

**DELTA STATE BUS**

**State:** DELTA STATE

**Reporting period:** FY 2024

**SABER Focal Person:** MR GIBSON PINNICK

**Was this plan prepared in consultation with the Private Se**

**List of contributing entities:**

**URL Link to the published BERAP**

**Is this plan approved by the State Executive Council (SEC)**

**If this was approved by SEC, please state date:**

## BUSINESS-ENABLING REFORM ACTION PLANS 2024 (BERAP)

ector

Yes

- 1) DELTA STATE INTERNAL REVENUE BOARD
- 2) MINISTRY OF TRADE AND INVESTMENT
- 3) DELTA INVESTMENT DEVELOPMENT AGENCY
- 4) JUDICIARY
- 5) BEUREAU FOR JOB AND WEALTH CREATION
- 6) MINISTRY OF LANDS AND SURVEY
- 7) DELTA STATE MICRO SMALL AND MEDIUM ENTERPRISE AND DEVELOPMENT
- 8) MINISTRY OF WORKS

9) MINISTRY OF URBAN RENEWAL

<https://www.deltastate.gov.ng/2024-berap>

Yes

*Choose as appropriate*

22nd December, 2023

### **Private Sector Contributors**

1. DELTA TRADE EXPORT GROUP
2. DELTA ASSOCIATION OF CHAMBER OF COMMERCE, INDUSTRY, MINES AND AGRICULTURE
3. NATIONAL ASSOCIATION OF SMALL SCALE INDUSTRIALIST
4. MANUFACTURES ASSOCIATION OF NIGERIA, EDO / DELTA CHAPTER
5. NATIONAL ASSOCIATION OF WOMEN ENTREPRENEUR , DELTA CHAPTER



2	<p><b>Empowering Youth and Women in rural creative industries</b></p>	<p>a Creation of Job opportunities through Economic empowerment  c . Provide Access to export market and revive the cottage industry in Delta State  d. Promoting gender equality  e Safeguarding and promoting cultural heritage through creative expressions.  f To foster economic growth in Delta State  g. Supporting Local Businesses  h Fostering an entrepreneurial spirit among youths and women in rural areas.</p>	<p>A. Holding town hall meetings in selected rural communities  B Sensitization of unemployed Youths and Women in Rural Areas  C. Call for stakeholder meetings  D. Manual and Online registration  E. Training of selected beneficiaries  F. Production of Akwa-ocha and Akwa-oma Fabric  ii. Bead making  iii. Fashion design  (iv) Hair dressing  G Empowering of beneficiaries with starter packs  H. Monitoring and Evaluation of program Implementation  I. Documentation of resultS for review and futuristic enhancement of the program</p>
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<p>3</p>	<p><b>Financial Education initiatives</b></p>	<p><b>A. Increased awareness on the importance of financial Education</b>  <b>b. To empower MSMEs to make informed decision on investment and financial options.</b>  <b>c. Foster collaboration with government bodies and private sector to create comprehensive financial Education initiatives.</b>  <b>d. Support the long term financial sustainability and growth of their business</b></p>	<p><b>i Sensitization of profiled selected entrepreneur and small business owners</b>  <b>ii. Conduct a baseline Assessment</b>  <b>iii Develop curriculum</b>  <b>iv implementation of workshop</b>  <b>v providing workshop materials</b>  <b>vi Pre and Post- Assessment</b>  <b>vii Payment of Stipends to participant and trainers</b>  <b>viii . Regular Program Evaluation</b>  <b>ix Feedback Mechanism</b></p>
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4	<b>Strengthen and Expand Small Claims Courts</b>	<p>To attain speedy resolution of disputes.</p> <p>Forstoring self-representation and promoting effective management and efficiency</p> <p>Automating the filing processes of cases in small claims court for easy filling in any part of the country or the world.</p>	<p>Appointing more Magistrates to man the small claims courts in both existing courts and newly established small claims court.</p> <p>Establishment of more small claims court one in each of the 26 judiciary division of the high court of justice in addition to the already existing ones.</p> <p>Using print media, radio stations, Television stations, and social media to create awareness of the small claims court.</p> <p>Appointment of more small claims courts Presiding Officers and support staffs that are IT incline.</p>
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5	<p><b>Establishment and Facilitaion of Public Private Partnership(PPP) framework</b></p>	<p>a. Efficient and sustainable delivery of PPP projects across all socio-economic sectors of the state</p> <p>b. Timely project deleivery</p> <p>c. Harnessing private sector innovations</p> <p>d. Risk sharing - allocate and manage risk effectively between public and private sector</p> <p>e. Stimulating economic growth and employment opportunities by fostering private sector involvemnet in public projects</p>	<p>A. Seek Executive order for single MDA/Committee as clearing house for all PPP proposal.</p> <p>B. Develop a functional datbase of current PPP projects across the state.</p> <p>C. Review current protocols and processes for proposal of PPP projects.</p> <p>D. Develop a funtional PPP framework for socio-economic sectors in conjunction with stakeholders.</p> <p>E. Showcase investments opportunities that Delta State Governmnet offers via Investments summit, Trade expos and Stakeholders engagement.</p>
	<p><b>Improved Investment Promotion Environment</b></p>	<p>a. Improve access to business premises with basic fit-for-purpose civil structures for MSMEs especially start-ups.</p>	<p>i. Acquistion of 500 sq.m parcels of land in strategic locations within the State</p> <p>ii. Provision of basic fit-for purpose civil structures</p>

6		<b>b. Improve utilities within identified natural and established clusters within the State.</b>	<b>i. Identify natural occurring and established clusters within the State</b> <b>ii. Conduct needs assessment for i. above</b> <b>iii. Provide identified needs that are critical</b>
		<b>c. Improve and Sustain Communication with local Investors/businesses/Trade Organizations</b>	<b>i. Identify High Networth Investors within the State</b> <b>ii. Organize localized Investment for a/townhall meetings across the state</b>

<p>7</p>	<p><b>Electronic Profiling of Investment Opportunities/Sectors in Delta State.</b></p>	<p><b>a. TRANSPARENCY:</b> Providing stakeholders with clear and accessible information about investments opportunities, terms and conditions of engagement.  <b>B. ACCESSIBILITY:</b> Increasing accessibility to investment opportunities for a broader range of investors by utilising digital platforms.  <b>c. Facilitating comprehensive risk assessment</b> and allowing for a more thorough evaluation of potential investment.  <b>d. Offering Business owners/investors relevant and timely information</b> to support informed investments decision.  <b>e. Ensuring a more inclusive and dynamic investment environment.</b></p>	<p><b>a. Need Assessment</b> - identify the specific requirements and objectives of the State electronic profile system based on the State investment landscape.  <b>B. Choose appropriate technology platforms and tools</b> that aligns with the goals of digital profiling ensuring compatibility with existing systems.  <b>c. Data Standardization</b> -establish standardized formats of protocols for collecting and sharing investment data to ensure consistency.  <b>d. User interface design</b> - develop a user friendly interface for the electronic profiling system to enhance public usability</p>
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	8	<p><b>Transparency of official fees and procedures in Delta State Ministries, Departments and Agencies (MDAs)</b></p>	<p><b>This reform area will increase transparency of official fees and procedures focusing on key business environment enabling MDAs' and also, providing platform for respective taxpayers to determine and pay official fees, levies and fines using Delta State Internal Revenue website.</b></p>	<p><b>A.1 Map existing process for carrying out impact evaluation;</b>  <b>A. 2 Evaluate and discuss mapped processes with respective MDAs;</b>  <b>A. 3 Publish information in public domain of respective MDAs.</b>  <b>A. 4 To issue notification/circular/order mandating the policy or procedural changes;</b>  <b>A. 5 Evaluate responses from MDAs' and make corrections;</b>  <b>A.6 Obtain MDAs' approval for commencement and reporting;</b>  <b>B. Public enlightenment and awareness;</b>  <b>B.1 Call for stakeholders' meetings to discuss on the process/procedure for collection of official fees and levies as prescribed by the law.</b>  <b>B.2 Communicate rates and levies as proscribed by the law;</b>  <b>B.3 Distribution of DIRS Law 2020 as a legal basis for harmonization of MDAs' levies and charges;</b>  <b>B. 4 Discontinue all consultancy services engaged by all revenue MDAs' and a letter to the affected communicated to the respective quarters (MDAs' &amp; consultants).</b>  <b>B. 5 Receive feedback and communicate amended actions;</b></p>
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9	Right of Way Permit.	To make transparent and open the process of obtaining Right of Way Permit.	<ol style="list-style-type: none"> <li>1. Have engagement meetings with TELECOM vendors and would be investors In fibre optic infrastructure on quaterly basis</li> <li>2. Assign desk officers to ten zonal offices of the Ministry of Works for more accessibility</li> <li>3. Reduce the current price of N145 per meter to N100 per meter</li> </ol>
10	Sensitization & Public Education on Lands Documentations and Processess	<ol style="list-style-type: none"> <li>a. Educating of the public of the benefits of obtaining a government issued Documents</li> <li>b. To increase public knowledge of the needs and Value of Lands Documents.</li> <li>c. To increase Public Knowledgibility of Land Title Documentation</li> <li>d. To simplify the requirements for Obtaining Lands title documents</li> <li>e. To reduce if not completely Eradicate sharp practices by unauthorized lands agent who attempt to ambush Aplicants and derail the processes</li> <li>f. To reduce process time</li> </ol>	<ol style="list-style-type: none"> <li>a. Setup a weekly educative program on selected media channels that showcase various lands topic</li> <li>b. Engage a media personality to host these programs weekly</li> <li>c. The weekly programs will majorly feature Directors, heads of Departments and schedule officers from the Ministry of lands and survey, as well as relative MDAs to Answer questions from the public.</li> <li>d. Publicize the ministry's existing social media handles and contact information for feedback.</li> </ol>

11	<b>Full Automation of the delta state Lands system</b>	<b>This will create</b> a. <b>Transparency of Assessments</b> b. <b>Transparency and ease of stream lined payments</b> c. <b>Transparency of Rates &amp; Fees</b> d. <b>Enabling of online search on lands documents</b> e. <b>Self help i.e Online Tracking of Application</b>	a. <b>Development &amp; Publishing of a Mobile Application. A mobile App is developed and senistisation is done via mass media.</b> b. <b>Publicizing of public domain for Self help .</b>
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**Digitization and Geo-referencing of Lands Records**

- a. To convert all existing records from physical form to digital format**
- b. To build a spatial data infrastructure in preparation for GIS for the state**
- c. To fully migrate the entire analog for lands documentation process to Electronic format.**

- a. Conduct an assessment and cleanup of existing land data (legacy data)**
- b. Scanning and digitization of the physical files to the Delta state Lands Automation system**
- c. Implement a Geographic Information System (GIS) for geo referencing land parcels or land survey records**

**Develop an E-Planning System For Full integration of Electronic Planning**

- a. To Establish a digital Planning studio**
- b. Establish real time Planning report to eliminate double/false points during physical Inspection and abhor Under-assessments**
- c. To integrate and deploy Spatial Infracstructure for preparing Master Plans and Planning schemes for the state**

**This reform will require**

- a. Launch the E-planning system to sit on Delta state Lands automation system**
- b. Train of Planning Officers in a ICT Capacity building for both head quarters and 15 existing area Offices**
- c. Sitting of the Digitization Plan; Geo-referencing of all new and existing plans**
- d. Setup the planning studio for E-planning (Modern Townplanning) for Professional and ICT capacity building, data capture/ aquisition, storage and networking.**



# STATE BERAP 2024 DOCUMENT

DESCRIPTION AND KEY TARGETS	BENEFICIARIES	RESPONSIBLE MDA's	CONTRIBUTING MDA's
<p>a. Targeted at youths of age 18 to 40 years (Above age 40 for farmers), particularly delta citizens and five percent non-delta residents but resident in delta state</p> <p>b. Persons with physical disability</p> <p>c. Search for and engagement with private sector internship</p> <p>d. A total of 450 beneficiaries in Skills acquisition and Youth agricultural programme</p> <ul style="list-style-type: none"> <li>- 150 Agricultural (Piggery-100, Beekeeping-50)</li> <li>- 300 Skills acquisition (Fashion-260, Welding &amp; Fabrication 40)</li> </ul>	<p>I. Unemployed youth of Delta State origin</p> <p>II. Small scale Farmers in Beekeeping and piggery</p> <p>III. Artisans with physical challenges</p>	<p>Delta State Job and Wealth Creation Bureau:</p> <ol style="list-style-type: none"> <li>1. Co-ordinator STEP</li> <li>2. Supervisor Operations</li> </ol>	<p>a. Delta State Micro, Small and Medium Development Agency</p> <p>b. Ministry of Science &amp; technology</p> <p>c. Delta State Technical &amp; Vocational Board</p> <p>d. Ministry of Women Affairs, Community &amp; Social Development</p>

<ol style="list-style-type: none"> <li>1. Focusing on Youth and Women in rural areas</li> <li>2. To create Job opportunities for Youths and women in the rural areas</li> <li>3. Training of selected beneficiaries</li> <li>4. Empowering of Youth and women in rural areas with starter packs</li> <li>5. A total target of 100 unemployed Youths and Women</li> </ol>	<p>For unemployed Youths and women in selected rural areas.</p> <p>ii Women owned Entrepreneurs</p>	<p>Delta State Micro, Small and Medium Enterprises Development Agency (DEMSMA)  Director (Marketing and Collaboration)</p>	<ol style="list-style-type: none"> <li>A. Technical and Vocational Education Board (TVEB)</li> <li>B. Ministry of Youth Development</li> <li>C. Office of the Special Adviser on Trade and Export</li> </ol>
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<p>i. Focusing on selected Entrepreneur and small business owners</p> <p>ii. Conduct a pre-program assessment to understand their financial concepts with minimum response rate of 80%</p> <p>iii structured curriculum covering essential financial topics with atleast 8 modules , each with specific learning objectives and measurable outcomes</p> <p>iv Implementation of workshop with a total target of 200 selected participants, aimed at achieving a goal of 80% completion rate.</p> <p>v measure knowledge gain through Pre-and Post - Assessment to achieve 25% increase in average after participants complete the program.</p> <p>vi. Continuously improve the program based on feedback by conducting quarterly evaluations.</p> <p>vii. Collect feedback from participants. , ensuring at least</p>	<p>I. Entrepreneur and small business owners</p> <p>II. Artisans</p> <p>iii Butchers</p>	<p>Delta State Micro, Small and Medium Enterprises Development Agency (DEMSMA)  Director (Micro, Small and Medium Enterprises)</p>	<p>I. Ministry of Finance</p> <p>ii. Delta State Investment Agency</p> <p>iii Ministry of Economic Planning</p> <p>iv. Boad of Internal Revenue Service</p>
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<p>Establishment of small claims courts within the 3 Senatorial District of Delta State to hear and determine liquidated monetary claims of five million naira (5,000,000.00) and below.</p> <p>To deliver judgement within 60days with additional 30days for enforcement in the claims filed in the court.</p>	<p>Any individual, 18years &amp; above.</p> <p>individual less than 18years or persons of less sound mind through his/her guardian.</p> <p>partnership, Association, Cooperation, Governmental Agencies, Non-government agencies, etc.</p> <p>Small &amp; Medium scaled business owners with in the 3 senatorial district in Delta State.</p> <p>People with Disabilities that has guidians or persons who can represent them in court.</p> <p>Deltans/Residents in the 27 Judiciary Divisions in Delta State.</p> <p>Young Business Owners with low</p>	<p>Judiciary- The Administrative Judge, Small Claims Court. The Administrative Judge High Court of Justice</p>	<p>Ministry of Justice</p>
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<p>a. Organize Business Fairs and Summits Annually in Asaba and Warri to Facilitate Transfer of Knowledge and Best Practices in Public Private Partnerships.</p> <p>b. Hold Engagement Meetings with MAN and DACCIMA to Identify/Address Challenges faced by Manufacturers and Profer/Recommmend Solutions in order to Sustain and increase Local Investments</p> <p>c. Strengthen the Established Small Claims Courts in Asab &amp; Warri to Prevent Delays in Business Dispute Resolutions.</p>	<p>I. MSME Operators Indiginous Investors owners Assoiation of Nigeria V. Foreign Investors DACCIMA</p> <p>II. III. Business IV Manufactures VI</p>	<p>Delta Investment Development Agency - Director General,DIDA -Director PPP department - Director Planning Research and Statistics -Director One Stop Shop for Investment</p>	<p>Ministries of</p> <p>a. Trade &amp; Investments b. Economic Planning c. Finance d. Delta State Micro, Small &amp; Medium Development Agency e. Other relevant MDAs</p>
<p>Complete acquisition of at least 500sqm parcel of land In 12 LGAs, 4 per Senatorial District Construct fit-for -purpose civil structure within acquired land</p>	<p>start ups MSMEs</p>	<p>Trade and Investment</p>	<p>Lands ad Surveys Housing</p>

<b>Provide Critical Infrastructure/Utilities for at least 50% of Identify natural occurring and established clusters</b>	<b>MSMEs</b>	<b>Trade and Investment</b>	<b>Housing Transport</b>
<b>Create database of High Networth Investors within the State ii. Organize 6 localized Investment fora/townhall meetings across the state</b>	<b>DTSG</b>	<b>Trade and Investment</b>	<b>DIDA</b>

<p>Open a Dedicated Portal for Investors in Oil and Gas Sector in the State to Report Community Disturbancs Issues and other Business Environment Harzards for State Government Actions</p>	<p>I. MSME Operators(Start-ups and small businesses)      II. Investors (local investment community)        III. Business owners located within and outside Delta State      IV. Manufacturers        V. Technology providers        VI.Global investmnet community</p>	<p>Delta Investment Development Agency        -Director General,DIDA        -Director PPP department -        Director Planning Research and Statistics        -Director One Stop Shop for Investment</p>	<p>Ministries of        a. Finance        b. Lands        c. Economic Planning        d. Justice        e. Trade &amp; Investment        e. Other relevant MDAs</p>
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<p><b>* Increase Citizens Engagement in the Payment Process for Efficient and Effective Tax Compliance</b></p> <p><b>* Have a dedicated Portal to Increase Awareness of DTSG Tax Laws for Public Guidance and Reduce Cases of Defaulting</b> *</p> <p><b>Strengthen Inter MDAs Collaboration in the Filing to Avoid Tax/Levies Duplication</b> *</p> <p><b>Extract 100% of revenue heads for eight (8) MDA representative signoff in accordance to Delta State Revenue Law;</b></p> <p><b>* Eight (8)MDAs' representatives submit their processes in accordance to business regulatory areas;</b></p> <p><b>* Utilises all channels of information dissemination to enlighten the public in the 25 LGA;</b></p> <p><b>* Issue circulars on procedural changes to eight (8) MDAs;</b></p> <p><b>* Commissioners or Heads of eight (8) MDAs signoff for MDAs' date of commencement and</b></p>	<p><b>BUSINESS OPERATORS ACROSS 25 LGAs</b></p>	<p><b>Executive Chairman, Delta State Internal Revenue Service (DIRS)</b></p>	<ol style="list-style-type: none"> <li><b>1. Ministry of Trade &amp; Investment</b></li> <li><b>2. Ministry of Oil &amp; Gas</b></li> <li><b>3. Ministry of Health</b></li> <li><b>4. Ministry of Environment</b></li> <li><b>5. Ministry of Basic &amp; Secondary Education</b></li> <li><b>6. Fire Service Department</b></li> <li><b>7. Delta State Waste Management Board</b></li> <li><b>8. Delta State Urban Water Board</b></li> <li><b>9. Delta State Tourism Board</b></li> <li><b>10. Delta State Environmental Protection Agency</b></li> </ol>
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<ul style="list-style-type: none"> <li>i. Reduce timeline of obtaining right of way permit</li> <li>ii. Simplify the process of obtaining right of way permit</li> <li>iii. Minimize disruptions and protect the lives of property owners</li> <li>iv. Increase investment in fibreoptic infrastructure in the state by 50%</li> </ul>	<p><b>BUSINESS OPERATORS AND TELECOM VENDORS ACROSS 25 LGAs</b></p>	<p><b>Ministry of Works; Dir. Rural Roads; Dir. Urban Highways</b></p>	<p><b>Ministries of Finance, Economic Planning, Lands and Surveys and Science &amp; Tech</b></p>
<ul style="list-style-type: none"> <li>a. Engage in quarterly community meetings and workshops with stakeholders</li> <li>b. Leverage social media platforms like X, instagram and Facebook for online engagement and dissemination of information</li> <li>c. Establish a hotline crisis communication channel</li> </ul>	<p>land owners Estate valuers <b>SURVEYORS</b> <b>GENERAL PUBLIC</b></p>	<p><b>Ministry of Lands &amp; Survey/Tech Team-ROOCA GLOBAL ; Dir. Lands</b></p>	<ul style="list-style-type: none"> <li>a. Ministry of Information</li> <li>b. Delta Development Property Authority</li> <li>c. Ministry of Urban Renewal</li> </ul>

<p>a. Define the objectives and goals of the automated land system</p> <p>b. Review and update existing land laws and regulations to accommodate automation</p> <p>c. Procure and implement the necessary hardware and software</p> <p>d. Customize a land information management system with the Mobile App</p> <p>e. Integrate the system with other relevant government databases.</p> <p>f. Implement functionalities for land registration, transactions, and information retrieval</p> <p>g. Provide training to system administrators, government officials, and users</p>	<p>land owners</p> <p>Estate valuers</p> <p>SURVEYORS</p> <p>GENERAL PUBLIC</p>	<p>Ministry of Lands &amp; Survey/Tech Team-ROOCA</p> <p>GLOBAL; Dir. Lands</p>	<p>a. Board of Internal revenue</p> <p>b. Ministry of Finance</p> <p>c. Ministry of Information</p>
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<ul style="list-style-type: none"> <li>a. Project Initiation</li> <li>b. Stakeholder Engagement</li> <li>c. Legal and Regulatory Framework</li> <li>d. Data Inventory and Assessment</li> <li>e. Technology Infrastructure Setup</li> <li>f. GIS Mapping</li> <li>g. Parcel Identification and Geo-referencing</li> <li>h. Data Standardization and Coding</li> <li>i. Digitization Process</li> <li>j. Integration with Existing Systems</li> <li>k. Quality Assurance and Validation</li> <li>l. Training and Capacity Building</li> <li>m. Pilot Implementation</li> <li>n. Rollout and Full Implementation</li> <li>o. Monitoring and Evaluation</li> </ul>	<p>land owners Estate valuers SURVEYORS GENERAL PUBLIC</p>	<p>Ministry of Lands &amp; Survey/Tech Team-ROOCA GLOBAL; Dir. Lands</p>	<p>Ministry of Lands &amp; Survey</p>
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<p>a. Procure and set up the necessary hardware and software infrastructure.</p> <p>b. Establish a secure and scalable IT system for data storage, processing, and sharing</p> <p>c. Design and develop a user-friendly E-planning platform.</p> <p>d. Include features for land use planning, zoning, development applications, and other relevant functionalities</p> <p>e. Implement a Geographic Information System (GIS) for spatial data analysis and integrate existing geographical and planning data into the E-planning system</p> <p>f. Develop an online application and permitting system for developers and citizens</p> <p>g. Integrate the E-planning system with other relevant government databases and systems and ensure interoperability with systems used by different departments.</p>	<p>land owners</p> <p>Estate valuers</p> <p><b>SURVEYORS</b></p> <p><b>GENRAL PUBLIC</b></p>	<p><b>Ministry of Lands &amp; Survey/Tech Team-ROOCA</b></p> <p><b>GLOBAL; Dir. Lands</b></p>	<p><b>Ministry of Lands &amp; Survey</b></p>
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LIST OF PRIVATE SECTOR CONTRIBUTORS	ESTIMATED COSTS	PLANNED START DATE	PLANNED END DATE
i. Registered Delta State Artisans Groups, ii.FADAN - Fashion Design Association of Nigeria, iii. Delta State Beekeepers Association iv. Delta State Piggery Farmers Clusters v. Other registered skills Training & Agricultural Groups inclusive of the physically challenged. vi. Civil Society of Nigeria, Delta State Chapter	₦ 450,000,000.00	9/1/2024	30/12/2024

<b>I Association of Akwa- ocha, Ubulu-Uku Women ii Nigeria Association of Women Entrepreneur ( NAWE)</b>	<b>N120,000,000</b>	<b>1/1/2024</b>	<b>12/31/2024</b>
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<p>I. National Association of Small scale Industrialist (NASSI)</p> <p>II. Nigeria Association of Women Entrepreneur (NAWE)</p> <p>iii. Associations of Butchers</p>	<p>N100,000,000</p>	<p>1/1/2024</p>	<p>12/31/2024</p>
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<p>1)LEGAL SERVICE PROVIDERS 2)DISPUTE RESOLUTION ORGANISATION THAT OFFERS SUPPORT TO INDIVIDUALS 3) LAW FIRMS</p>	<p>N500,000,000</p>	<p>1/1/2024</p>	<p>31/1/2024</p>
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<p>1. DACCIMA  2. NASSI,DELTA STATE  CHAPTER  3. Manufactors  Association of  Nigeria(M.A.N.)  4. DELTA STATE Trade  Export group</p>	<p>N20,000,000</p>	<p>1/1/2024</p>	<p>31/12/2024</p>
<p>1. DACCIMA  2. NASSI,DELTA STATE  CHAPTER  3. Manufactors  Association of  Nigeria(M.A.N.)  4. DELTA STATE Trade  Export group</p>	<p>100,000,000</p>	<p>1/1/2024</p>	<p>31/12/2024</p>

Export group 5. Data analytic providers 6. FinTech company	100,000,000	1/1/2024	31/12/2024
	50,000,000	1/1/2024	31/12/2024

<p>1. DACCIMA 2. NASSI, DELTA STATE CHAPTER 3. Manufacturers Association of Nigeria(M.A.N.) 4. DELTA STATE Trade Export group      5. Data analytic providers 6. FinTech company</p>	<p>N75,000,000</p>	<p>1/1/2024</p>	<p>31/12/2024</p>
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DACIMMA CIVIL SOCIETY ORGANISATION, DELTA STATE CHAPTER	N30,000,000	1/3/2024	6/30/2024
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<b>MAN, DELTA STATE CHAPTER</b>	<b>N36,000,000</b>	<b>1/1/2024</b>	<b>12/31/2024</b>
<b>1) ASSOCIATION OF REAL ESTATE DEVELOPERS 2) TITLE INSURANCE COMPANIES 3) ASSOCIATION OF LAND CONSULTANCY FRIMS</b>	<b>30M per year</b>	<b>9/12/2024</b>	<b>31/6/2024</b>

<b>1)ASSOCIATION OF REAL ESTATE DEVELOPERS 2) TITLE INSURANCE COMPANIES 3) ASSOCIATION OF LAND CONSULTANCY FRIMS</b>	<b>45M</b>	<b>Ongoing</b>	<b>30/9/2024</b>
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<p>1)ASSOCIATION OF REAL ESTATE DEVELOPERS 2) TITLE INSURANCE COMPANIES 3) ASSOCIATION OF LAND CONSULTANCY FRIMS</p>	<p>185M</p>	<p>Ongoing</p>	<p>31/7/2024</p>
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<p>1)ASSOCIATION OF REAL ESTATE DEVELOPERS 2) TITLE INSURANCE COMPANIES 3) ASSOCIATION OF LAND CONSULTANCY FRIMS</p>	<p>85M</p>	<p>15/1/2024</p>	<p>31/12/2024</p>
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