personnel

Private security are at the entrance gate only. You hardly find security men in the premises.

3.1.7 Security Network

There are no adequate provisions for security systems since the building was not designed specifically for its present purpose. Security is difficult with such buildings. The regional office has no bank branch no staff training school in the premises. The staff training school and bank branches are miles away from the regional office. May be that is the reason why there is security lapses.

From another gate however, is the guest house fenced away from the regional office.

AFRIBANK REGIONAL OFFICE, KANO.

FIG 1

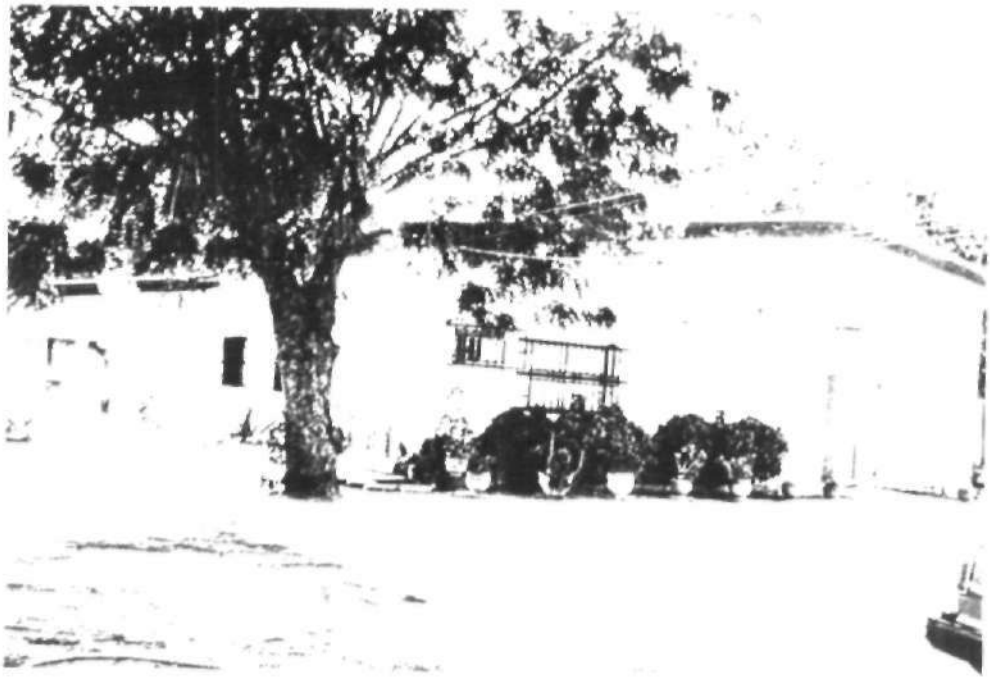


PLATE NO I SECRETARIAT.



PLATE NO II GUEST HOUSE.



PLATE NO III INSPECTORATE.



PLATE NO IV PARKING

3.2 SAVANNAH BANK REGIONAL OFFICE, KADUNA

Location:- Ahmadu Bello Way, Kaduna

Architect:- Archcon Nigeria Limited

Client: Savannah Bank Nigeria PLC.

3.2.1 Design Concept

The building has no specific design concept. It was conceived as a single structural rectangular block. The building is a simple Tower block of concrete structure.

3.2.2. Gate House

There is the provision of two entrances, one on Ahmadu Bello Way for customers with a gate house. The other entrance is on Bank road opposite NEPA office for staffs.

3.2.3 Parking

There is no adequate parking space for cars some customer have to park outside the building. High walls are provided from the rear of the building while low walls from the approach view for security reasons.

3.2.4 Circulation

The entrance for the customers is different from that of the staffs. The staffs entrance is through the rear of the building for security purposes.

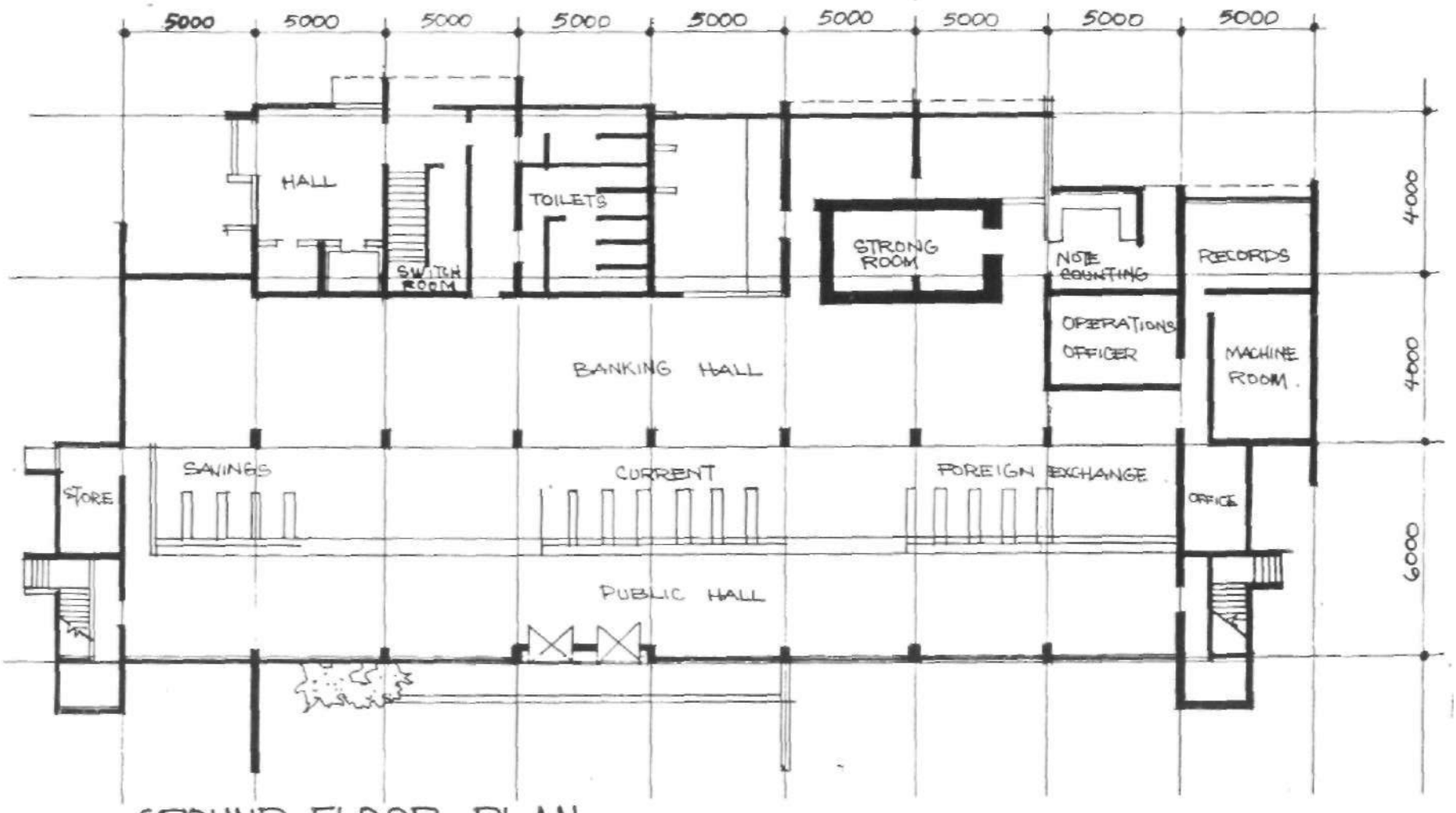
3.2.5 Security Network

Security guards and armed policemen are strategically located around the building. Alarm systems are also installed. The strong room is buffered on two sides but can be easily located during intrusion from the note counting area. The banking hall, strong room, cash van park, strong room and archives are located on the ground floor. Lettable spaces, kitchenette, conference room are located on the first floor. Lettable spaces and regional activities from the second to the tenth floor.

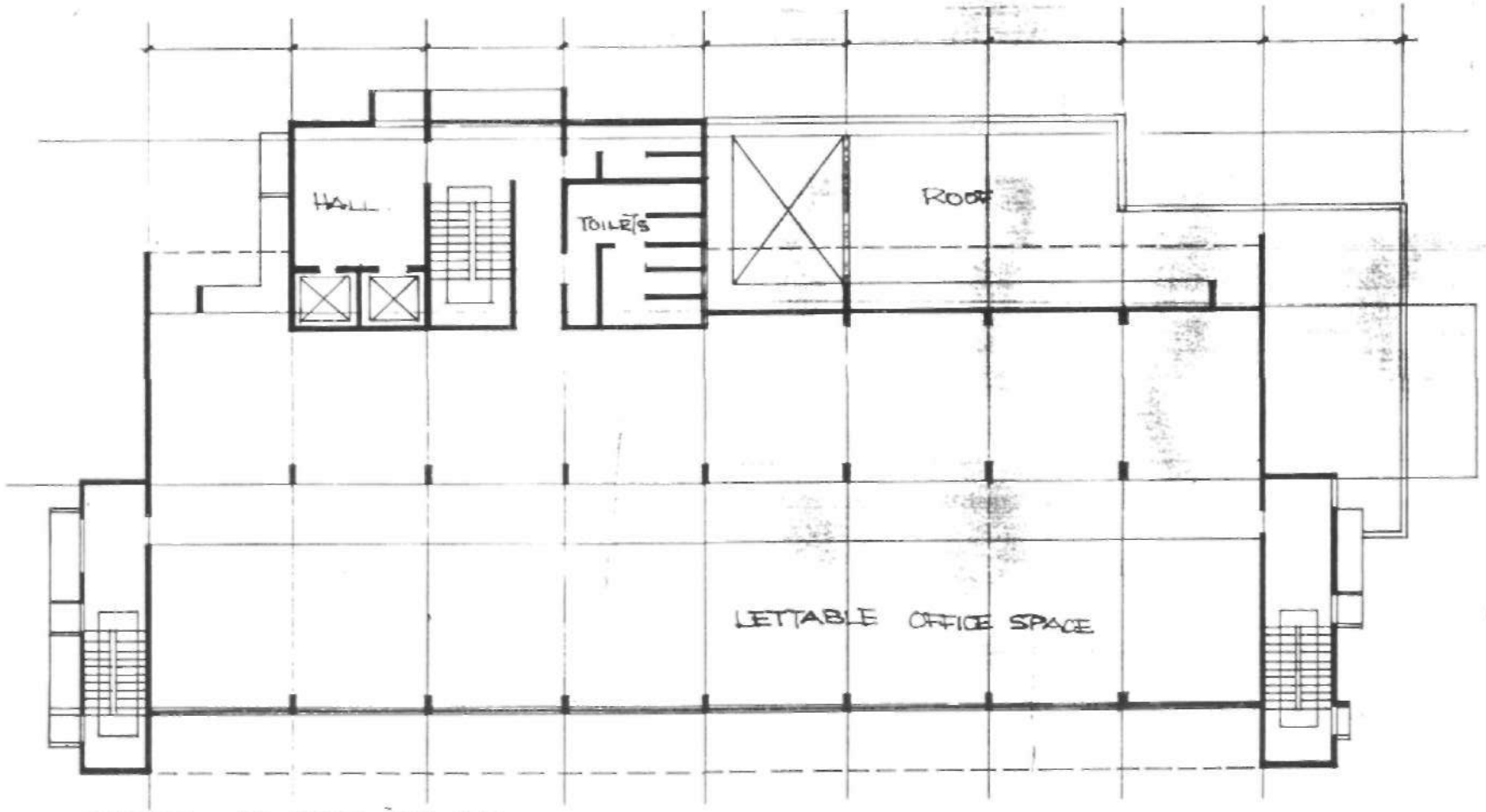
SAVANNAH BANK REGIONAL OFFICE, KADUNA.

FIG 2

21



GROUND FLOOR PLAN.



FIRST FLOOR PLAN.

3.3 INLAND BANK CORPORATE HEADQUARTERS, BAUCHI

Location: - Jos road, Bauchi

Architect: - Ultimate Design Consortium

Client: - Inland Bank Nigeria PLC

3.3.1 Design Concept

The concept of the building is 'L' shape. The building was not designed for its present use. The present corporate headquarters was designed by the above architect and renovation carried out.

3.3.2 Gate House

Provision for one security gate house and two entry and exit points.

3.3.3 Parking

Customers park outside the premises while staffs park inside the premises. During raining season the customers have to seat in their cars, go back or get beaten by the rain. Customers park at owners risk.

3.3.4 Fence

Walls are provided round the premises. The walls provided are short walls which are security walls, but no adequate security arrangement within the wall against intrusion.

3.3.5 Circulation

Provisions are made for a separate staff and customer entrances in the main banking hall. The staff entrance is not under proper surveillance by security guards.

3.3.6 Strong Room

No adequate security for the strongroom. There is no provision for observation and security rooms. No provision for safe deposits for customers. The central archives is located on the other arm of the banking hall.

3.3.7 Security Personnel

Private security guards are provided. They are stationed at the entrance to the gate and the main banking hall.

3.3.8 Security Network

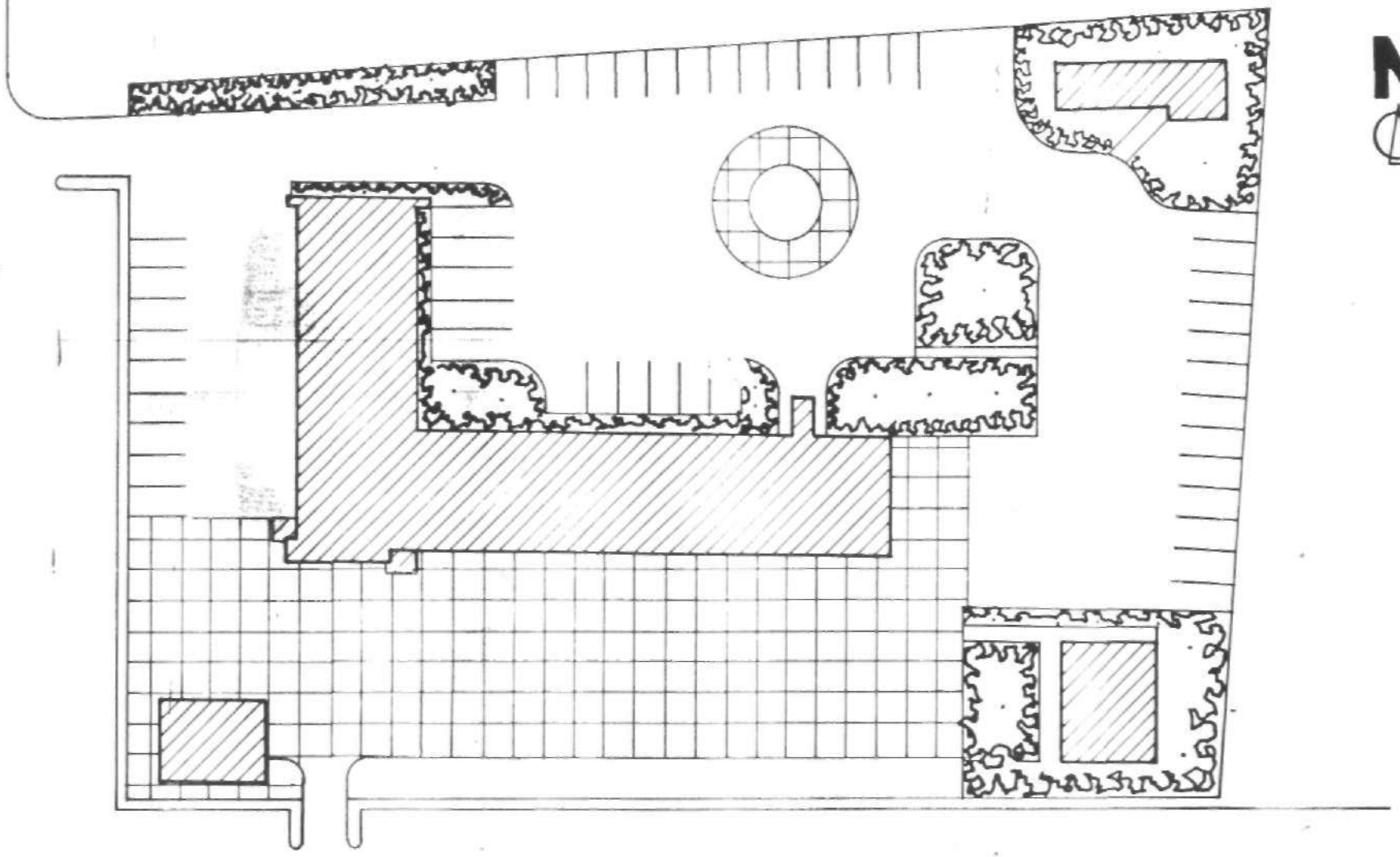
Adequate security network systems are not provided. However, burglary alarm systems are installed. The Bank consist of three floors. The ground floor for banking services, the first floor for the training school and the legal departments. The second floor is the marketing and the administrative departments. While the last floor is the executive floor.

3.3.9 Renovation

During the renovation work the elevation was reglassed so as to give the building a new look.

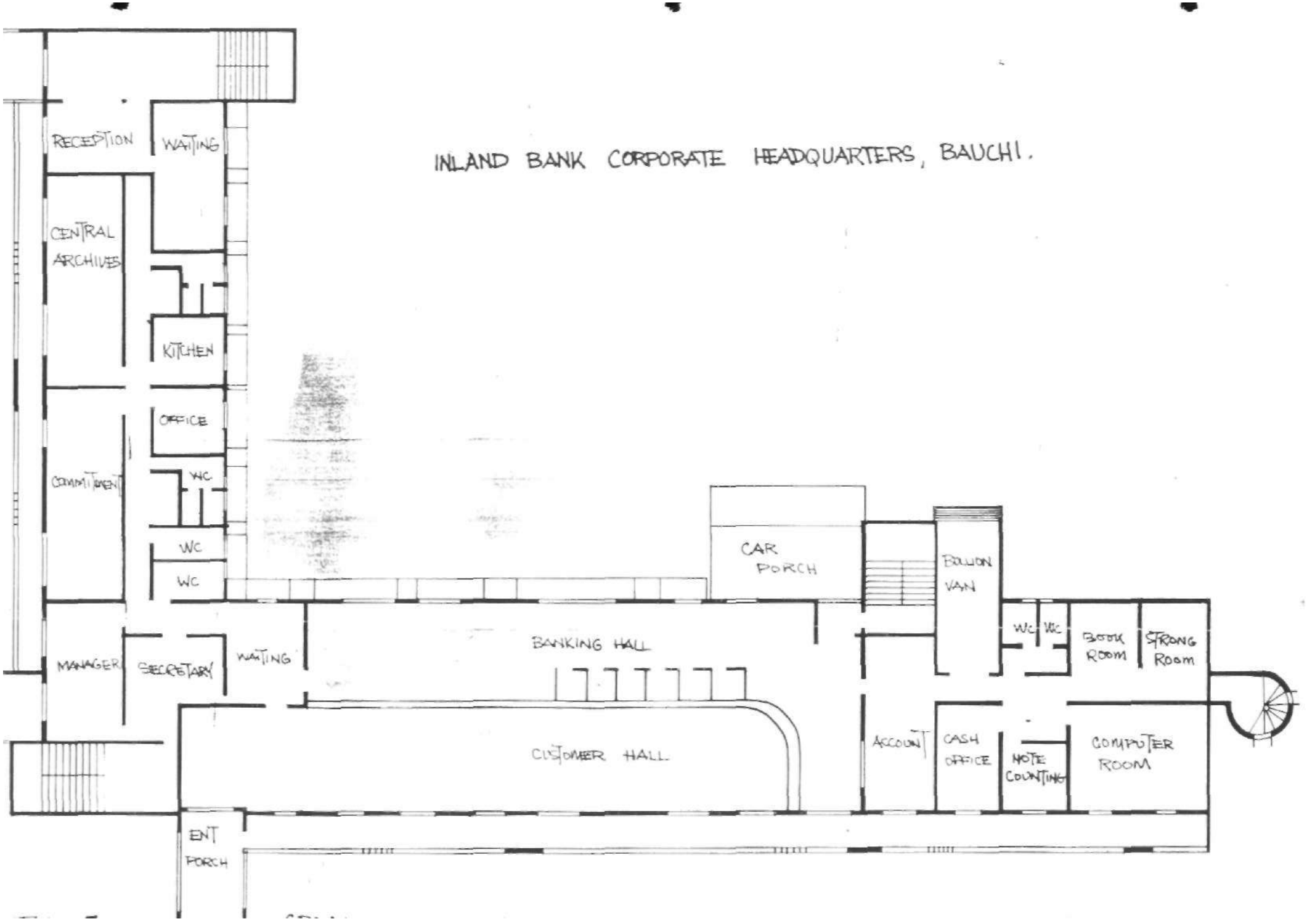
INLAND BANK CORPORATE HEADQUATERS, BAUCHI.

FIG 4



SITE PLAN.

INLAND BANK CORPORATE HEADQUARTERS, BAUCHI.



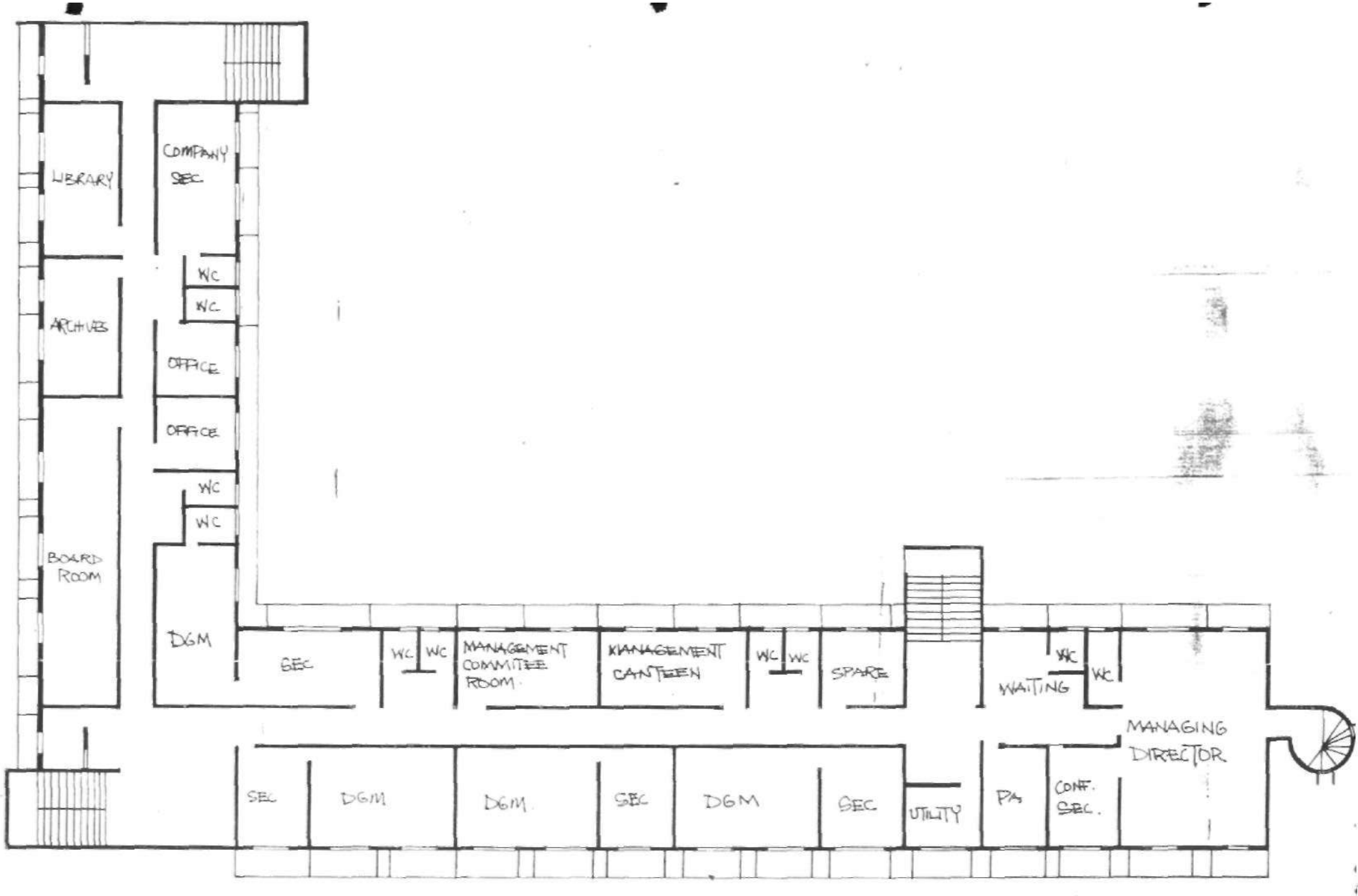


FIG. 6 THIRD FLOOR PLAN.



PLATE NO V INLAND CORPORATE HQ, BAUCHI

3.4 SCHWEIZERISCHER BANKVEREIN, BASEL

Location: - Basel

Architect: - Architerten, Basel

Client: - Schweizerischer Bankverein, Basel

3.4.1 Design Concept

Two adjacent offset cubes design with banking on ground floor of one of the cubes and open plan offices for all other floors.

3.4.2 Gate House

In view of the planning regulations on the number of storeys allowed, two third of the building is at the Basement level.

3.4.3 Parking

Parking spaces are provided at second basement level for 210 cars.

3.4.4 Circulation

Separate provisions were made for staffs and customers entrances. The branch bank occupies the ground floor cube on the right while open plan offices are located on subsequent floors for both cubes. A central core area is provided for the building. This offers circulation control at one point. Visitors are not allowed into office areas.

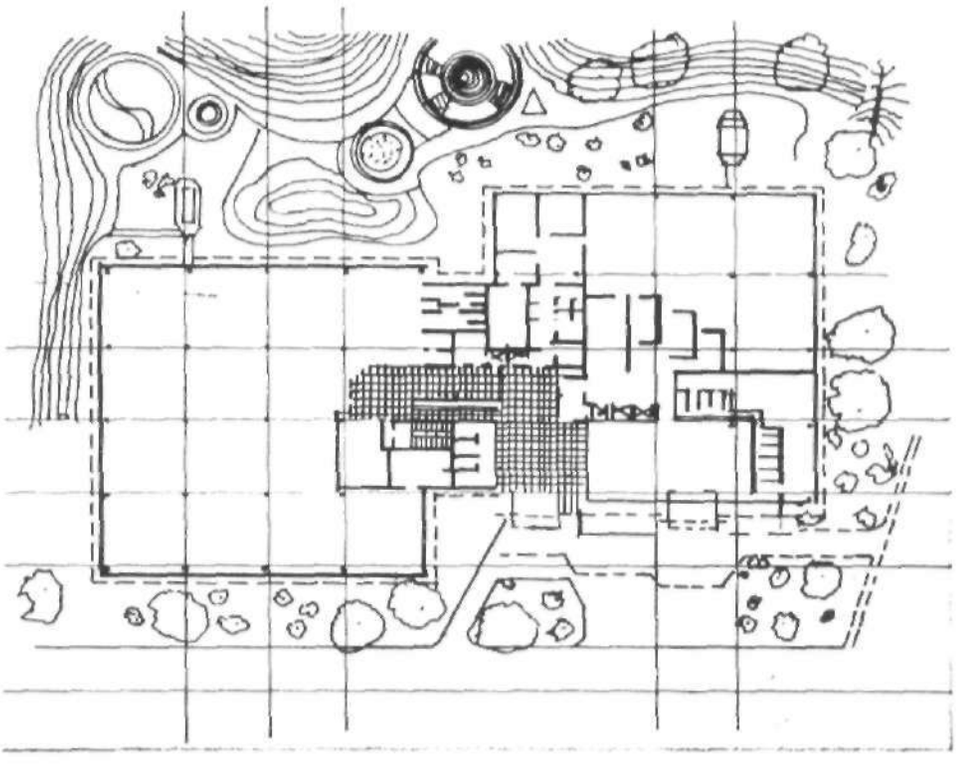
3.4.5 Security Network

Adequate provisions were made for the strong room located at the fifth basement level. A security monitoring or observation room is stationed near the strong room. A personal safe deposit strong room is provided with facilities for individual savings of valuables in separate compartments. This bank was designed with major security

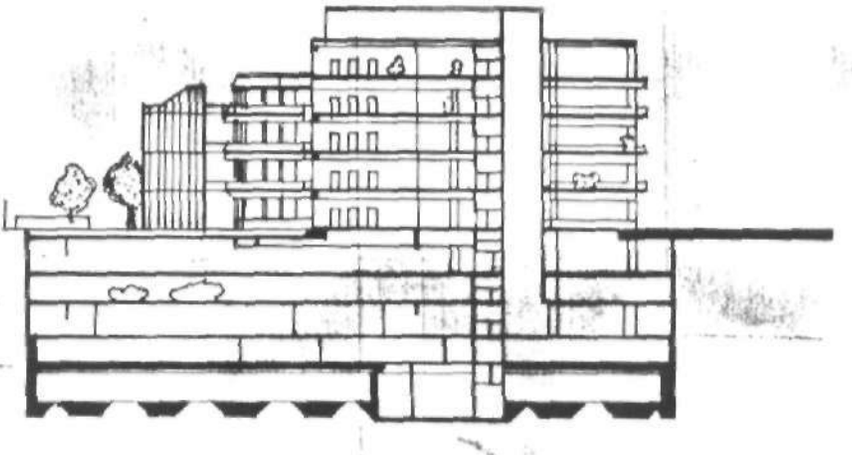
considerations. Close circuit television systems were installed in the observation room to monitor all activities within the banking area, the strongroom, safe deposit room and other security prone areas. The use of cubes as an architectural expression is quite interesting.

3.4.6 Structure and Finishes

An elaborate double layer tanking had to be constructed for the basement levels, with soil anchors against upward thrust. The building itself has a reinforcement skeletal structure. The facade is equipped with cantilevered escape balconies, which also serves for window cleaning purposes. The apron wall are of brown tinted glass. The building is fully air-conditioned.



FLOOR PLAN



SECTION

FIG. 7

3.5 THE STANDARD BANK CENTRE JOHANNESBURG ZA

Location: - Johannesburg, ZA

Architect: - Hentrich - Petsch Nigg and Partner

Clients - Standard bank Investment Corporation.

3.5.1 Design Concept

The idea of using as small an area of site as possible led the architects to the design of a cantilevered structure that is in contact with the ground in only a very small area. Ideal planning form for a cantilevered structure is a circle, for all loads that have to be transmitted to the core and Hangers are then equal. Circular plan however is not suitable for office buildings, therefore a shape that is close to a circle was used a square with cut away corners.

3.5.2 Gate House

Typical of foreign developed countries no provisions for walls are made. Adequate interior security provisions are however used.

3.5.3 Parking

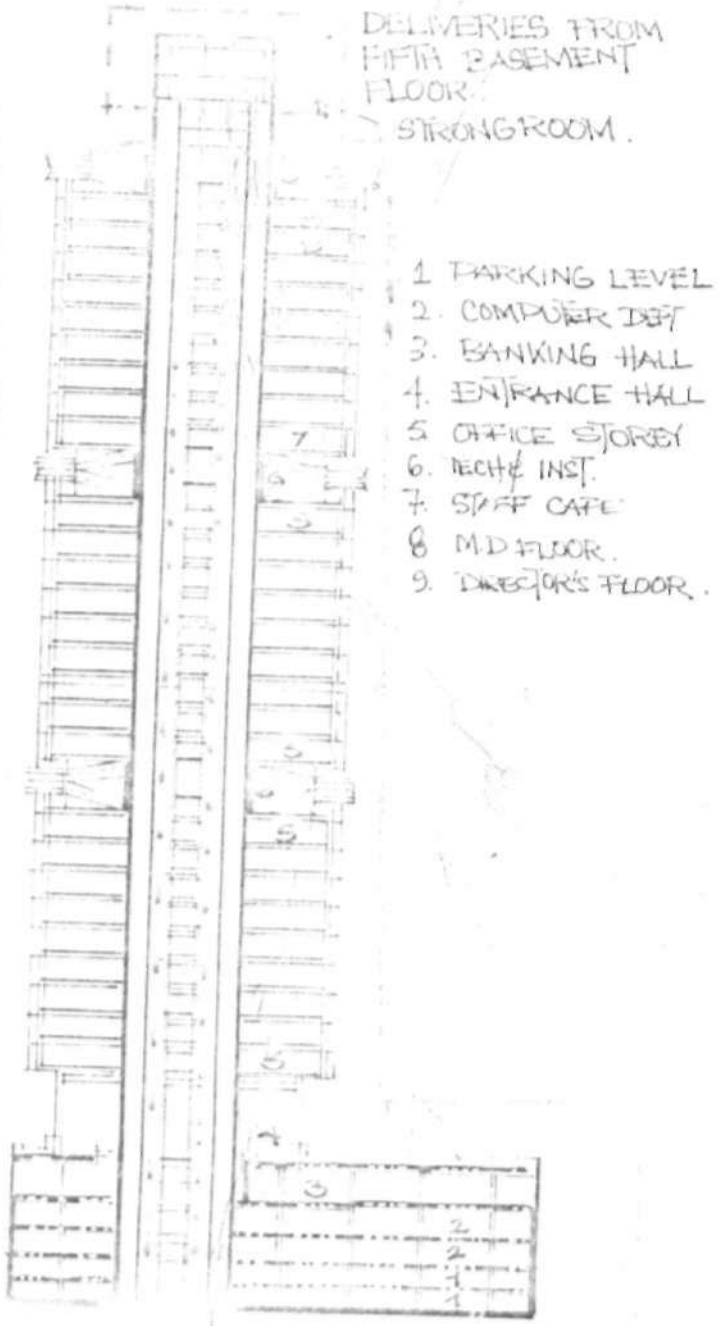
Parking is at fourth and fifth basement level with provisions for 170 cars.

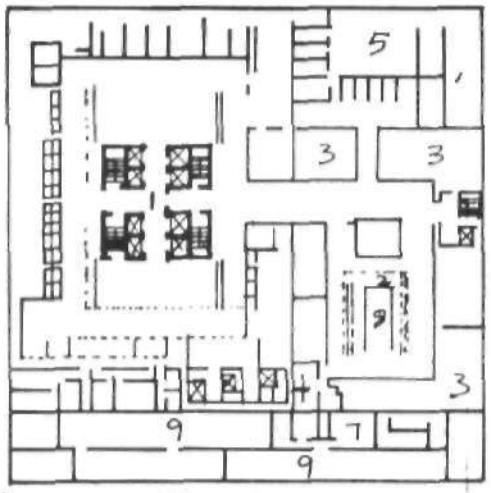
3.5.4 Circulation

The banking area is located at first basement level while the ground floor is left entirely for circulation. There are two entrances on opposite sides to the bank. The core is located centrally with escalators on either side. There is mix activity near the banking area with provisions for shopping areas.

3.5.5 Security Network

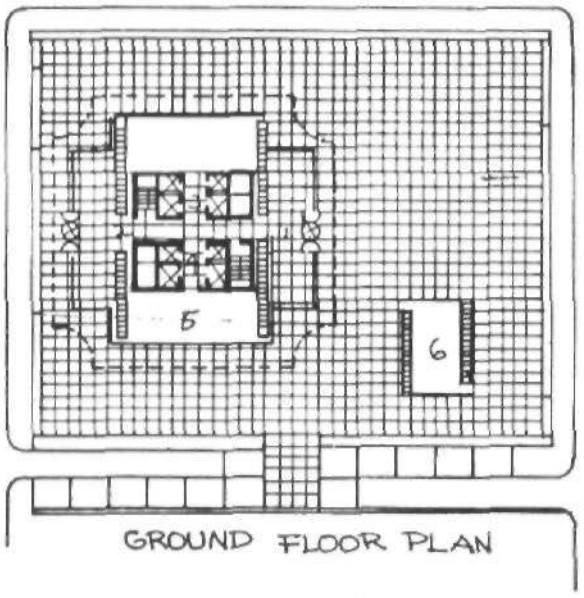
The strongroom is located at tower level. Deliveries to the strongroom tower which passes through all the basement storeys, can be effected from the fifth floor below ground level. A flexible open plan office concept was used through provision for a mix activity planning creates circulation problems. It is interesting to note the location of the strongroom at the tower. The major security risk is transferring money from the basement or banking area to the tower. A separate service lift is needed for this purpose. The structural concept of the design is very innovative with maximum utilization of site to suite the function of the building. It should be noted that most banks in developed countries have mixed activities apart from the provision of lettable spaces. Security problems though not entirely ruled out are minimal due to less cash in circulation.


DELIVERIES FROM FIFTH BASEMENT FLOOR.
STRONGROOM.
1 PARKING LEVEL
2. COMPUTER DEPT
3. BANKING HALL
4. ENTRANCE HALL
5 OFFICE STOREY
6. TECH¢ INST.
7. STAFF CAFE
8 M.D FLOOR.
9. DIRECTOR'S FLOOR.



PLAN

1 MAIN BANKING HALL
2 SHOPPING CONCOURSE
3 SHOPS
4 STAIRS AND LIFTS
5 FOREIGN EXCHANGE HALL
6 PUBLIC TOILETS
7 EMERGENCE ROOM
8 FOUNTAIN
9 CAR RAMP



GROUND FLOOR PLAN

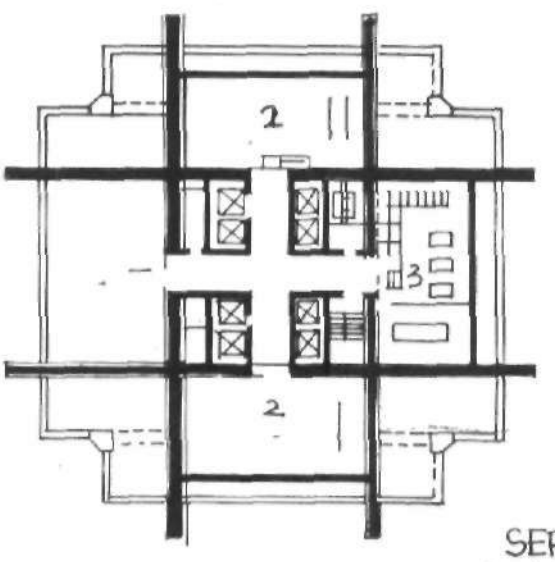
1 ENTRANCE HALL
2 ESCALATOR TO BANKING HALL
3. LIFTS
4 LIFTS
5. BANKING HALL
6. ESCALATOR TO SHOPPING AREA

FIG 9



1. LIFT HALL
2. TOILETS
3. COLOURED TOILETS
4. CLEANERS ROOM
5. TEA KITCHEN

TYPICAL FLOOR PLAN.



SERVICES FLOOR PLAN
1. AC INSTALLATION
2. COOLING PLANT
3. TRANSFORMERS
4. EMERGENCY.

FIG 10.

CHAPTER FOUR

4.0 SECURITY NEEDS AND BANK DESIGN

Banks are buildings in which financial transactions are conducted. Such buildings also act as store houses for money and valuables. This buildings now attract armed robbers and burglars. This chapter would concentrate on the problems of Security and how it would be provided through design.

4.1 The problems of security in Banks

A bank generally was regarded as an utilitarian building where emphasis was placed on functions. They have in the past portrayed symbols of security over valuables and money. Today, banks have new looks. They now blend with excitement of solidity, transparency and attraction. They reveal the new use of glass in skyscraper design.

In view of the above these buildings now attract armed robbers and burglars, since money is still in form of cash in Nigeria. This however poses security problems in our banks. Problem of effective control and staff movement during operating hours in and around the bank premises need to be addressed, as banks would not want to take measures that would discourage public patronage of their services.

Intrusion may occur through the fence, through entrances, through parking spaces, through security gates and entrances. There are also security lapses in the banking hall. Intrusion can take place through Fenetrations, pedestrian access, across the cashiers cubicle, cash van access, location of the strongroom, note counting room and the archives. Malpractice can also be carried out in banks by the staffs. Forgery on savings, current and drafts. Operating fictitious accounts and embezzlements of public funds. Fire outbreak

is also security risk to banks. Inadequate provision of security systems and security personnel.

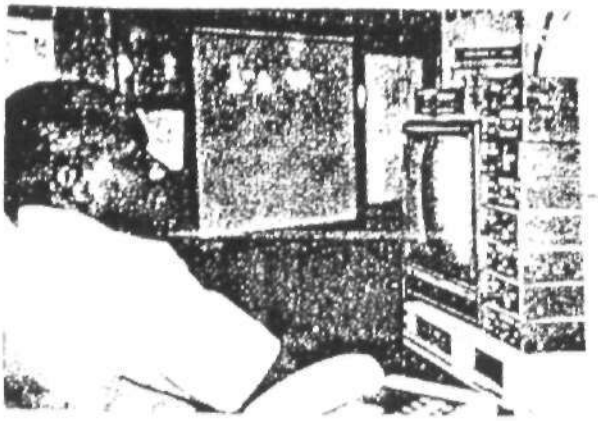
4.2 Security in Banks through Design.

It is required in bank design that it has to be flexible in terms of space and function. Providing maximum security in bank has to be properly co-ordinated with the functional aspect of the design.

External security can be adequately provided if the following areas are well taken care of.

4.2.1 The fence:

Intrusion into the premises is likely to take place during closing hours. If solid walls are provided during intrusion, the armed robbers are hardly seen or noticed. If see through walls are provided this type of intrusion could be checked. Moreso solid wall should be provided at the rear of the building. However, Halogen flood lights should be provided round the premise see plate No VII



. PLATE NO VI CENTRAL MONITORING UNIT.

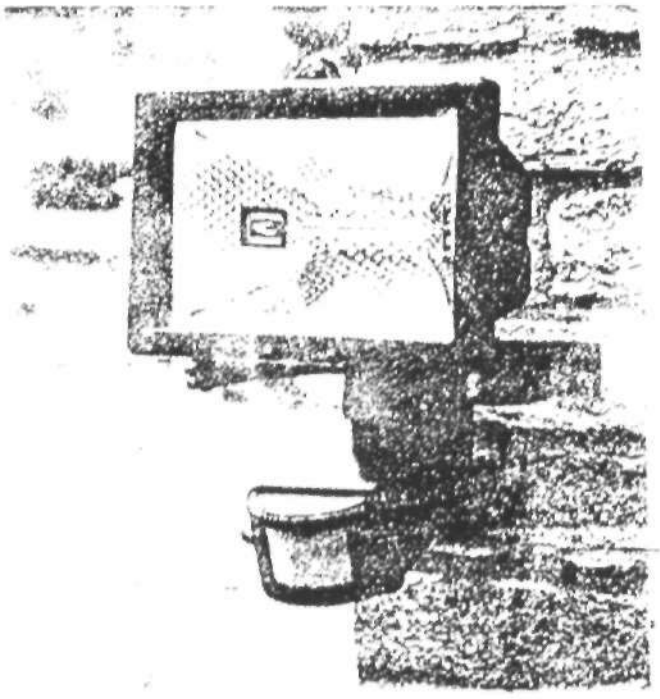


PLATE NO VII 301 HALOGEN FLOODLIGHT/PIR COMBINATION UNIT.

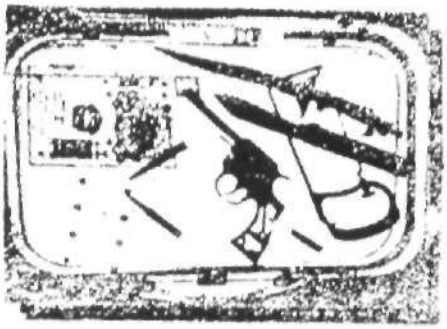
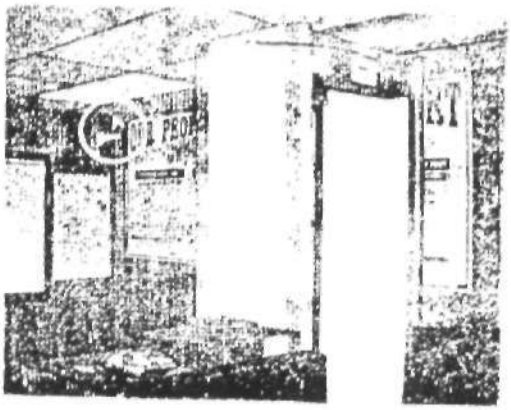
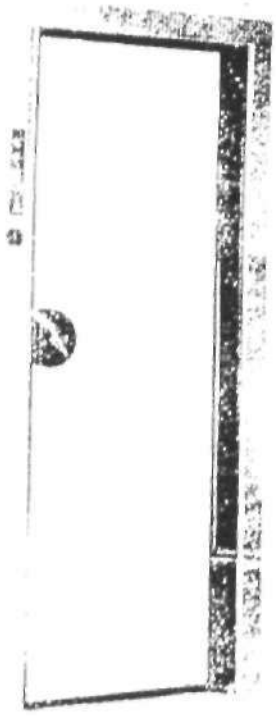


PLATE NO VIII X-SCREEN 250 SYSTEM MONITORING T.V.



SECURITY CAMERA MOUNTED ON WALL AT THE ENTRANCE/ EXIT.



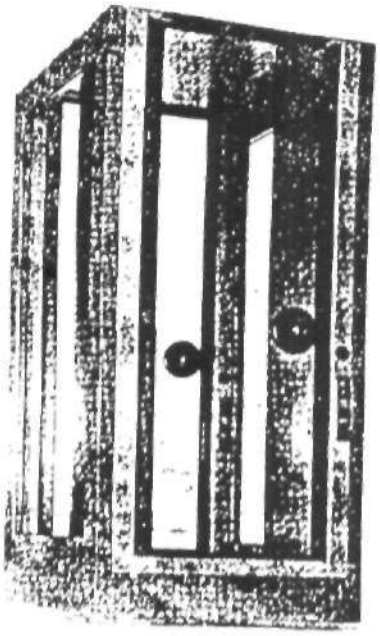


PLATE NO IX ANTI-ROBBERY AND METAL DETECTOR WITH BULLET AND SHATTER-PROOF GLASS DOORS.

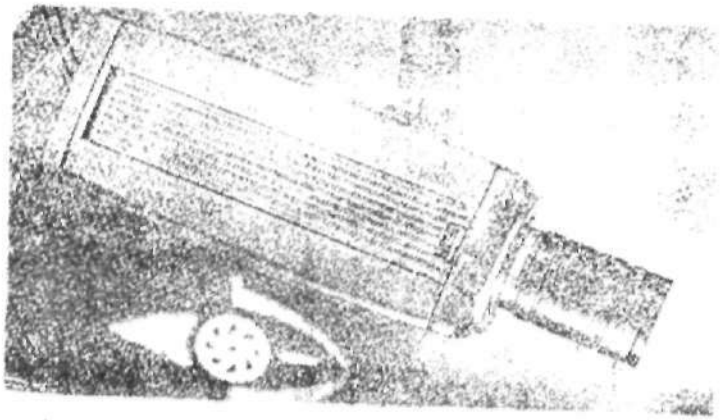


PLATE NO X VISTA PROTOS RANGE CAMERA



PI380/PWA - OPERATIONAL PIR AND CAMERA

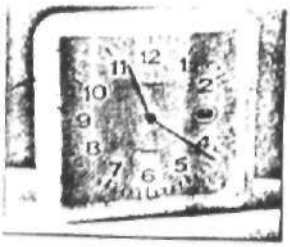
The pinhole camera is mounted inside a working passive infra-red detector. The camera is completely covert and comes complete with audio capability

Human movement in front of the camera triggers a red LED and opens a switch which can be used for alarm applications.

- 1/3" black & white CCD
- 380 TVL resolution
- 3 lux
- Audio
- Back mounted terminal block for easy connection
- 24Vac option

Supplied complete with:

- built in 3.6mm pinhole lens
- adjustable wall or ceiling mounting bracket



CL350/PW OFFICE CLOCK CAMERA

A black & white pin-hole camera concealed in an operational office clock.

- 1/3" black & white CCD
- 380 TVL resolution
- 3 lux sensitivity
- Clock features date indicator and its battery is replaceable without access to the camera
- 24Vac option
- 38 x 210 x 210mm
- Built in 3.6mm pinhole lens

PLATE NO XI OPERATIONAL PIR AND CAMERA, OFFICE CLOCK.

4.2.2 Entrances and Gatehouses:

The problem with entrances and gatehouses is providing too many entrances into the building or providing just one. The visitors or customers should be provided with an entrance and security gatehouse. Another entrance and security gatehouse be provided for the staffs and cash van. The cash van entrance should be uninterrupted and fast for security purpose.

4.2.3 Parking and Pedestrian Access:

Adequate customer parking is very vital. Pedestrians should have easy entrance into the premises and to the banking hall.

Internal security should also be provided. Many banks do not think of inner security personnel as important. They should be provided where customers would not see them for security purpose.

4.2.4 Entrances into banking hall and Fenestration:-

Separate entrances should be provided for visitors and staffs. Exterior opening such as windows, doors, unit airconditioner ducts are likely areas to serve as access point for buglars. Anti-Robbery and Metal Detector with bullet and shatter-proof glass doors and windows are to be provided. During working hours if an armed robber pass through the doors with weapon it would be seen in the observation room through the X-screen 250 system which constantly monitors the customers and visitors in and out of the Bank.

4.2.5 Cash Van Entrance

The cash van entrance is expected to be fast and land uninterrupted. The cash van park is expected to have inside and outside door. Roller Shutter door should be provided to the entrances. Undetected alarm systems, operational pir and camera should be provided at the cash van park area. Human movement in front of the camera triggers a red LED and opens a switch which can be used for alarm applications. See plate No.XI

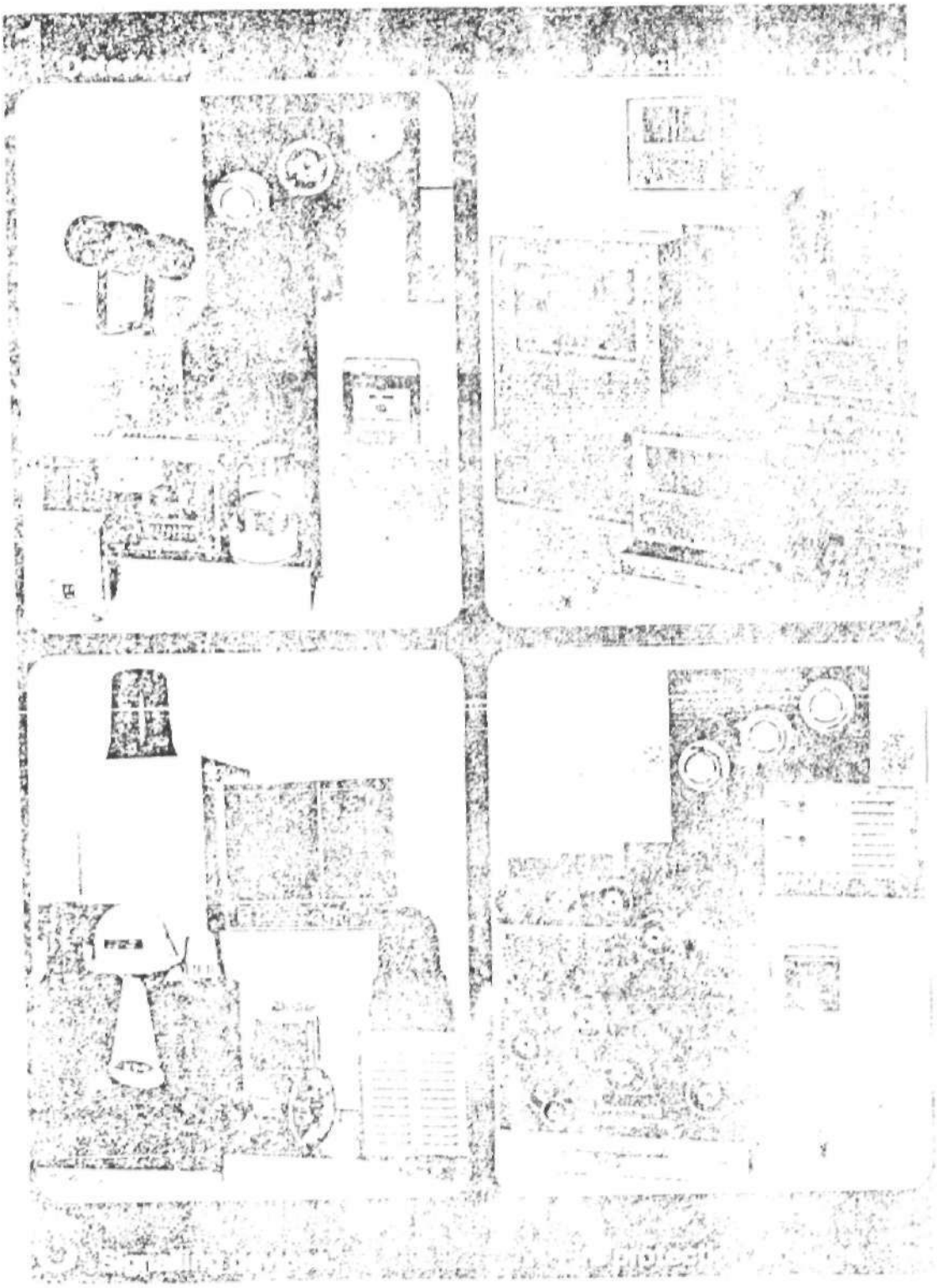


PLATE NO ~~XIIA~~ ADDRESSABLE FIRE SYSTEMS.

4.2.6 Strong Room:

Strong rooms have to be adequately protected against intruders. They need special light and ventilation. Windows should not be provided to the strong rooms. The wall to strong rooms should not be an external wall. The wall should be of reinforced concrete of about 300 - 450 mm thick. The strong room door should be steel armoured doors pivoted gently on steel hinges without dropping. It can withstand any attack and fitted with unpierceable, indestructible steel plates, with fire-proof and non-melting reinforcing, with additional fireproof, non melting and unpierceable compound casting. Total thickness approximately 270 - 300. No keyhole, elaborate locking devices (e.g. miracle lock, remote - control lock) and el-operated alarm system, which sounds at slightest vibration of door.

4.2.7 Note Counting Room:

Note counting rooms are also prone to attack during counting adequate security should be provided. The note counting area should be very close to the strong room.

4.2.8 Cashiers.

Cashiers are prone to easy attack during armed robbery operation. Counters can be jumped over easily. Cashiers cubicles need to be adequately protected. Foot-board detector systems with automatic system be provided in every cubicle. The cubicle should be provided with bullet and shatter-proof glasses. Vista protos range of cameras be provided all around the banking hall see plate No.X

In the offices however, office clock camera should be provided which has a pin hole camera concealed in them. Offices are also prone to attack by intruders.

4.2.9 Security and observation rooms:

Special observation and security rooms should be provided around the strong room area. Strong rooms are mostly located at the basement level, ground floors or roof tops. Electronic devices should be provided so as to stop malpractice by staffs. Staffs also give information to armed robbers. In this regard, they should be occasionally redeployed so as not to get use to a particular place.

4.3 Fire Outbreak.

Fire is also a security treat to banks. Fire gives room to vandalism and robbery.

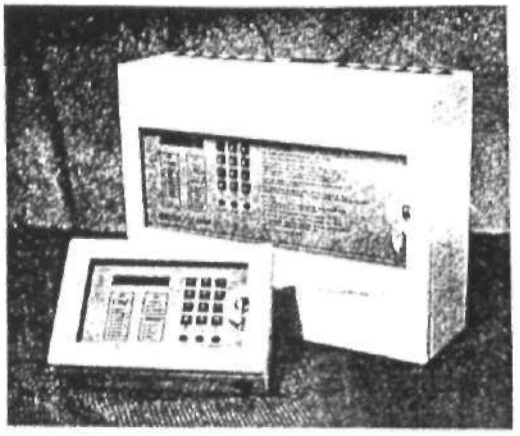
The culture of switching off electric gadgets not in use must be cultivated by the staffs and put off totally after close hours. Smoking in the offices or the banking hall should be discouraged.

4.3.1 Fire Alarm System:-

Smoke detectors should be provided at strategic locations in the bank it would provide protection against smoke and fire.

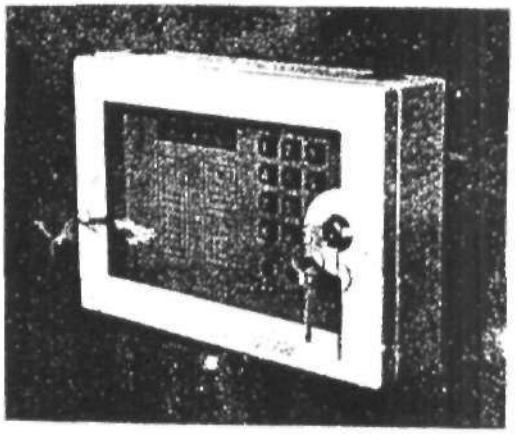
It would activate the alarm 24 hours a day even if the system is disarmed. Easy cordless installation battery provided.

FCC5000 / ADDRESSABLE CONTROL PANEL



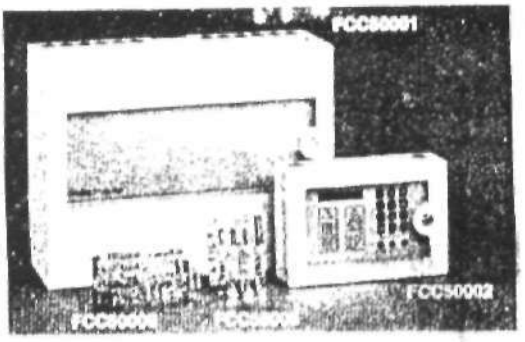
★ Two circuits expandable to eight
★ Eight programmable zones
★ 99 sensors per circuit
★ Max 792 sensors
★ Two loop extension pcb
★ 32 character [illegible] display
★ Pre-[illegible]
★ [illegible]
★ Two sounder [illegible] under relays
★ Standard 3 amp PSU
★ Optional 5 amp PSU
★ Earth fault monitoring
★ Microprocessor controlled

IMPORTANT NOTICE
DUE TO THE LATEST C.E. REGULATIONS, THIS SYSTEM IS NOW LIMITED TO 200 DEVICES - 50 PER LOOP MAXIMUM



★ 64 event fire memory
★ 358 event engineers memory
★ Real time clock
★ 3 user codes
★ Remote power fault input
★ Remote alert input
★ Remote fault input
★ Auto reset and engineers facilities
★ Sheet steel cabinet
★ Easy to wire
★ Designed to comply with BS5839 and EN54

Weight 9 kg



FCC50002 / REMOTE KEYPAD

★ Up to 4 per system
★ Allows full remote programming and control

Weight 2 kg

FCC50005 / 2 LOOP ADD-ON PCB

★ Extends detector circuits by 2 loops
★ Plugs into control mother board

FCC50009 / 2 LOOP DELUXE ADD-ON PCB

★ Extends detector circuits by 2 loops
★ 2 Sounder zones & 2 open collector outputs

PLATE NO XII ADDRESSABLE FIRE SYSTEMS.

4.4 Spatial Organization:-

Spatial organization refers to the degree of importance of the spaces and the role they play in the organization. Spatial organization was categorised by ching as follows:-

(a) Linear: This are sequence of repetitive spaces.

(b) Clustered: Spaces grouped by proximity or the sharing of a common visual trait or relationship.

(c) Centralised:- Central dominant space about which other spaces radiant.

(d) Radial: This is a space from which a linear organization of space extends in a radial manner.

(e) Grid: Spaces organized within the field of structural or other three dimensional grid.

4.5 Banks as Offices and their Organization.

Bank design in Nigeria since its inception has undergone some metamorphosis in its space requirements and general planning, with the emergence of electronic banking system. The accounting system and general bank operations is now very flexible. Automated Teller Machines are now provided for quick services. The time spent by customers is now reduced. This would also help reduce intensive labour and sizes of the banking hall.

The regional office of a bank houses a bank branch, training school and its regional activities. The regional office is the intermediary between the bank branches within its region and the Head office. In considering the right type of office in any particular case, there are two types of office layout. The open plan layout and the box type (cellular plan type).

4.5.1 Box Type (Cellular Plan Layout)

In this type of plan layout rooms are arranged separately to occupy one or two people against external wall opening to a general corridor. The problem with such is that they lack supervision and continuous flow of work.

4.5.2 Open Plan Layout.

In the open plan layout the office is open with desk arranged to suit the staffs. Desk do not have to be arranged against the wall. Some open offices are partitioned with movement through the office to another office. This type of office does not permit visitors. This type of office layout can be regrouped if the need arises. There is flow of work and supervision. Circulation routes can be changed without having to consider space restructure or the plan of the building. It also gives equal working conditions to all employees and encourages closer contact between staffs.

However, in this type of office layout workers might find it difficult to concentrate. Artificial light has to be use all the time. The office might be too cold or too hot junior staffs would find it difficult to decide otherwise.

4.6 Definitions of Office Areas.

The efficiency of office building usually measured in terms of ratio of usable office areas to gross area of building.

Work place area (usable area) spaces in which is possible for people to work at desks, including secondary circulation.

Primary circulation: Circulation essentially to provide access and means of escape to work place areas.

Special areas:- Space which cannot be used for office work, but is dedicated to a particular function e.g. archives.

Core:- Space needed for support of building e.g. lifts, stairs, duct, lavatories Gross outside area (G0A) sum of all constituent office areas including core, structure and perimeter walls.

Net usable area (NVA) what remains when core, structure and perimeter wall are substracted from G0A.

A core in Multi-storey building should occupy not more than 20% of G0A. The smaller the core the more efficient is the building. Primary circulation usually takes up between 10 and 15% of net usable area. Special areas vary enormously depending upon function of office organization. In multitenanted building primary circulation sometimes is excluded from rentable area. Special areas should be converted to work place area. Not all work place area are equally valuable.

There exist some common design faults which result in insufficient use of space.

Columns too close to perimeter walls

Wasteful modules

Dominant columns facing primary circulation route.

Space of wrong depth

Provision of services only at perimeter.

4.7 Core Location in Office Buildings.

(A) Exterior Locations

(i) single detached core

(ii) double detached core

(iii) fixed central circulation doubled detached core

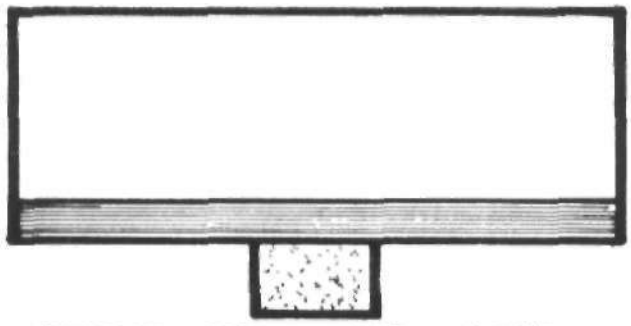
(iv) asymmetrical position of circulation double detached core.

The primary advantages of an exterior core arrangement is that it leaves the entire floor areas of the building available for tenant use. In addition, the core does not complete the floor plan either functionally or structurally. With this type of arrangement Maximum flexibility is achieved with respect to tenant distribution, office depth and layout. It also enhances security control at such locations.

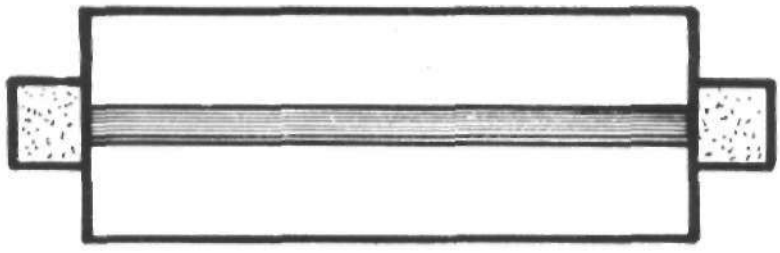
The core creates a" dead wall" or portion thereof, hence it may be used as a buffer between the building and an adjoining property. Outside location of core as a point of transition between one building and another of possibly different scale.

The main disadvantage, is that, in the case of multi-tenant occupancy, the core requires a long access corridor lessening flexibility of tenant distribution. In addition, the core occupies desirable window space so that the offices immediately adjacent to the core may not receive any natural light.

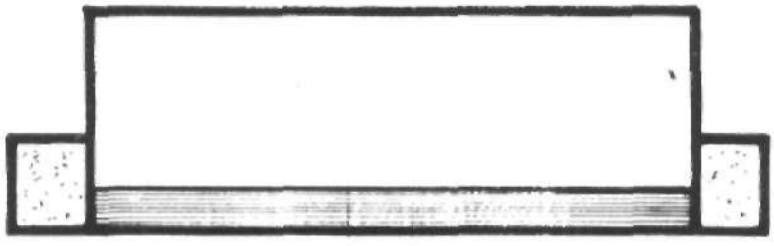
CORE LOCATION.



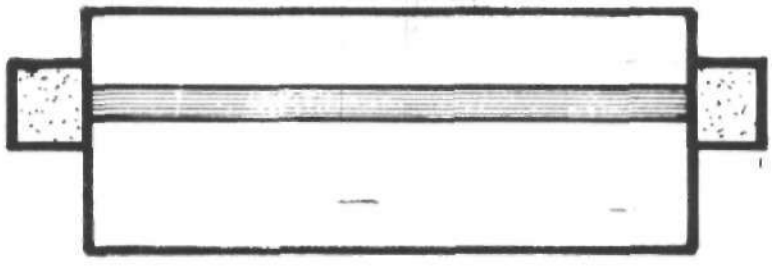
SINGLE DETACHED CORE.



DOUBLE DETACHED CORE.
WITH CENTRAL CIRCULATION.

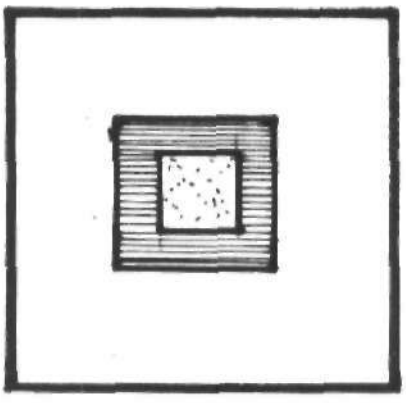


DOUBLE DETACHED CORE.

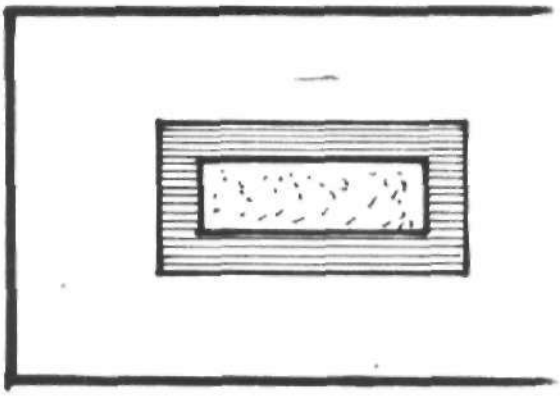


DOUBLE DETACHED CORE.
WITH ASSYMETRICAL POSITION.

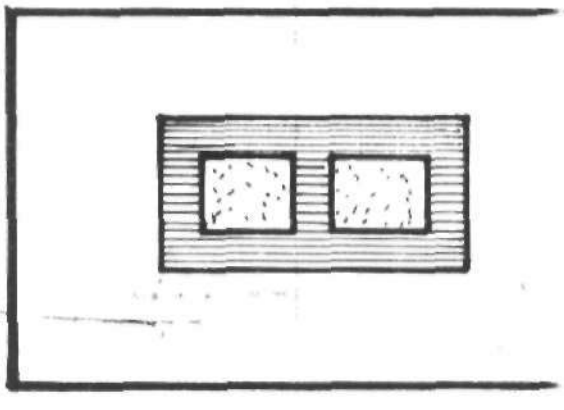
FIG 11



CENTRAL INTERIOR CORE LOCA



ELONGATED CENTRAL INTERIO E LOCATION



SPLIT INTERIOR CORE LOCAT

FIG 12

ESCAPE ROUTE. DESIGN REQUIREMENT.

MAXIMUM TRAVEL DISTANCE WITH ESCAPE POSSIBLE IN ONE DIRECTION ONLY 12·2M. EXCEPT ON THE FIRST FLOOR.

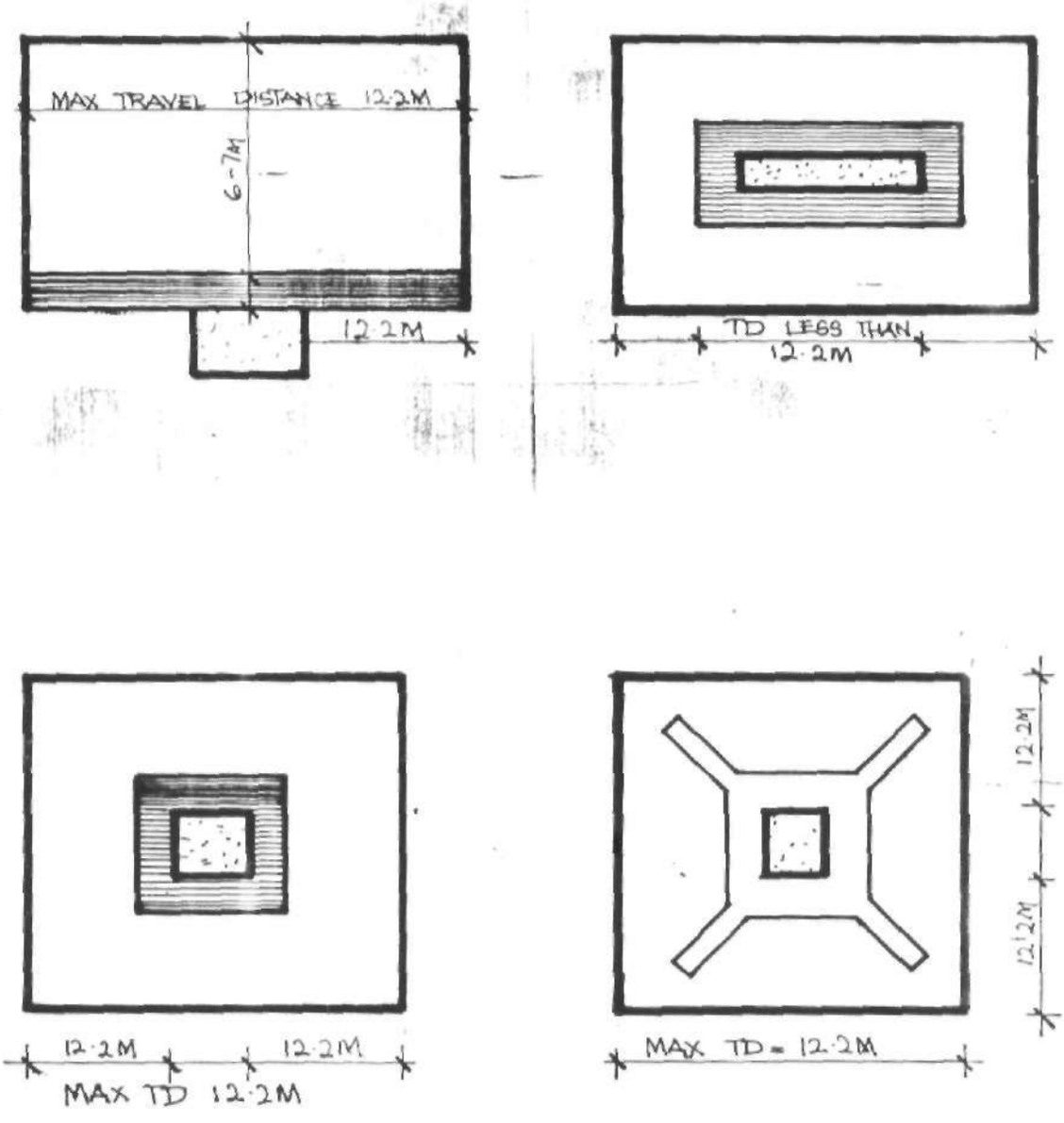


FIG 13

(b) Central Interior Location.

This location allows all windows space to be utilized as rentable office space and depending upon the configuration of the building plan, this location will permit offices of varying depths to receive natural height. It is also extremely convenient in terms of access and in some cases may be equidistance to all sides.

Horizontal utility runs may also be relatively equidistance from the core. Combined with a square building plan, bearing exterior, and core walls, this location permits a floor plan free of columns and thus totally flexible for office layout.

Despite the advantage of this core location mentioned above, there are some disadvantages. The central interior location limits the depth of offices in the midzone of each floor.

Thus affecting the element of flexibility in office layout. Another floor area consuming characteristic of this core is that it requires an access corridor around its perimeter.

(c) Split (interior) core location

The principal advantage of a split core is that it virtually eliminates the need for a peripheral corridor on the core.

Access to this core is from the area between its split elements and not from the area around its edges. This permits more flexibility of floor area division, leaving even the area immediately adjacent to the core available for office space. Depending on the width of the access space in the centre of the core, this space may be put to different uses on different floors.

At the ground, or entry level, this area can become a lobby, while on floors where elevators do not stop this space can be used for additional office space.

CHAPTER FIVE

5.0 THE CLIENT

AB5803

5.1 Origin and History of Afribank

Afribank received banking license on October 20, 1959, and opened the first branch in the city of Kano on January 4, 1960. It was, then known as Banquet International Pour L'Afrique Occidentale (BIAO).

The origin of BIAO dates back to around 1853 when the Bank was first established in Senegal, it was then known as Banquet du Senegal. Later, this was changed to Banquet Pour L'Afrique Occidentale (BIAO). The word "Internationale was added later when the Bank's ownership included the First National City Bank.

BIAO was one of the first banks to set up shop in West Africa. At a point, the Bank's activities in the area were so pervading that she was given the authority to issue currency notes (a Central Bank function) in the French speaking West African countries. IBWA/AFRIBANK was established as a subsidiary of BIAO.

In compliance with Federal Government's orders, the Bank's Headquarters was in 1960 set up at 94, Broad Street, Lagos. It remained there till today. The establishment of IBWA/AFRIBANK coincided with the emergence of the country's oil industry. The Bank soon developed links with some oil companies and in order to serve their needs more promptly, the Bank set up two more branches in Port Harcourt and Aba just before the outbreak of the civil war in 1967, with the promulgation of the Nigerian companies decree in 1968, it became imperative for all firms operating in Nigeria to be incorporated as Nigerian companies. On May 30, 1969, BIAO was incorporated in the country as a limited

liability company under the name International Bank for West Africa (IBWA) - the English equivalent of BIAO.

On account of indigenisation, the Federal Government in 1976 acquired 60 percent of the equity structure, and those of all banks for that matter. This left BIAO with 40 percent of the IBWA/AFRIBANK equity capital. By December 1976, the Bank got her share increased from ₦3.6 million to ₦6 million. In 1971, the Bank got her first Nigerian chairman in the person of Alhaji T. Galadima. That same year, BIAO herself experienced changes in her own equity structure. The Union Bank of Switzerland bought over 20 percent of the 49 percent of BIAO equity capital, held at the time by Citibank N.A.A. further 20 percent of this portion was taken up by Banco da Brazil, while the remaining nine percent was bought by the "Compaignie Internationale Africaine de Banquet Holding S.A. Luxembourg". The year 1979 saw the paid up capital of IBWA/AFRIBANK increasing to ₦15 million. Also that year saw for the first time, the appointment of a Nigerian as the Bank's Managing Director in the person of Mr. O., O. Olashore. In 1980, the Federal Government gave up 10 percent of her equity holding in the bank to staff. Two years later, the Bank adopted AFRIBANK" is common to all banks in the BIAO Group. The Bank changed its name finally to Afribank Nigeria Limited with effect from January 1, 1990. Now known as Afribank PLC.

Over these years, AFRIBANK has grown into a group currently made of:-

AFRIBANK NIGERIA PLC.

AFRIBANK International Limited (Merchant Bankers) and

AFRIBANK Estates Company Limited and

IBWA Finance Company Limited, Dublin (Off-shore investment company).

Afribank Nigeria PLC is the parent company of the Group and performs the role of holding company in addition to its main activity as a commercial bank. Thus AFRIBANK has grown into a financial supermarket.

5.2 Afribank- Meaning and Significance

Afribank is a catchy name which defines not only the diverse nature of the organisation, but also its founding and operating philosophies. By adopting "Afribank" the name was shortened in a symbolic way that gets the Bank closer to its publics. More importantly, "Afribank" is a distinct name which sets the Bank apart in the industry. In the midst of acronyms and initials, "IBWA" sounded just like one of the others. It is not so with "Afribank". Even in its meaning, it emphasises the span of the Bank; from being the International Bank for West African region to that of Africa.

This brings up another critical factor. Africa is Nigeria's key foreign policy element. It should be the same in finance and industry. The operating philosophy of "Afribank", involves lending critical support to government in the achievement of this objective. Afribank has been very active in the continent. Its affiliates in Africa are found in over 20 countries. In this era of economic diplomacy as championed by the government, Afribank is positioned to assist, and indeed is assisting the government achieve its stated national objectives.

Afri logo, on the other hand, is deeply rooted in Africa has the name "Afribank"underneath two cowries. From time immemorial, the cowry was one of the forms of money in use in Africa and its lobes have been rendered in a modernised form for

easy reproduction. There are two colours namely: OCHRE (Pantone 138) for the top lobe, and BLUE (Pantone 308) for the lower lobe. The specific uses of these colours were chosen for their rarity as a check against frequent adoption by outsiders. The colours conform with the pantone system, the international standards system for colours and they make for perfect reproduction. The two colours have immense meanings to Afribank. Blue signifies continuity which underscores the fact that Afribank is here to stay. Ochre is the earth colour and its signifies that Afribank is firmly rooted in the soil of Africa.

5.3 Afribank's Technological Drive

Afribank Nigeria PLC had always placed great emphasis on information technology for a very long time; however the computerisation drive received an impetus in 1980, with the decision of the Bank to replace its IBM system 3 computer which had at that time been over-stretched by the rapid growth in the Bank's volume of business. This culminated in the installation of a more versatile NCR computer in the following year.

The advent of the new NCR 8555MP computer resulted in the enhancement of computerisation of the Bank's activities. With the completion of the conversion of the existing systems, many more areas of the Head Office functions were computerised. These included Foreign Exchange Operations, Fixed Assets, Staff Payroll and Staff Appraisal. An oil-line data communication system was also commissioned for development and implementation, starting with the branches of the Lagos Area.

Afribank's computerisation efforts were to know no stop after this in spite of the initial difficulties of infrastructural inadequacies which slowed down the project. With the main Head Office functions computerised and the Key branches in the Lagos area hooked

on. A mini-computer was installed in the University of Ibadan branch in 1986 as a pilot scheme aimed at embarking on up country computerisation drive resulted in the computerisation of a total of 31 up - country branches in 1981, even though only 15 branches were slated for computerisation in that year.

By the end of 1988, the bank has achieved its target of computerising virtually all its up-country branches. It also succeeded in establishing Enquiry stations linked directly to the main computer centre and installed in relevant management offices, head office departments and corporate branch. In addition word-processing and other office automation equipment were installed in head office departments to meet their requirements as part of the computerisation programme. These marked the end of the first phase of the Bank's computerisation programme. A phase which saw the computerisation of the entire Afribank network, thus ensuring that customers' accounts are updated immediately after each transaction, statements are issued locally at regular intervals, interests on savings and current accounts are calculated daily and paid when due without delay.

To further improve its efficiency and the quality of its services, Afribank embarked on the phase II of its computerisation programme with the introduction of 'real time operations as a pilot scheme in its Victoria Island branch during the first quarter of 1989. Following the success of the scheme, the programme was extended to Lagos Area branches, and later to all urban branches in the network.

Also, the Automatic signature verification pilot scheme was set up concurrently with the 'real time' scheme in two of their branches in 1990, and with its success, was integrated with the on-line cash application in those branches.

Further, the full computerisation of more areas of the Head Office functions was ompleted in 1990, thus, the Foreign Exchange Market (FEM), Personnel Management, Staff Training Library and Foreign Operations Departments were fully computerised in the course of that year.

Perhaps, the most significant development that occurred in the second phase of Afribank Computerisation Programme was the change of the main frame computer from the NCR 8555 MP to BULL DPS 7,000 for increased capacity and enhanced application. This change which was completed in 1990 has placed at the Bank's disposal one of the best technologies available in the market for a more efficient service delivery.

In looking ahead, Afribank in its determined efforts at improving the quality of its services so as to maintain the Bank's tradition of "efficient and courteous Bank", plans to develop and maintain a centralized data base for the entire network, and complete the training of all its staff on the use of computer so as to optimise the gains from the computerisation efforts.

5.4 Afribank and its Customers- Services and Products

The Afribank Group, through its subsidiaries offer services in the following areas.

Commercial banking

Merchant banking

Insurance brokerage

Estate Agency

Off-shore financing

These services span the entire financial sector of the economy, and even beyond, thus confirming Afribank's position as the "Financial Supermarket" in the economy.

3.4.1 Commercial Banking

The Group's commercial banking activities are conducted through the parent company - Afribank PLC.

Afribank operates various types of accounts for the personal benefit of their customers. In each case, however, their principle of efficient and courteous serve to customers hold supreme. They also pay high premium on confidentiality to ensure that the records of their customers private accounts remain strictly private. Some of the types of accounts they operate for their customers are listed below:

Savings Accounts

A wise dictum says, "Save for the rainy day". In Afribank they have made provision for their customers to operate their savings accounts conveniently and with high returns. They offer high interest rates to their saving accounts customers. Interest accruing on their customers account are now credited daily instead of monthly or quarterly, thus, ensuring that their customers get even higher Naira value for their deposits. They have special saving accounts counters in all their branches to ensure that their customers are given prompt attention. Also their customers can withdraw money from their account any time they wish to do so without prior notice. Their savings account system has been computerised to ensure prompt service and security.

Further, their customers account is fully insured under their Group Personal Accident Insurance Scheme. This scheme is specially designed to offer their customers help at the time that they need it most. The scheme provides compensation to their customers or their legal representative should there be any bodily injury resulting in disablement or death occasioned by accident to their customers. The benefits to be derived from the scheme depend on the balance on their account as at the time of the accident.

Current Accounts

Since the essence of operating a current account is speed and flexibility Afribank has developed an enviable current account service for their customers. Their customers can operate a personal current account or a corporate one. It is easy for them to cash their money at their branch, and all their cheque for clearing are given prompt and efficient attention.

Each cheque leaf it personalised with their name and account number written on it. As an added safeguard, their account number is codified. Also, Afribank's cheque stamps are designed in a way to enable their customers keep track of their expenditure pattern and the balance on their account at all times. Afribank also sends their customers statements of their accounts on a regular basis. Similarly this account is fully insured under their Group personal Accident Scheme.

Deposit Accounts

Afribank's Deposit Accounts system enables their customers to put away some considerable sum of money if they do not intend to use it in the near future. This sum is

kept for them for a mutually agreed length of time. They provide their customers this service in a convenient and profitable manner.

The interest yield on their deposits are very high, Afribank credit their customers account with these interest daily instead of monthly or quarterly, resulting in higher yields for their deposits.

They can keep their money in Afribank's deposit account for a short time as three months. Even after they have lodged the funds, if for any reason they wish to withdraw their money before the agreed time, they can do so by giving Afribank a seven-day notice. They will still be entitled to their interest on a pro-rata basis.

5.4.2 Corporate Services

Afribank place great emphasis on the convenience and benefits of their corporate customers, hence they have made a provision for them to be served differently. Their corporate branches cater exclusively for their corporate clients across the country.

These branches, located in Lagos and Kano are staffed by skilled and experience personnel to handle all their corporate clients' banking needs.

Some of the services they offer to their customers include the following.

Corporate Cash Management Facility

Through this scheme, they help their customers to monitor and safeguard their funds on a regular basis. They help them secure funds when necessary and profitably invest their funds in the money markets.

This scheme enables them to transfer their customers' funds automatically to any point of their choice, thus making them aware of their cash position on a 24-hour basis.

Corporate Finance

They provide long term loans (start-up, supplementary or otherwise) for their customers. They also offer sound financial advice to them regularly. They develop very close relationship with their customers and they accord each of them the priority attention they need to remain competitive. Little wonder most of their customers not only continue to do business with them but also continually expand such business links.

Their bank participates in loan syndication for big projects. This involved a joint funding of projects with other financial institutions. This is invaluable for the setting up of projects with long maturity dates and demand large sums of capital for financing.

Also, Afribank is engaged in leasing which serves as a source of finance for businesses that are facing cash flow problems, especially during their expansion stages. Thus, it ensures that the unavailability of funds, does not disturb the operations of such businesses by allowing them to use assets purchased by the Bank in return for the regular payment of lease rentals periodically.

5.4.3 Customer Services

Afribank strive to develop very personal relationships with their customers, their guiding principle is to be efficient and courteous. The strive to formulate, on a regular basis, products which they believe will serve them better. Some of these products are listed below.

Express Service

They pioneered the establishment of express service counter in Nigeria. These special counters enable customers in a hurry to cash their personal cheque up to a maximum of ₦2,000.00 (depending on the branch) over the counter. This saves the customers and others a lot of time and effort. This service helps to greatly reduce the waiting time in their banking halls.

This service is very useful for their travelling customers. It enables them to cash their cheque at any of their main branches across the country. The cheque encasement facility was pioneered by Afribank and is already being adopted by others in the industry.

Current Exchange Facility

Afribank has a counter in each of its main branches dedicated solely for exchange of currencies. Customers of the bank, and non-customers alike, are free to exchange their currencies over the counter into whatever denominations they require.

Foreign Exchange Market

As an authorised foreign exchange dealer, they have an active foreign exchange market (FEM) department situated in their international Division. Their FEM department buys and sells foreign exchange on behalf of its customers in accordance with Central Bank's regulations. They buy foreign currencies from the government, companies and individuals. They buy and sell the following currencies: - US Dollar, Pound Sterling, Dentsch mark, French Franc, Japanese Yen.

Domiciliary Accounts

They open and maintain domiciliary accounts for their customers who wish to keep their foreign currencies accounts within the country.

Travellers' Cheque

They sell travellers' cheque (Thomas Cook American Express, etc) at their major branches. This service is invaluable to their customers travelling to most parts of the world, either for business, pleasure or religious purposes. Their travellers' cheque are acceptable worldwide and they make financial transactions more convenient and safe for travellers.

Correspondent Banking

Afribank's strength in international transactions stems from their worldwide correspondent banking network, woven around the BIAO banking group worldwide. Other prominent names in the network are: The Union Bank of Switzerland, Banco de Brazil and Compaignie Internationale Africaine de banquet Holding S.A. Luxembourg. Their correspondent banks are present in key cities and spots across the world. They assists in making its customers feel at home wherever they may be.

Loans and Advances

One of the traditional areas of activity of the banking industry is that of loans and advances to customers. Despite the liquidity crunch, they are still active in this area.

They offer funding facilities for long-term projects and overdrafts to cope with any operational problems that may arise therein.

Their loans and advances are for short, medium and long term borrowers. Their sound financial studies also help ensure that customers' projects are more viable and profitable. They act as a double check against the likelihood of project failure. It is little wonder that they have low instances of major defaults in their loans portfolio.

They also offer overdrafts to customers as long as they can show enough proof that the money will be utilised in the best way possible, and that the funds of their customers which they lend to them are safe. Apart from the normal loans and overdrafts, Afribank provides to its customers the following specialised financing:

Agricultural Finance

Trade Finance

Female Credit

Agricultural Finance

Their agricultural financing scheme was set up to cope with the growing needs of the country. They are committed towards the assistance of both large and small scale farmers. Also, they finance all categories of agricultural projects, from crops to livestock and fishing. They assist their customers from inception through maturity of their agricultural projects.

They have an agricultural department which is committed to meeting all the agricultural financing needs of its customers.

They have consistently met and often exceeded the Central Bank of Nigeria's stipulated lending limits to the agricultural sector.

To overcome the problem facing farmers who do not posses collateral, they developed the co-operative agricultural funding system, which enables farmers within a

given locality to borrow up to a maximum of ₦5,000.00 each. They mutually guarantee one another against any likelihood of default.

Similarly, they are active in promoting the financing of cash crop farming its traditional area of activity-right from inception.

Trade Finance

They began business in Nigeria mainly to help promote the export of commodities from Nigeria. Today, they still have one of the most reliable import/export financing facilities in the country. They assist their customers by making their international transactions a lot faster and easier. They open letters of credit and negotiate bills of exchange. They equally offer them specialist advice on their transactions.

West African Trade Financing Scheme

This scheme is aimed at promoting intra-regional trade in the West African sub-region. It offers various specialised assistance to its customers who operate within the areas thus easing their problems. The financing scheme has been made possible by their affiliation to all banks within the BIAO Group, most of whom ar located in West African countries.

In order to facilitate its customers' international transactions, the Bank has established a foreign branch whose responsibility is to attend to its customers engaged in international trade.

Afribank Female Credit Scheme (AFCS)

This scheme was introduced to specifically make credits more available to their women, especially those in the rural areas. This was in recognition of the paradox which

existed whereby their women, especially those in the rural areas. This was in recognition of the paradox which existed whereby their women who bear greater burden of economic sustenance in our rural areas are denied access to credit facilities which they most deservedly need.

The product is a manifestation of Afribank's abiding commitment towards the growth of various women activities in the socio-economic development of this great country. The credit scheme, therefore, is to promote the development of small-scale projects being undertaken by women entrepreneurs and traders with total worth of between ₦50,000/00 to ₦5 million.

The project, new or already in existence, must be 100 percent Nigerian owned and the applicant must be able to provide 25 percent of the total cost of the project with the Bank assisting with the remaining 75 percent.

To enable many women to benefit from the scheme, the bank has even gone further to provide for free advisory services on businesses for women.

Merchant Banking.

This service is provided by the Merchant Banking arm of the Group. The Merchant Bank emphasises fee-based financial services to a select customer base and delves specialised corporate finance and investment banking services. It also explored possibilities for trading and engagement in other financial activities in the money and capital markets, and at the same time building distinct competence and capabilities in,

Financial Advisory Services

Funds and Portfolio Management

Mergers and Acquision, and

Debt and Equity issues

The bank provides other corporate finance and investment services such as:

Funds Management

Equipment Leasing

Factoring

It is also active in providing finance for industry through the facilities offered by NERFUND, ADB/ESL, EXIMBANK, World Bank, etc., which it handles on behalf of the entire Afribank Group.

CHAPTER SIX

6.0 PHYSICAL SURVEY OF STUDY AREA

6.1 Historical Profile of Kaduna State.

Kaduna, the capital of Kaduna State lies between latitude $10^{0}27'$ North and longitude $7^{0}27'$ east. The state presently has 23 Local Governments. The state happens to be a junction of many form of communication, it has a road linking Kano, Jos and Abuja. It also has railway line linking some major towns like Kano, Port-Harcourt and Lagos.

The state got its name from the word "KADUNA', plural of crocodile which was found to have infested the river a long time ago.

Kaduna was established in 1917, since then it has been the regional headquarters of the then Northern Nigeria until the creation of the twelve states in 1967. The state is also the most strategic place for both administrative and military convenience in the Northern Nigeria.



MAP OF NIGERIA
36 STATES AND ABUJA



MAP OF KADUNA STATE.

FIG 15

6.1.1 The Inhabitants.

Kaduna, "Garin Kazo na zo ne" meaning Kaduna is a town where you and I just came to, in Hausa. The state represents a mixture of people with diverse cultures, the Hausas, the Katafs, the Kajes, the Jema'a etc. These people live in wards, this choice of settlement is influenced by the early settlers. The city is reckon to have the fastest rate of population growth in the country next to Lagos, in 1963 after the census the population of the state was said to be 149,000, in 1978 it was estimated at 578,000, with a growth rate of 8.6 percent.

6.2 Climatic Factors

6.2:1 Rainfall and Wind

Four climatic seasons are noticeable in Kaduna. The dry season is between November and February. The hot season is between March and April. The Thunder Storm season is between May and June. While the wet season is between July and October.

During the harmattan the wind blows from North East saharan regions normally strong and cold with dust. The dominant wind in the wet season is the south wet monsoon trade winds. Rainfall is between 40 - 60 inches (100 - 150mm) and has its peak from July to September. The rain storm usually violent with thunder and lighting preceded by a driving wind coming from the North East.

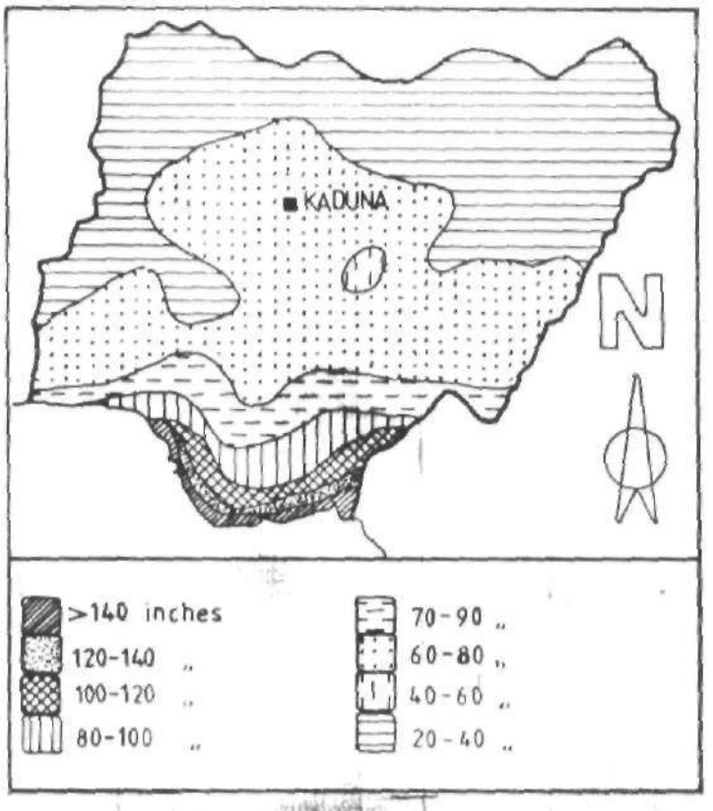
6.2:2 Topography, Temperature and Humidity

The state falls within the North central high plains with its regional topography consisting of a rolling park like terrain with little relief situated about thirty metres above

and below 160m contour lines.

The solid granite 'Inselbergs' rise sporadically and dramatically like great domes as much as a thousand feet above the general level of the plain which to the east and south eastward from Kaduna abruptly ends in the escarpment of the Jos Plateau. The whole area is crossed by natural stream flowing broad shallow valleys separated by in-conspicous water sheds.

The highest temperatures are in April and ranges between 95^0 and 105^0 fahrenheit. The lowest in January between 45^0 and 55^0. The mean range is greater than that found in temperate climates and the extreme of heat and cold in a single day places a stain upon the inhabitants aggravated by considerable changes in humidity which in the dry season may be below 10% in the afternoon and 30% at dawn. This causes skin and lips to crack and fire dust blown by the harmattan aggravates the nasal passages. August is a relatively cooler month because of the rains, the humidity at midday can be over 70% and 90% at dawn.



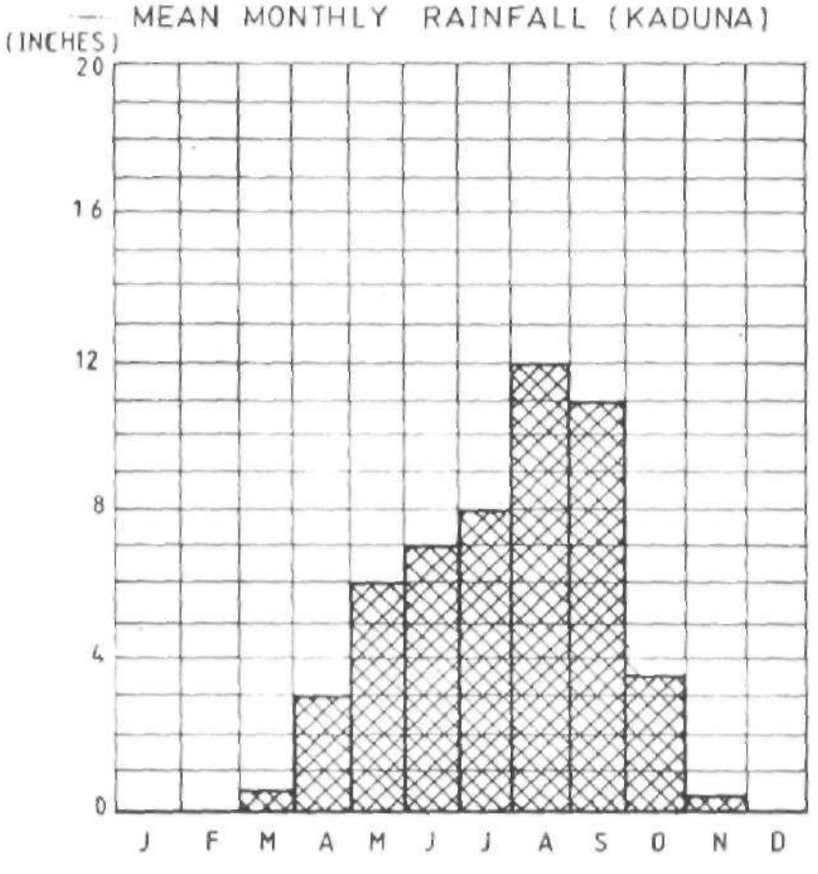
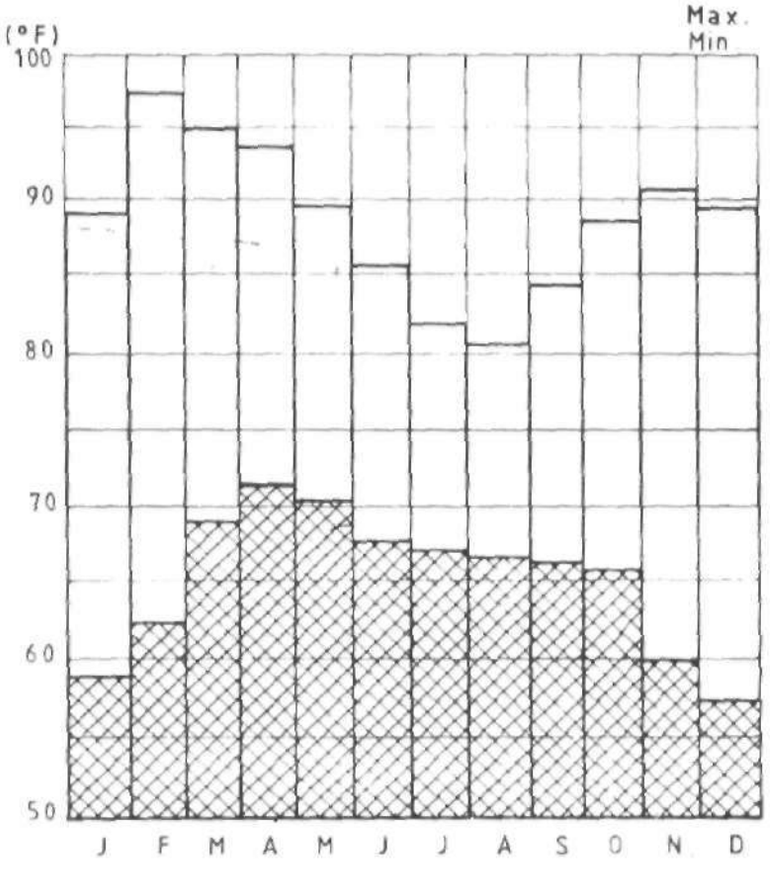


FIG 16 SOURCE: MAX LOCK

MEAN TEMPERATURE RANGE (°F)



RELATIVE HUMIDITY (%)
AT 10AM AND 4PM

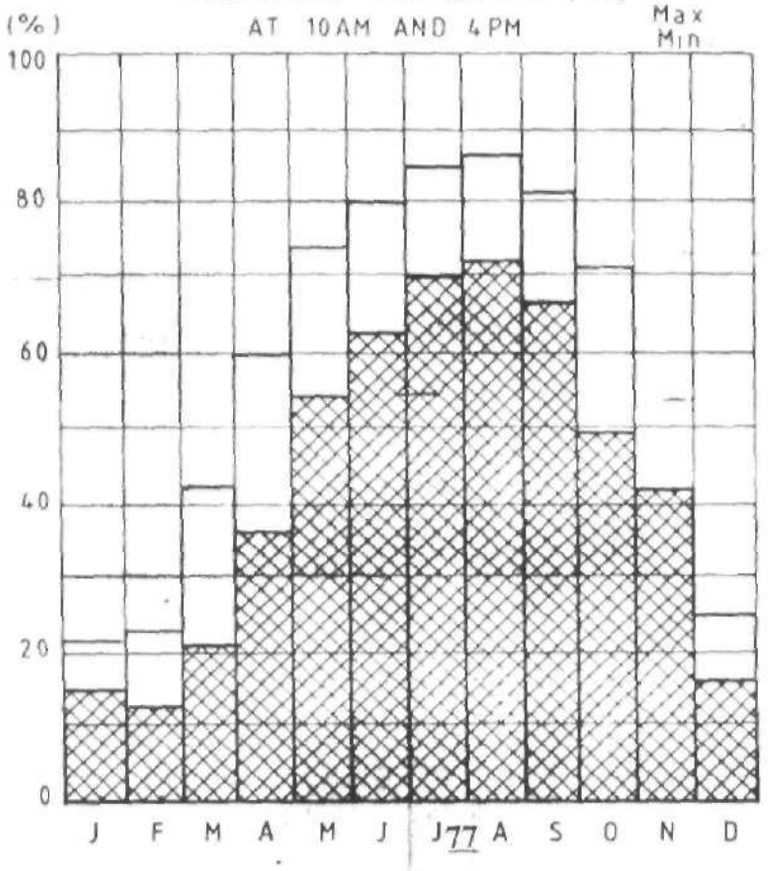
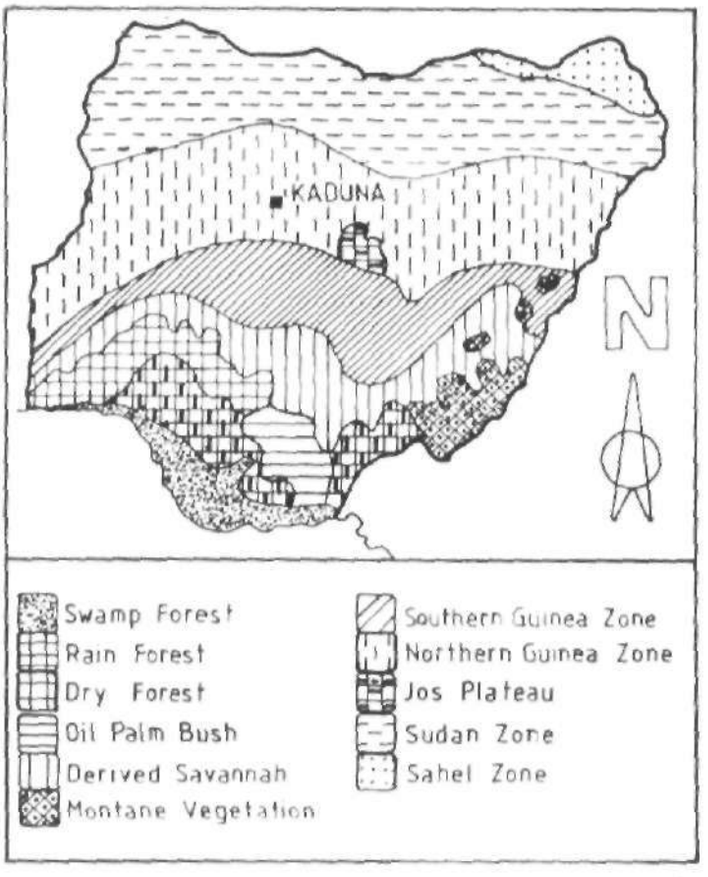


FIG 17 SOURCE: MAX LOCK

VEGETATION ZONES



SOIL GROUP

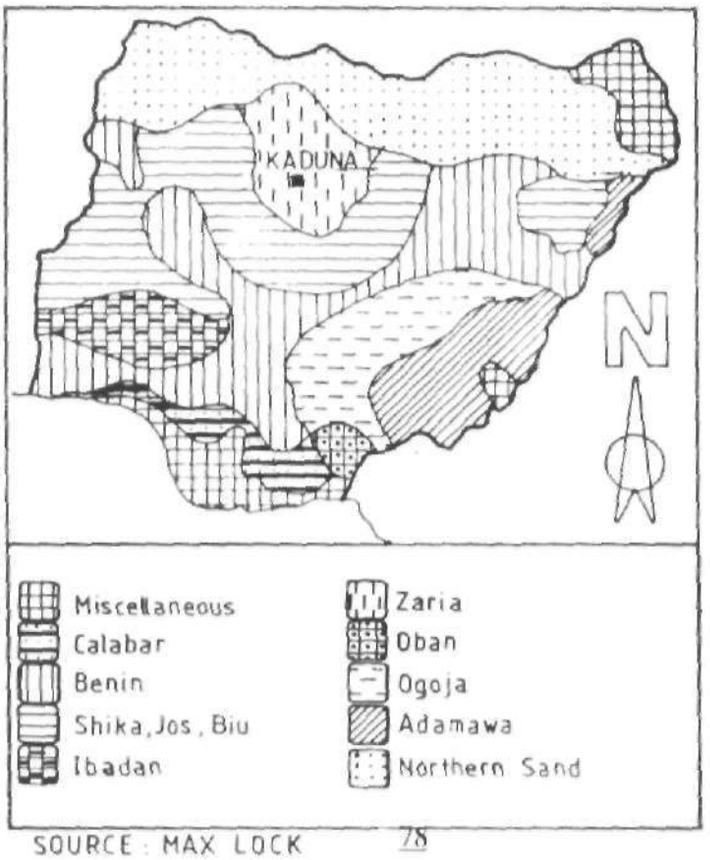


FIG 18 SOURCE : MAX LOCK

6.2.3 Geology, Vegetation and Soil

Kaduna's geological structure is magnetic mixed sneaky rocks, granite in parts with dark softer bards and much varied. Over most of the area the surface has decomposed to laterite. Erosion is mainly by small streams that cut deep gulleys leaving the residual laterite cups to be gradually eaten up away of edges by natural forces of rain, wind and vegetation. The water table in Kaduna is quite high and wells are obtained to a comparatively shallow bore depth about fifteen metres.

The situation of Kaduna is within the slightly thicker wood and vegetation of the north Guinea zone. This takes in most of Zaria province. The vegetation consists of orchard bush, a continuous cover of well developed trees. This is about 12.15 meters which is often dense enough to suppress grass but as a result of much modification by cultivation, burning and grazing, today, it has become in most places open and park like grass land. As would be expected around Kaduna, the ever diminishing forests and Savannah wood lands outside of the forest reservations are demanded at a continuously increasing rate of firewood.

The Kaduna soil are general to be the northern plains and are of literate formed from shaft deposits which mantle the solid sedimentary and precambrian basement (granite) rocks. The state lies within the Zaria soil group where the covering material may be up to four metres in depth. Bearing of fine texture, this soil is relatively difficult to work because it tend to become water logged with heavy rain and to dry out and crack during dry season.

6.3 Site Location.

The site is located in the Kaduna Metropolis on two major roads by the round about. It is along Ahmadu Bello Way opposite Niger House and adjacent to Mogadishu Motors Ltd. It is also of opposite Leventis superstores and adjacent to continental Merchant Bank on broadcasting road. The piece of land was acquired in 1987 by Afribank under their former name International Bank for West Africa (IBWA). The piece of land is marked on the ground by property Beacons NOs KDB 4537, KDB 4536, KD4535, KDB 4519, KDB 4520 on the corners.



MAP OF KADUNA NORTH.

FIG 19

6.4 Site Analysis.

Access

The site is accessible from Ahmadu Bello Way and Broadcasting road. Presently there is another road that runs round the site through Ahmadu Bello way and the Broadcasting road. This road is called continental lane. The site is accessible through this road in view of the high traffic on the two roads.

Landscape

The site slopes slightly towards Ahmadu Bello Way and Broadcasting road, No outcrops exist but during the raining season the site is used for farming. The ground cover is mainly grass covered with scattered patches of shrubs during the dry season. There are very few trees on site with the absence of natural wind breaker, there is free movement of air. The site is presently fenced with two entrances. One is on Ahmadu Bello Way while the other is on Broadcasting road.

The site has good view from the broadcasting road and very good view from Ahmadu Bello Way.

The following wind speeds are recorded throughout the year

Table 6:1 Microclimatic data of site.

wind speed (m/s)	Month(s)
1.13 - 1.50	Oct,Sept,Aug,March comfortable
1.60 - 2.00	July,Nov,Feb,April,May,June very comfortable
2.15 - 2.50	Jan, Dec, very comfortable

source: W.B QURIX THESIS '87.



PLATE NO XIII THE SITE



PLATE NO XIV CONTINENTAL LANE.



PLATE NO XV CONTINENTAL MERCHANT BANK ADJACENT TO THE SITE ON BROADCASTING ROAD.



PLATE NO XVI LEVENTIS SUPERSTORE OPPOSITE THE SITE ON BROADCASTING ROAD.

6.5 Site Concept.

The site concept forms the bedrock of the overall design and this is based on the following.

(i) Accessibility. Vehicular and pedestrian access to the site is very important and the need to respect the site within the environmental factor. Access through Ahmadu Bello way is difficult due to the high traffic.

(ii) View:- Ahmadu Bello way has an excellent view while the Broadcasting road has a good view.

(iii) Function:- Like functions are to be grouped together.

(iv) Circulation/parking:- Customers parking and entrances will be separated from the staff entrance and parking.

(v) Security;- The security of the site and building is too be put into consideration while evolving a concept for the design.

With respect to the above factors the following concept have emerged.

Concept 1.

This is a single unit building comprising the Regional, Banking hall and the bank branch. It has a very good view from Ahmadu Bello way, but other factors above are not achieved.

Concept 2.

This is composed of two rectangular shapes and a square each with its function. Massing and hierarchy could be achieved. The approach elevation is to Ahmadu Bello Way with an excellent view.

From this concept the customers entrance has to be from Ahmadu Bello Way which has high traffic. There will be not adequate parking for staffs and visitors. Security and other factors mentioned above will not be achieved.

Concept 3.

From this composition however, which is from the second concept. The entrance is from the Broadcasting road for visitors and from Ahmadu Bello Way for staffs all through the continental lane. Massing, security and all other factors mentioned above will be achieved.

CHAPTER SEVEN

7.0 DESIGN PROPOSAL

This chapter concentrates on the actual proposal of the design.

7.1 The brief

In view of the continuous advancement in technology, communication and the changing nature of corporate bodies, Afribank regional office housed in the Kaduna State investment house need to have a regional office building, of its own due to its ever expanding network. Afribank regional office Kaduna will comprise of the regional office with all its regional activities, a restaurant, a banking hall and the bank branch with a training school.

7.2 Space Requirement

The space requirement is based on the fact that the required space for a function fluctuates between the recommended standard and that which is convenient due to practical experience.

7.2.1 The banking hall

This is where the bank transaction takes place. It is expected to be an open office with cashier cubicles. Twelve cubicles are provided for savings, current and foreign exchange. During peak days, which is normally between 23-2nd of every month all the cubicles are in use for efficiency.

On top of the banking hall is a mezzanine floor for security purpose. The floor is an open office with security men stationed there.

7.2.2 The bank branch

This is a subsidiary of the banking hall. The administrative work of the bank is carried out here. It comprises of the mails, loans and advances, Bills, the branch Manager, his assistant and secretary. The bank branch is on the first two floors of this section. The second floor is occupied by the training school. Staffs from other branches are trained here. Usually the training does not exceed two weeks. The training Manager, his assistant, secretary and the staff room is on the last floor.

7.2.3 The regional office

The staff restaurant is on the ground floor. The regional departments is from the second floor to the sixth floor. On the seventh floor is the secretariat where the Assistant General Manager (A.G.M) who happens to be the regional Manager is The Principal General Manager (P.G.M) is his assistant, the secretary and the board room are on this floor. There is a stair case and lift on each and of the building.

7.2.4 Parking Spaces

Provision has made for twenty staff parking while forty-two for customers and visitors.

7.3 Schedule of Accommodation.

FACILITIES	M^2
SUB-BASEMENT.	
Cash Van entrance	240
Cash Van park	108
Archives	36

Note counting room	36
Strong room	36
Deposit Boxes	18
Customers safe deposit	72
General archives	108
Security room	45
Observation room	36
Store	9.9
BANKING HALL	
Customer Waiting area	108
Staff area	216
Mezzanine floor	252
BANK BRANCH	
Loans and advances	60
Mails	24
Bills	54
Security	12
Janitor	18
Conveniences	36
Bank Manager	54
Secretary	36
Assistant Manager	36

Note counting room	36
Office	36
Meeting room	54
Store	9.9
TRAINING SCHOOL	
Classrooms	72
Library	54
Workshop	72
Store	18
Conveniences	36
Training Manager	54
Secretary	36
Assistant Manager	36
Store	36
Staff room	72
Office	36
RESTAURANT	
Kitchen/Servery	96
Restaurant	144
Conveniences	48
Dry and Cold Stores	36
REGIONAL OFFICES	

Admin/Operations departments (Open)	336
Janitor	18
Coffee room	18
Accounts/Credit departments (Open)	336
Janitor	18
Coffee room	18
Legal/Inspectorate departments (Open)	336
Janitor	18
Coffee room	18
Agric/Marketing departments (Open)	336
Janitor	18
Coffee room	18
Properties/Personnel departments (Open)	336
Janitor	18
Coffee room	18
Information/Establishment dept (Open)	336
Janitor	18
Coffee room	18
Assistant General Manager	54
Secretary	36
Principal General Manager	54
Board room	90

Secretariat	54
Total floor area	7114m^2
Total built up area	1332m^2
Total area of site	5436m^2
Percentage of built up area	24.5%.

CHAPTER EIGHT

8.0 DESIGN REPORT

This chapter concentrates on how the architectural aspects of the thesis as regards security and how it was identified with respect to bank design.

8.1 Site Plan

The site plan is developed from the site concept. Staff entrance and customers entrance has been separated including pedestrian. The staff entrance is from Ahmadu Bello Way through Continental lane. The customers entrance is from Broadcasting road through continental lane which runs round the site. The customers parking area is also separated from the staff each having a security gatehouse. The cash van entrance is through Ahmadu Bello way which is fast and uninterrupted.

8.2 Floor Plan

The floor plan has been divided into three. Like functions are grouped together for security purposes. The first part is the regional office with its associated facilities. The second part is the banking hall and the third is the bank branch and the training school. The strong room and its associated facilities are in the basement level.

8.2.1 The Basement

Located in the basement is the cash van park, archives, note counting room, deposit boxes room, customers safe deposit room, strong room, store, security and observation rooms. A staircase leads to the basement from the banking hall. The overall coverage of the basement level is 744m^2 approximately.

8.2.2 The Regional Office

On the ground floor of the regional office is the staff restaurant and its facilities. The staff entrance is different from the visitors entrance, each with a staircase and a lift. From the first floor to the sixth floor is the regional departments, on the seventh floor is the secretariat. Each floor is 588m^2 approximately. The total floor area is 4116m^2 approximately.

8.2.3 The Banking Hall

The banking hall is where bank transaction takes place. The customers' waiting area is 108m^2 approximately while the banking hall is 216m^2 approximately the banking hall has a mezzanine floor that over looks the ground floor for security purposes. The coverage of the ground floor is 324m^2 approximately.

While the floor above is 252m^2 approximately. The total floor area is 576m^2 approximately.

8.2.4 The Bank Branch and Training School

The bank branch houses the administrative aspect of bank branch. The branch Manager, secretary, Assist Manager, Loans and advances, meeting room etc, are on the first two floors. The training school, Workshop, training Manager, his assistant, secretary, staff room are on the third and fourth floors of the bank branch. Each floor covers 420m^2 approximately. The total floor area is 1680m^2 approximately. Staircases are on both ends of the building. The total floor area of the building is 7114m^2 approximately.

8.3 Sections

Sections have been cut through, so that the structural members are seen. Section A-A and section B-B see Appendix.

8.4 Elevations

In designing the elevations emphasis is placed on the visual impressions received by an observer at different points. The facade are equipped with cantilevered escape balconies, which also serves as sun shading devices.

8.4.1 South elevation

The approach of the building is from the south elevation. The building is elevated from the ground with respect to the basement. A staircase leads to the ground floor. To the left is the Regional office entrance. To the right is the bank branch entrance. While on opposite the stairs is the banking hall entrance. From the approach are two blank walls, this is evolved from the logo of the bank. The ochre colour which signifies continuity and transparency.

8.4.2 North Elevation

This elevation has the same view with the approach staff and cash van entrance is through this elevation.

8.4.3 West and East elevation

The west elevation faces continental merchant bank from the broadcasting road while the east elevation faces Ahmadu Bello way. Both facades are equipped with cantilevered escape balconies, which also serves for window cleaning purposes. They also serve as sun shading devices.

8.5 Services

A service building has been provided at the rear of the building with easy access to vehicles. This building would take care of maintaining the main building. Two 250KVA generating plants, change over switches, water supply etc would be provided from here.

8.5.1 Storm water drainage

The pipes from the structural members of the building collects storm water from the roof gutters to a channel at the foot of the building covered to a convenient outlet where it is conveyed to the public storm drainage gutter that runs through Ahmadu Bello Way and Broadcasting road.

8.5.2 Water Supply

Water would be tapped from the main water supply outside the site. The water would be supplied through the service building to the tanks above the building through Mechanical means.

8.5.3 Sewage disposal

Soil piping would be provided, this would be connected to the inspection chambers for onward transmission to the sewage treatment plant.

8.5.4 Fire services

Water hose would be provided at strategic locations in the building incase of any fire out break which can easily be reached. Smoke detectors would also be provided at strategic locations too.

8.5.5 Lifts and Staircases

Two staircases are provided for in the regional building. They are on each end of the building. It allows for two people to pass at a time. One staircase is provided for staffs in the banking hall. This goes down to the basement and to the branch Manager's floor. Two staircases are also provided in the bank branch. It also would allow for two people to pass.

Two lifts are provided each is about 2000 by 1900mm it can carry ten people at a time.

8.6 Construction Methodology

The structure is a 6 x 6m grid rectangular reinforced concrete columns, beams, floor slab and sand crete hollow block wall. Suspended ceiling, polished grano/terrazzo floor and sliding aluminium windows.

8.7 Maintenance

For the purpose of effecting maintenance culture, a department within the site has been provided. For bigger maintenance and clearing jobs, it could be leased to a specialised agency.

CHAPTER NINE

9.0 SUMMARY

In realising the objectives of this thesis, it started by analyzing the phenomenon of banking and knowing what Afribank is all about in chapter five. In the third chapter, case studies of some local and international banks were carried out to abreast the author with the problems of security in banks and ways of solving them were carefully stated in chapter four. It also went further to reviewing bank as an office building and their organizations. In chapter six the site where the structure would be built was studied with its peculiarities. Chapter seven and eight centred on the design brief and report, while chapter nine is the summary and conclusion.

9.1 Conclusion

The purpose of the thesis was to evolve a possible security conscious design of banks. It was understood that a bank can not only be security conscious through the provision of security personnel and mechanical devices alone. Security could be provided externally and internally through design. Externally through the provision of see through fences, minimum entrances with security gate houses. Separate staff and customer entrances and parking.

Internally however, disallowing customers behind cash counters, provision of mezzanine floor above the banking hall provision of open offices for transparency, location of the strong room and its associated facilities, the cash van entrance should be fast and uninterrupted. Provision of security and observation rooms.

The thesis also demonstrated that it saves cost in making all floors take the same sizes and grouping like functions together rather than grouping them as a whole, which also enhances security.

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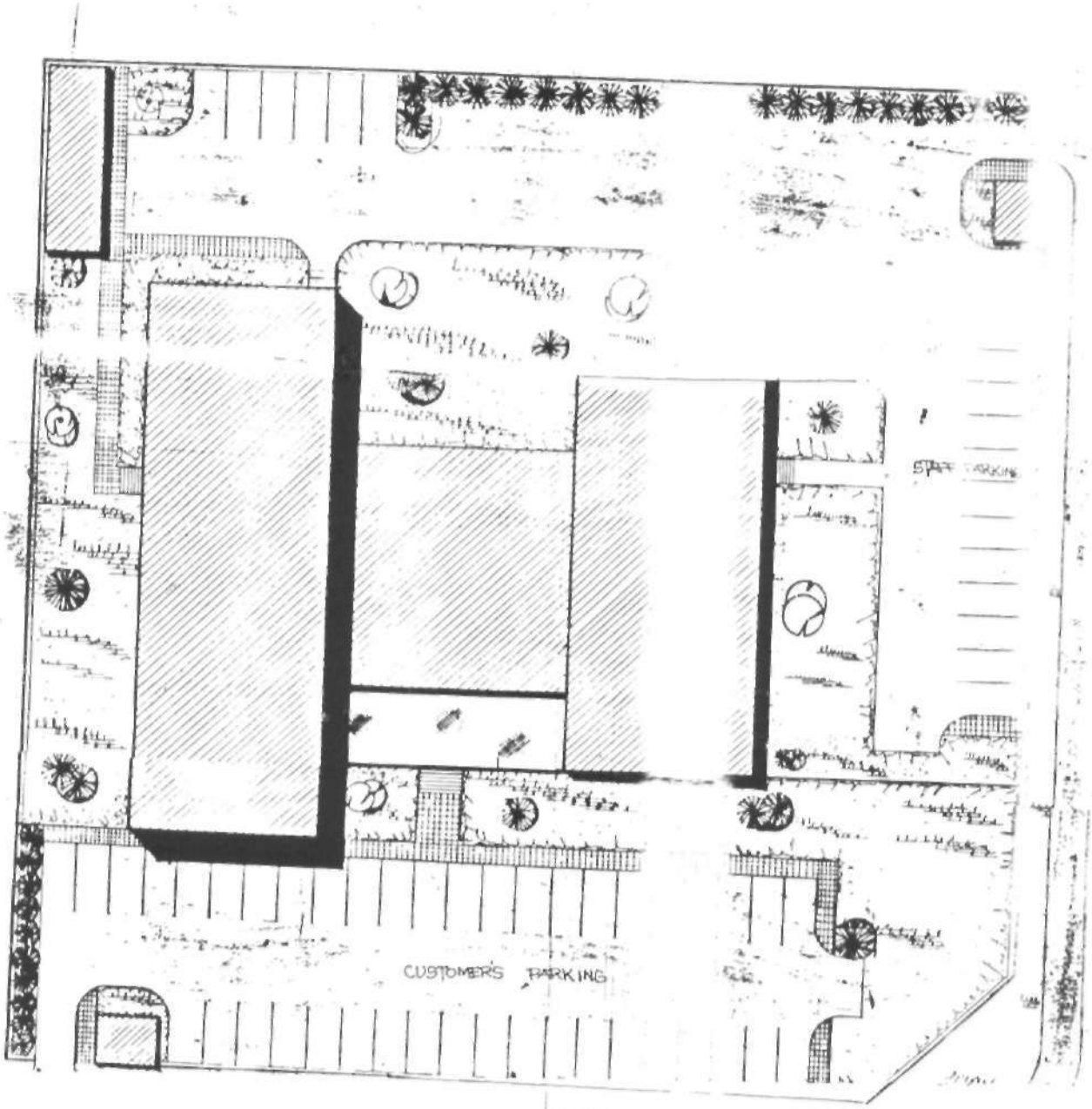
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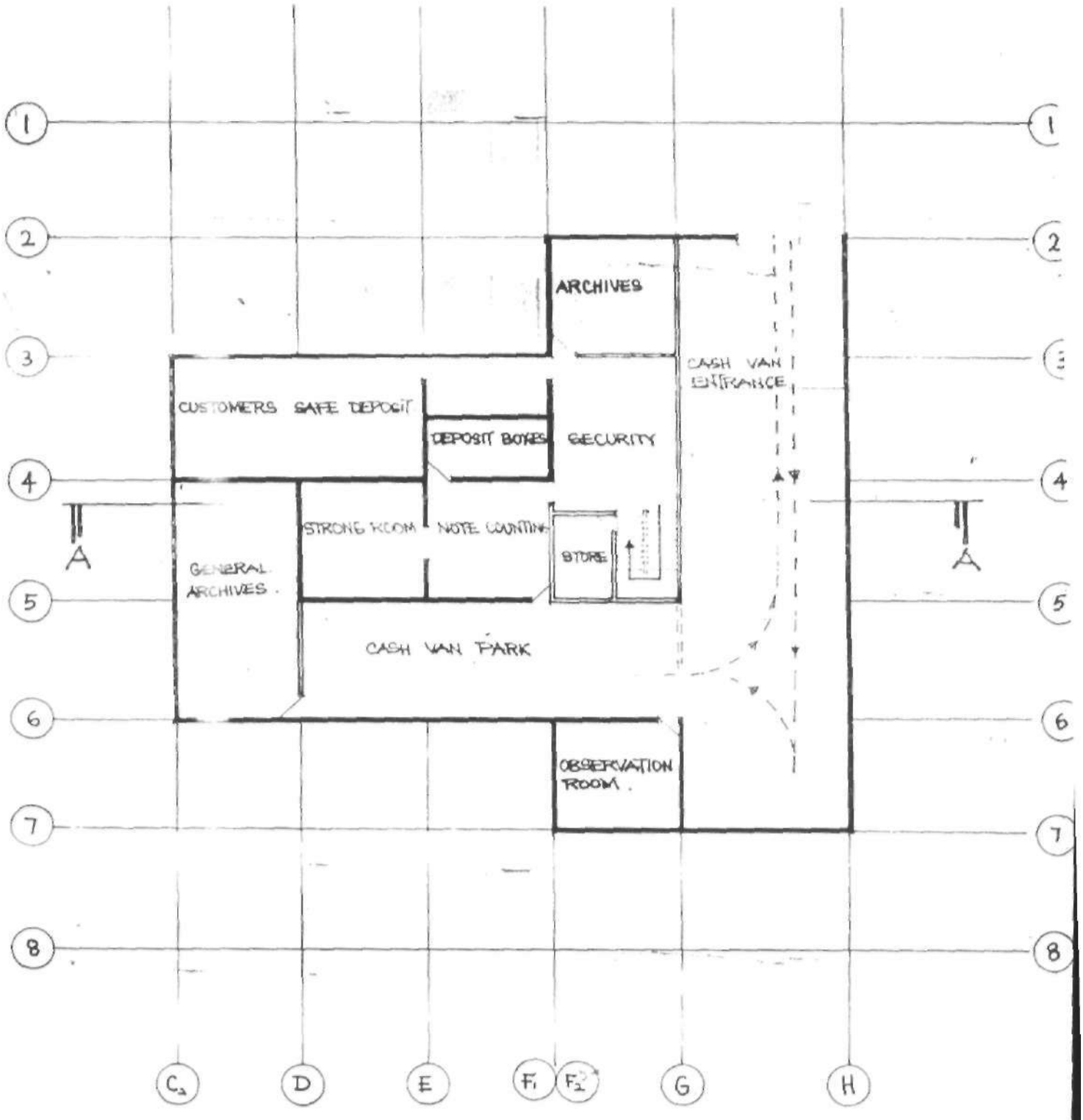
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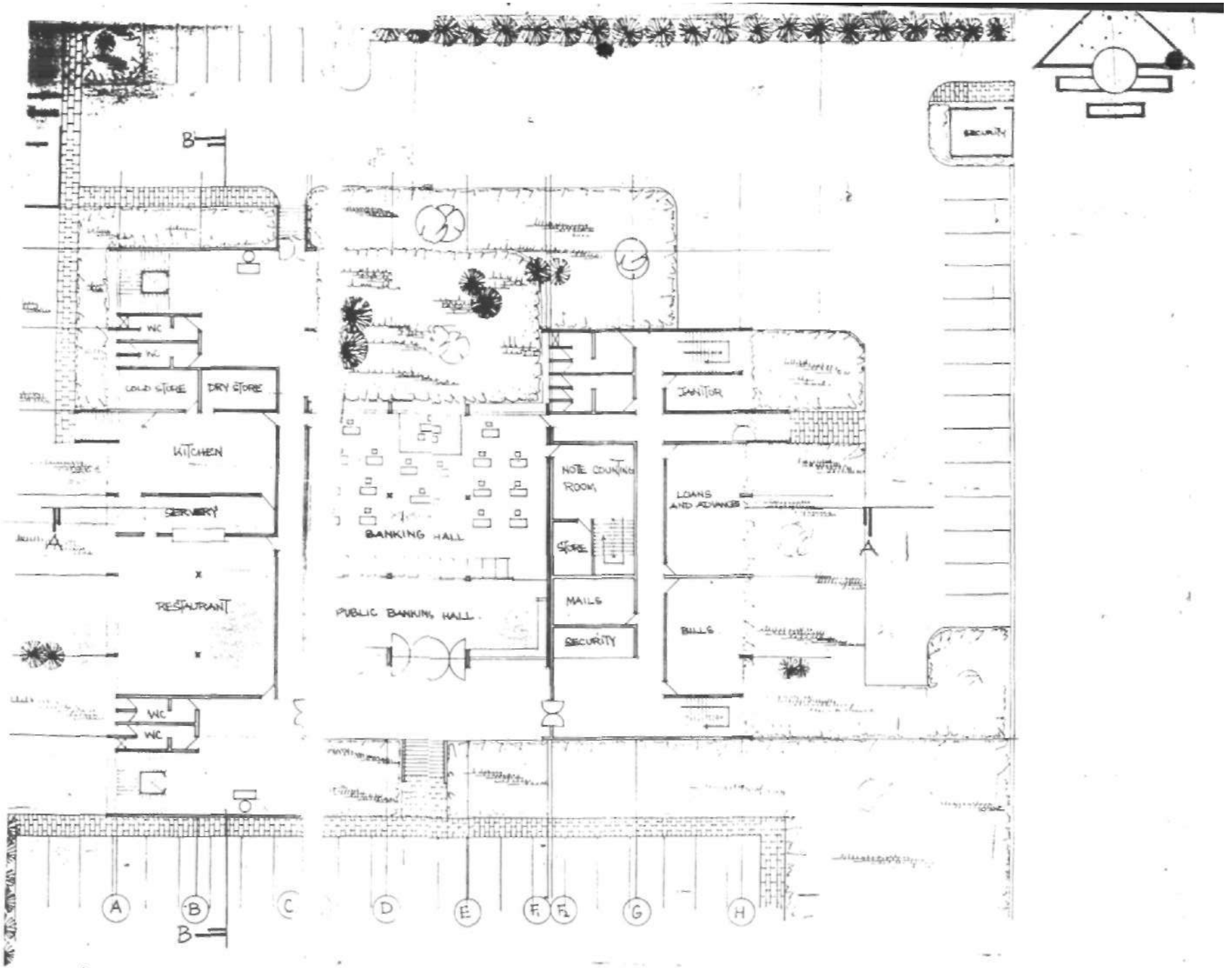
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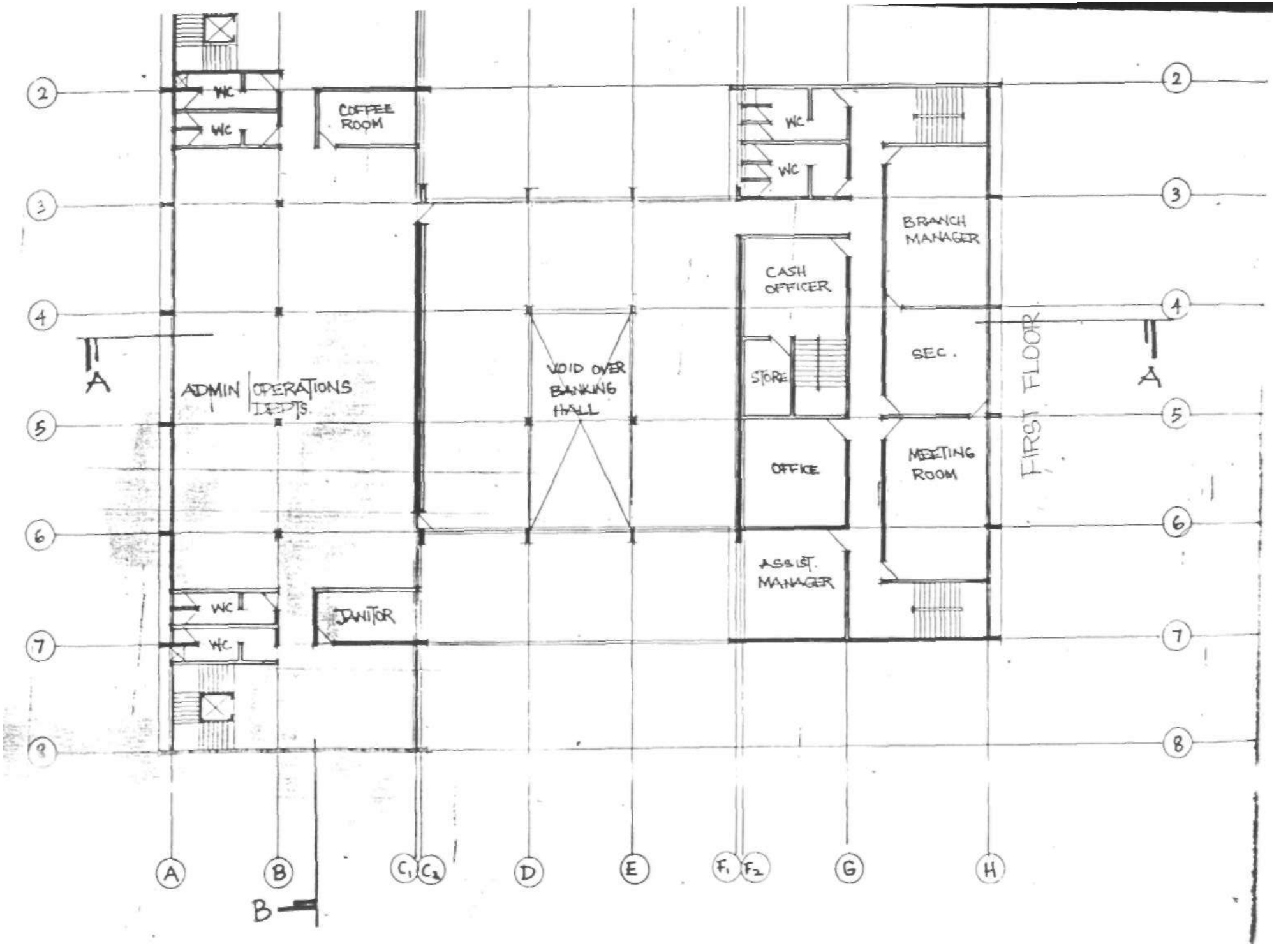


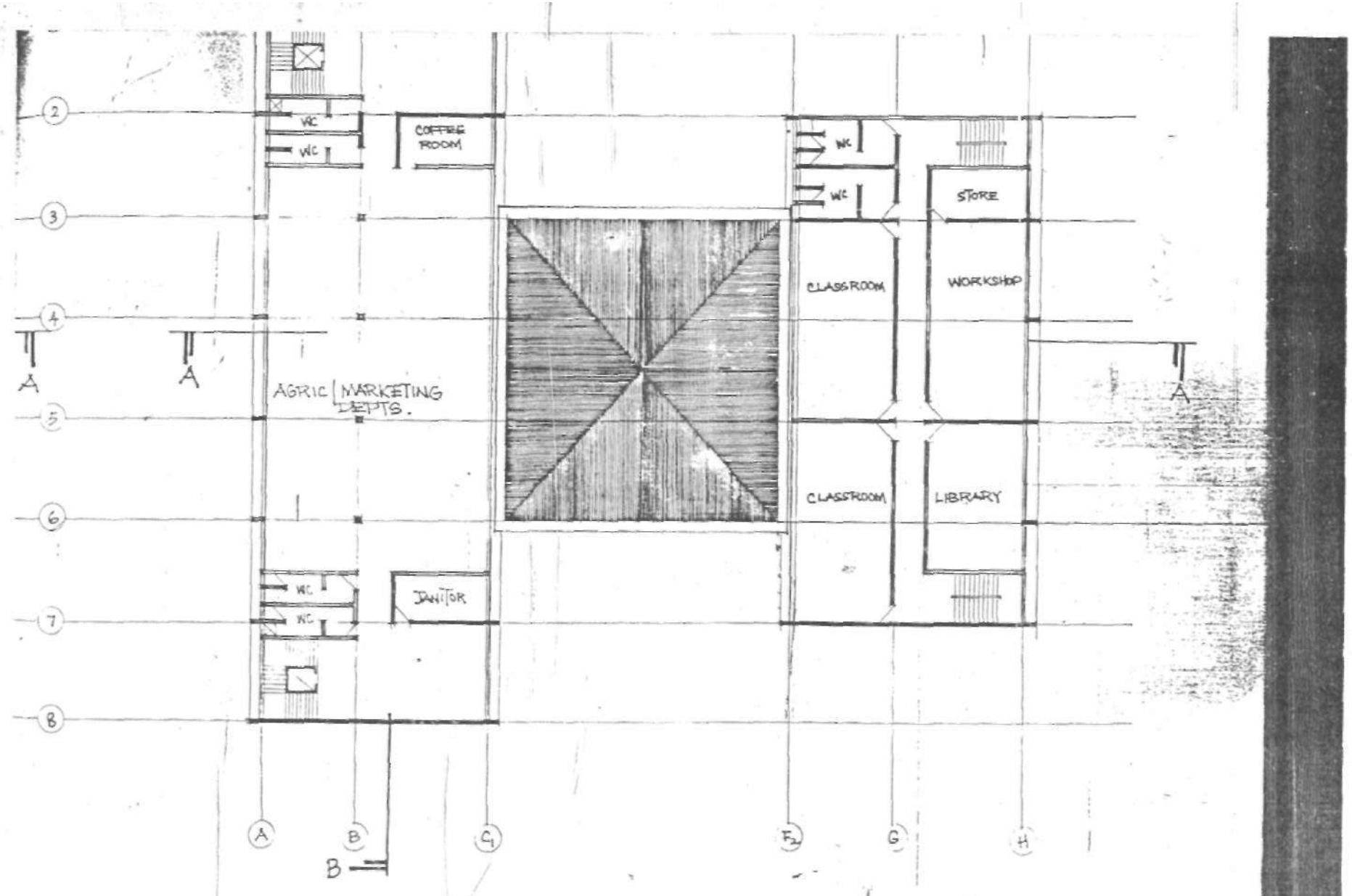
SITE PLAN



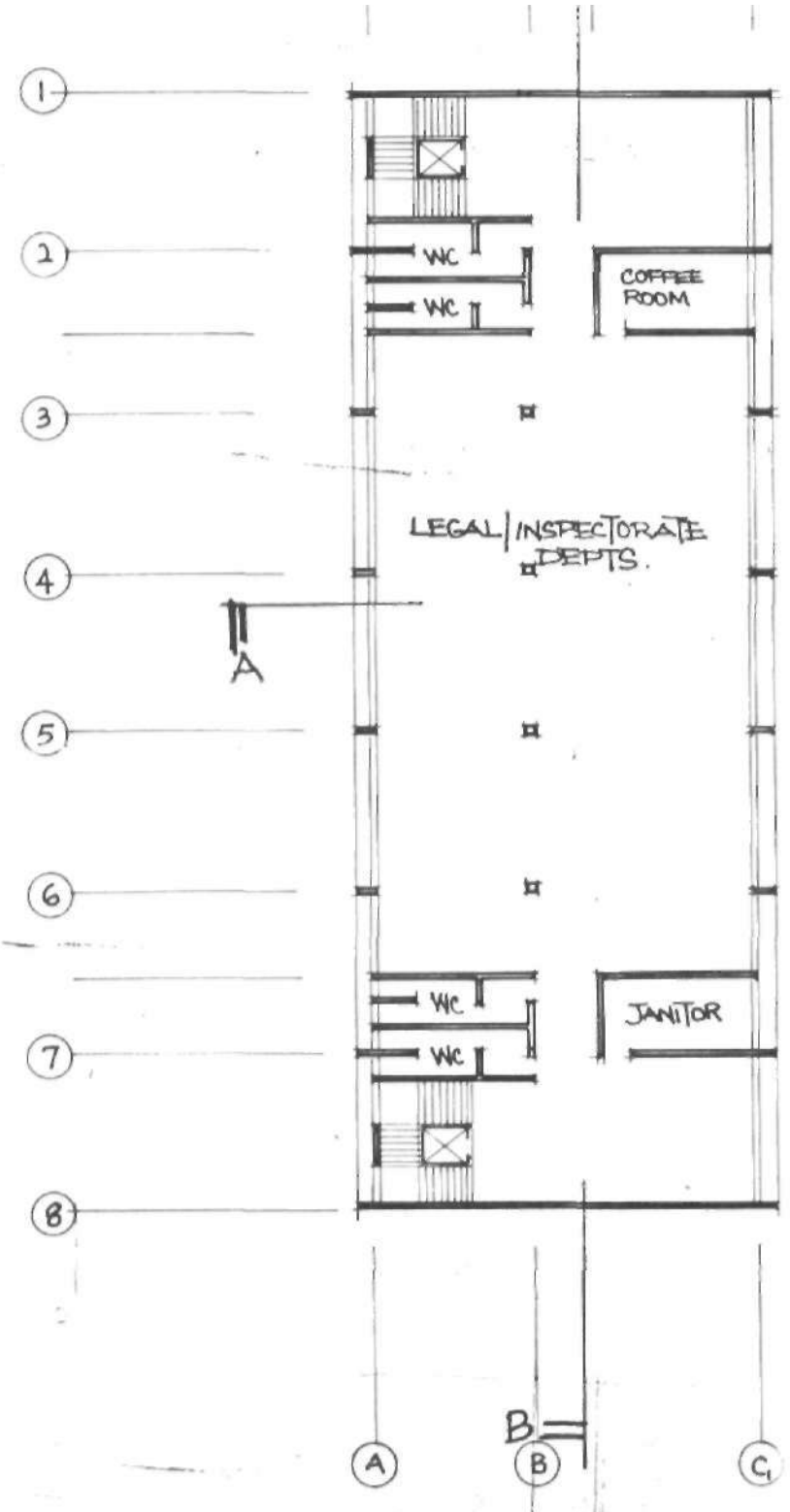
SUB-BASEMENT FLOOR PLAN


B
WC
WC
COLD STORE
DRY STORE
KITCHEN
SERVERY
A
RESTAURANT
WC
WC
C
BANKING HALL
PUBLIC BANKING HALL
NOTE COUNTING ROOM
STORE
MAILS
SECURITY
JANITOR
LOANS AND ADVANCES
A
BILLS
SECURITY
A
B
C
D
E
F1
F2
G
H
B

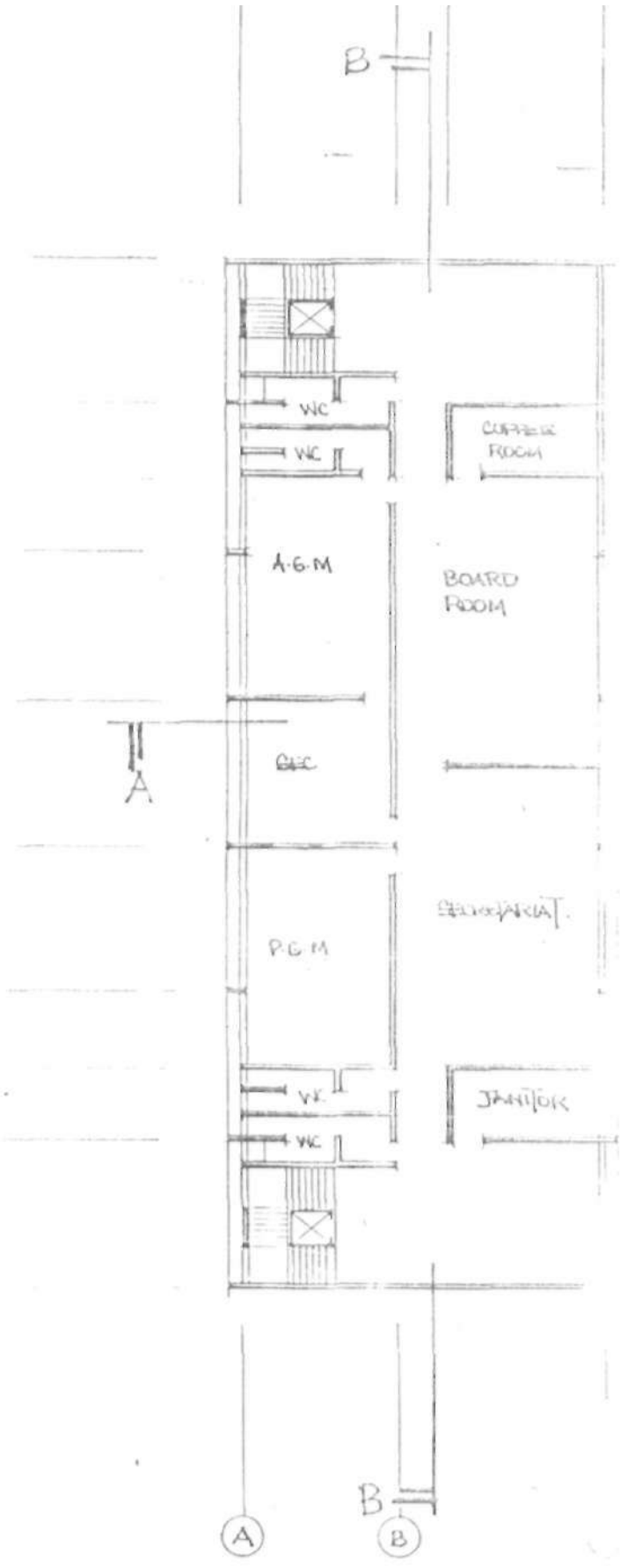

WC
WC
COFFEE ROOM
WC
WC
BRANCH MANAGER
CASH OFFICER
SEC.
STORE
VOID OVER BANKING HALL
FIRST FLOOR
A
A
ADMIN
OPERATIONS DEPTS.
OFFICE
MEETING ROOM
ASSIST. MANAGER
WC
WC
JANITOR
B
B
2
3
4
5
6
7
8
A
B
C1
C2
D
E
F1
F2
G
H



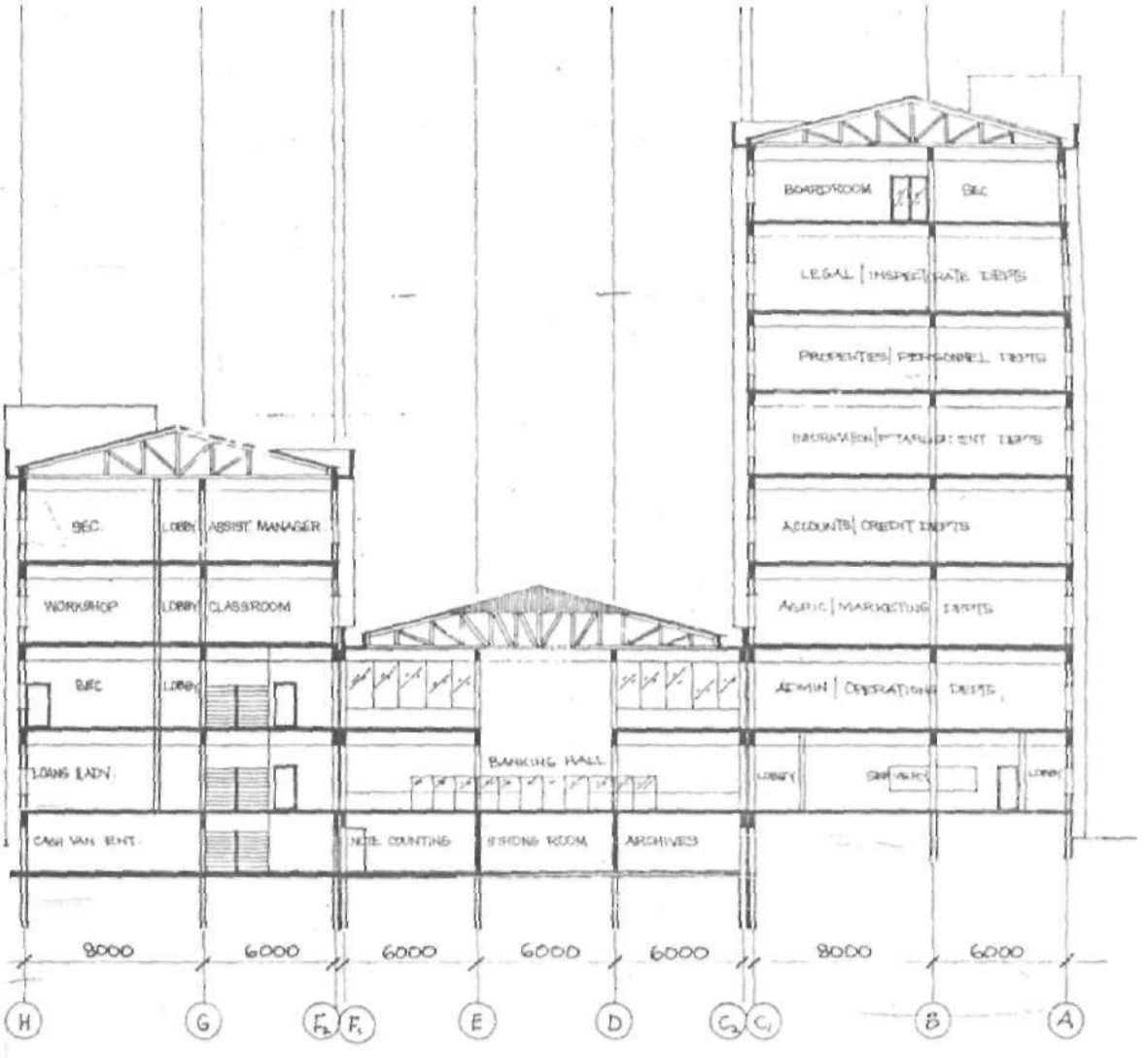
SECOND FLOOR PLAN



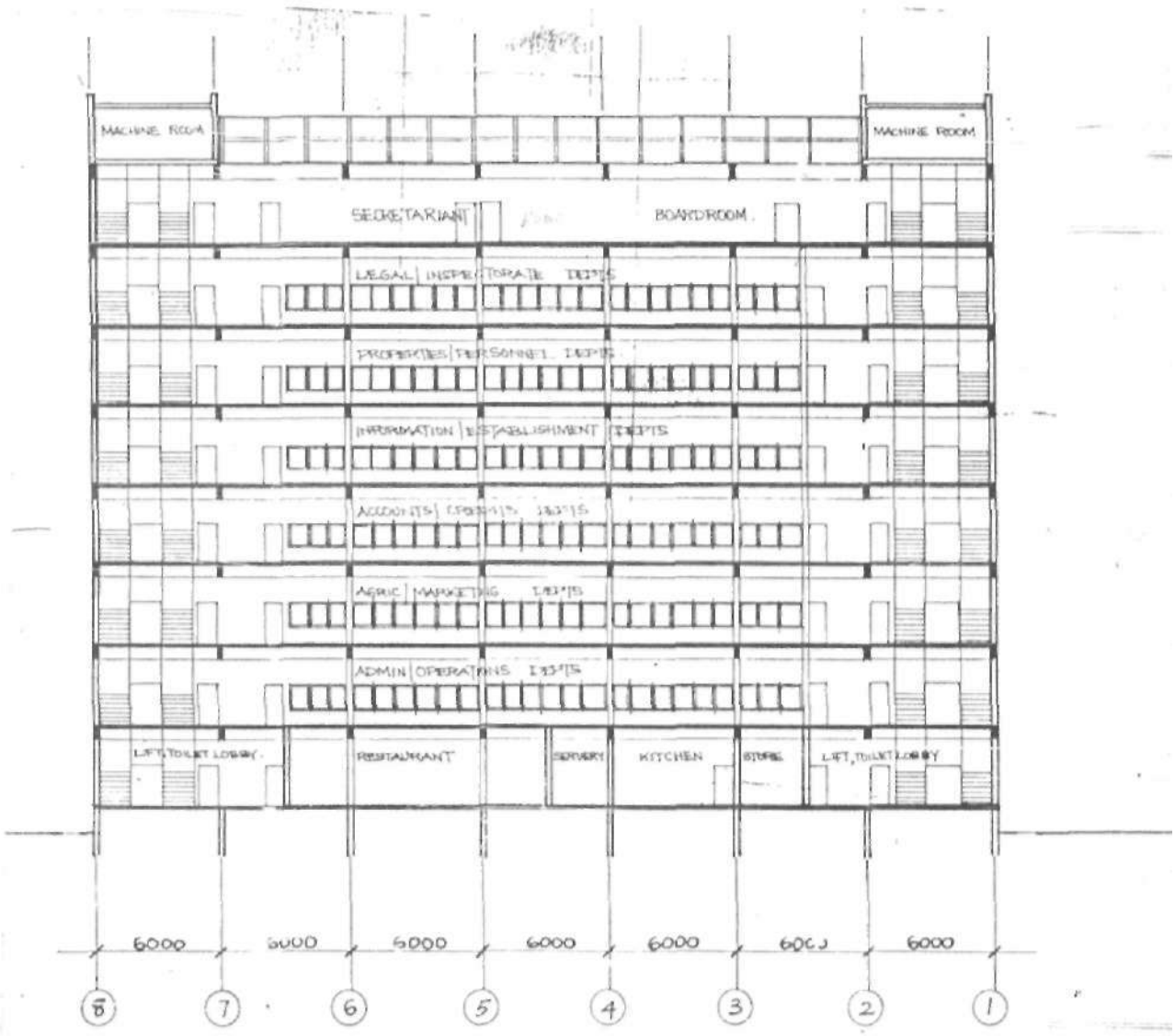
SIXTH FLOOR PLAN


B
WC
WC
COMMITTEE ROOM
A.G.M
BOARD ROOM
A
SEC
P.G.M
JANITOR
WC
WC
B
A
B

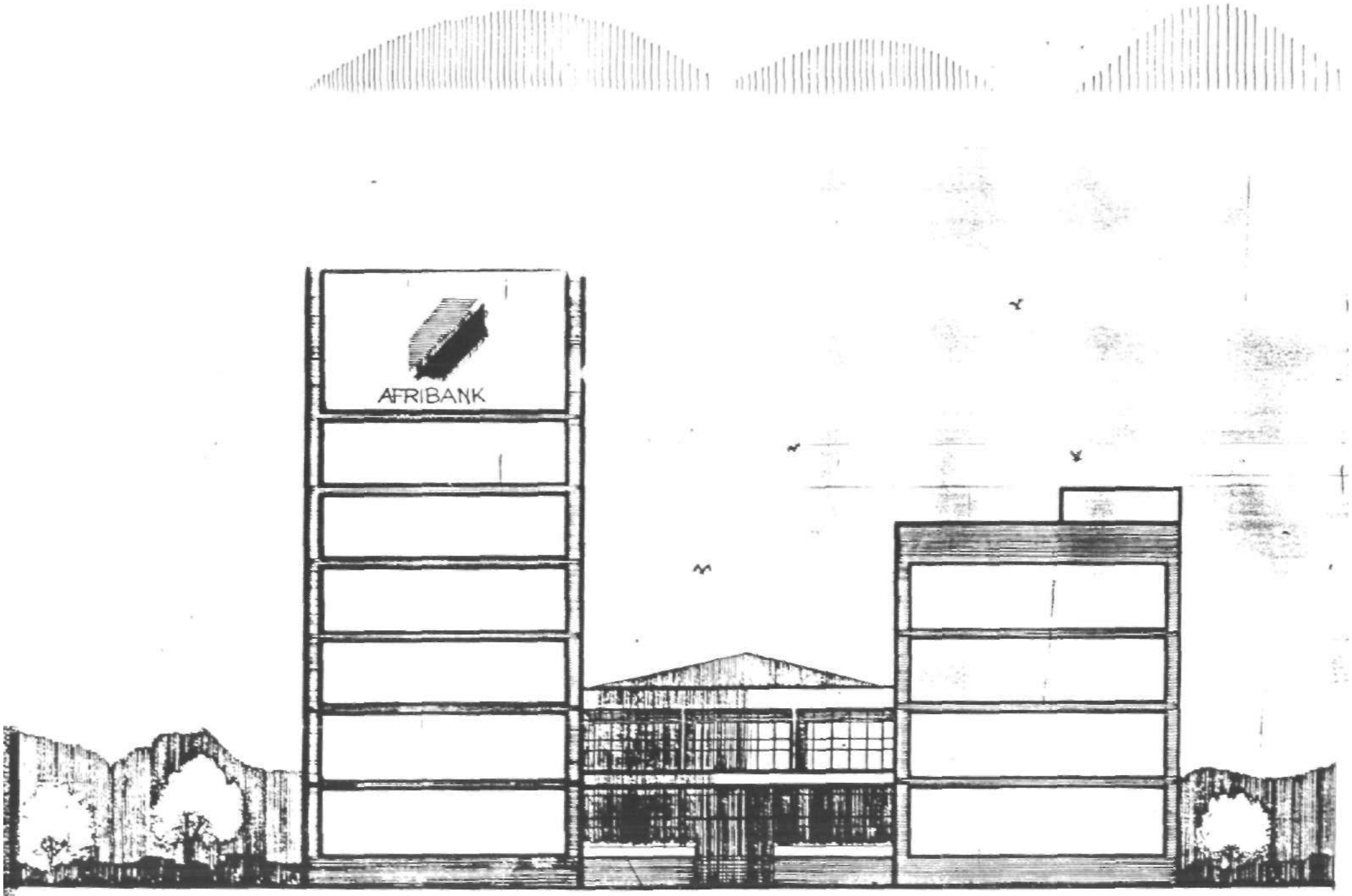
ENTH FLOO


SEC.
LOBBY
ASSIST. MANAGER
WORKSHOP
LOBBY
CLASSROOM
SEC.
LOBBY
LOANS LADY
CASH VAN BAY
NOTE COUNTING
STRONG ROOM
ARCHIVES
BANKING HALL
BOARDROOM
SEC.
LEGAL | INSPECTORATE DEPTS
ACCOUNTS | CREDIT DEPTS
ADMIN | OPERATIONS DEPTS
LIBRARY
LOBBY
8000
6000
6000
6000
6000
8000
6000
H
G
F2
F1
E
D
C2
C1
B
A

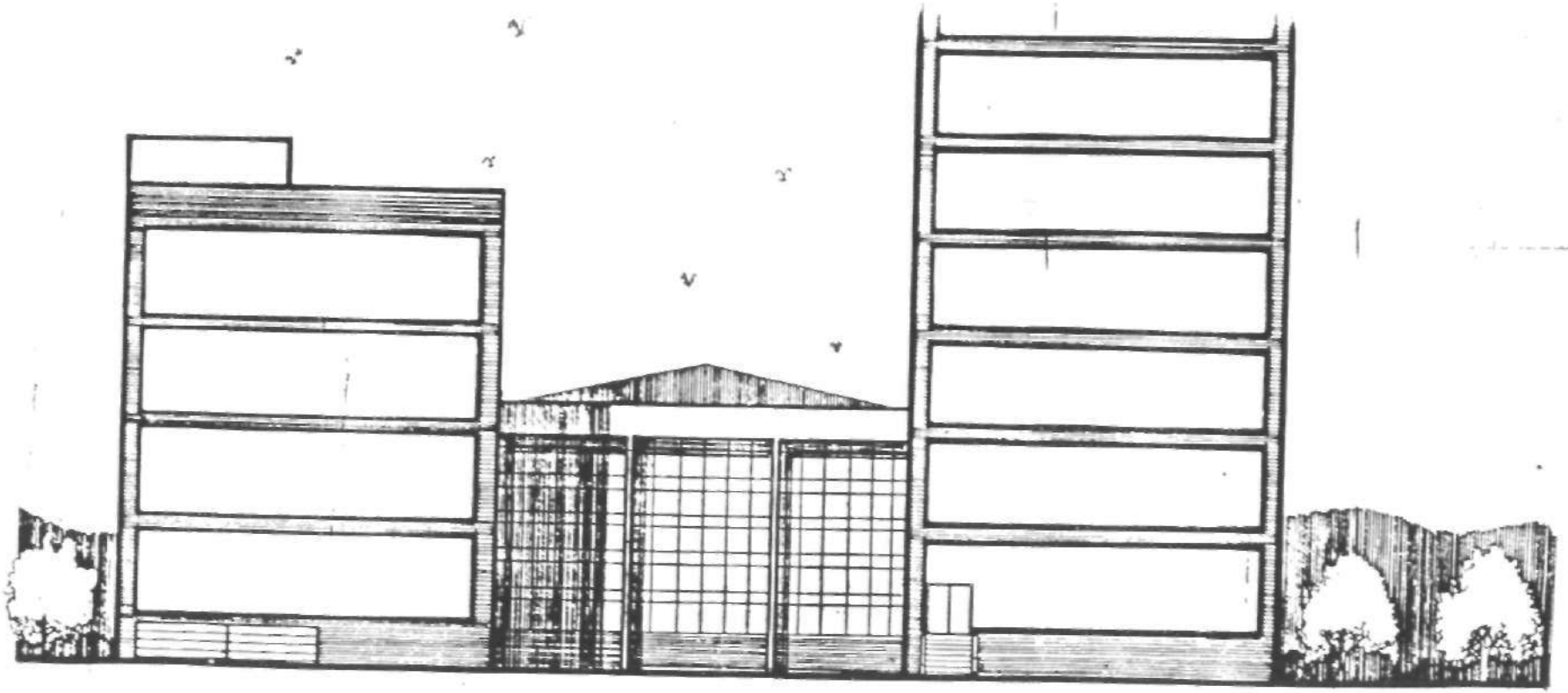
SECTION A-A


MACHINE ROOM
MACHINE ROOM
SECRETARIAT
BOARDROOM
LEGAL | INSPECTORATE DEPTS
PROPERTIES | PERSONNEL DEPTS
INFORMATION | ESTABLISHMENT DEPTS
ACCOUNTS | DEPTS
AGRIC | MARKETING DEPTS
ADMIN | OPERATIONS DEPTS
LIFT, TOILET LOBBY
RESTAURANT
SERVERY
KITCHEN
STORE
LIFT, TOILET LOBBY
6000
6000
6000
6000
6000
6000
6000
8
7
6
5
4
3
2
1

SECTION B-B



SOUTH ELEVATION

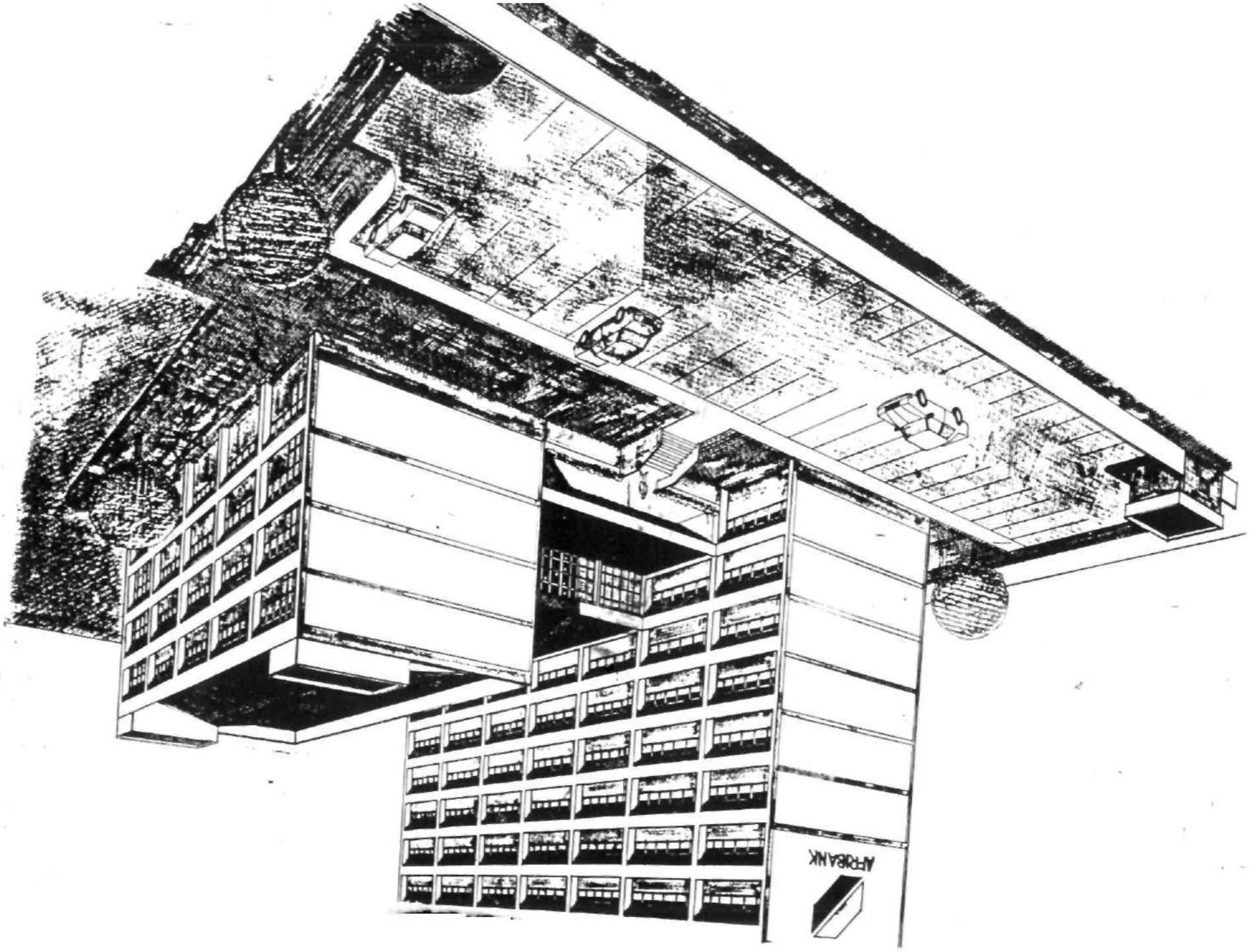


NORTH ELEVATION



WEST ELEVATION

EAST ELEVATION


AFRIBANK