



Essential Compliance Documents for Businesses in Nigeria: *A Guide for Business/Company Owners*

With Nigeria's ever-evolving business environment, compliance is not just a legal requirement. it's a key part of building trust and credibility for your business. Whether you run a startup, SME, or a growing company, ensuring you have the right statutory documents is crucial to avoiding penalties, accessing funding, bidding for contracts, or expanding your operations.

As a corporate law firm, we often get asked: "*What documents do I need to stay compliant in Nigeria?*" Here's a simple guide to the key documents every business owner should know about:

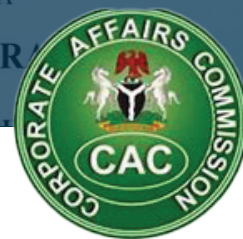


01

CAC Registration Certificate (Corporate Affairs Commission)



CERTIFICATE OF INCORPORATION
OF A
PRIVATE COMPANY LIMITED BY SHARES



What it is:

This is the official certificate that proves your business/ company is legally registered in Nigeria. It shows the government recognizes your company/business.

Why it matters:

You can't open a corporate bank account, apply for contracts, or do formal business without it.

Requirements:

- Business name, Memorandum and Articles of Association (what you intend to do)
- Names and details of directors/shareholders
- Valid means of identification (NIN, International passport, voter's card, etc.)
- Registered address of business/company
- Proposed Share and Ownership structure (for companies/partnerships)

Process:

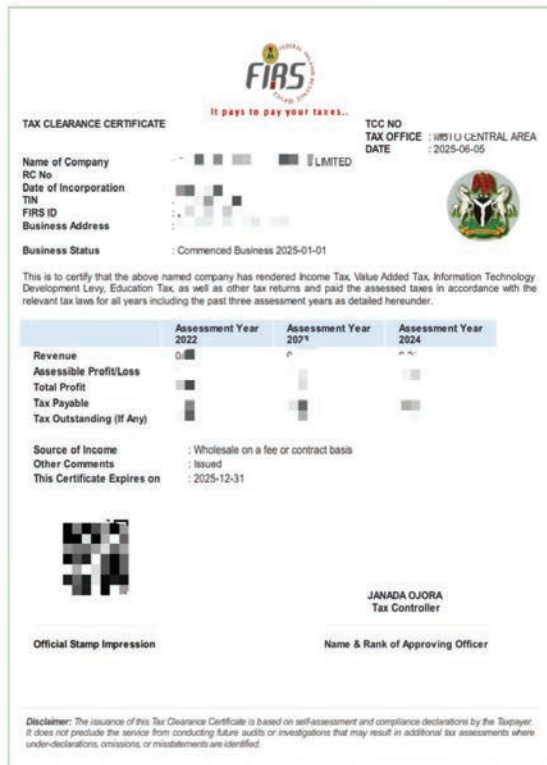
- Reserve your preferred business or company name
- Complete CAC registration online via the CAC portal
- Upload required documents
- Pay the applicable fee
- Once approved, receive your CAC certificate and status report



02

TCC (Tax Clearance Certificate) – From the Federal Inland Revenue Service (FIRS)

RC No
Date of Incorporation
FIRS ID
Business Address
Business Status : Commenced Business 2025-01-01

TAX CLEARANCE CERTIFICATE

It pays to pay your taxes...

TCC NO
TAX OFFICE : WEST COAST AREA
DATE : 2025-06-05

Name of Company : [REDACTED] LIMITED
RC No : [REDACTED]
Date of Incorporation : [REDACTED]
TIN : [REDACTED]
FIRS ID : [REDACTED]
Business Address : [REDACTED]
Business Status : Commenced Business 2025-01-01

This is to certify that the above named company has rendered Income Tax, Value Added Tax, Information Technology Development Levy, Education Tax, as well as other tax returns and paid the assessed taxes in accordance with the relevant tax laws for all years including the past three assessment years as detailed hereunder.

	Assessment Year 2022	Assessment Year 2023	Assessment Year 2024
Revenue	[REDACTED]	[REDACTED]	[REDACTED]
Assessable Profit/Loss	[REDACTED]	[REDACTED]	[REDACTED]
Total Profit	[REDACTED]	[REDACTED]	[REDACTED]
Tax Payable	[REDACTED]	[REDACTED]	[REDACTED]
Tax Outstanding (If Any)	[REDACTED]	[REDACTED]	[REDACTED]

Source of Income : Wholesale on a fee or contract basis
Other Comments : Issued
This Certificate Expires on : 2025-12-31

JANADA QJORA
Tax Controller

Official Stamp Impression : [REDACTED]

Name & Rank of Approving Officer : [REDACTED]

Disclaimer: The issuance of this Tax Clearance Certificate is based on self-assessment and compliance declarations by the Taxpayer. It does not preclude the service from conducting future audits or investigations that may result in additional tax assessments where under-declarations, omissions, or misstatements are identified.

What it is:

The Tax Clearance Certificate shows that your company has fulfilled its tax obligations up to date.

Why it matters:

It is needed to apply for government contracts, grants, loans, and other regulatory processes.

Requirements:

- CAC certificate
- Company's Tax Identification Number (TIN)
- Audited financial statements (usually for the last 1–3 years)
- Evidence of payment of taxes (where applicable)
- Duly completed Annual tax returns

Process:

- Register for a TIN with FIRS (if not already done)
- File annual returns and audited accounts
- Apply for TCC online through the FIRS TaxPro Max portal
- If taxes are up to date, FIRS issues the certificate



03 NSITF (Nigeria Social Insurance Trust Fund)



The image shows a sample of an NSITF ECS Clearance Certificate. At the top, there is the NSITF logo and the text 'NIGERIA SOCIAL INSURANCE TRUST FUND' and 'ECS CLEARANCE CERTIFICATE'. Below this, it says 'Employer Registration No.' followed by a redacted number. The certificate is marked 'ORIGINAL' in red. A large watermark 'This is to Certify that' is visible. Below the watermark, it says 'LIMITED' and 'RC No.' followed by a redacted number. It then states 'Has complied with the provisions of the Employees' Compensation ACT 2010 (ECA 2010)' and 'The details of compliance are as follows:'. A table follows with columns for 'Description', 'Year ..N/A.....', 'Year ..N/A.....', and 'Year ..2025.....'. The table has two rows: 'Number of Employees' with values 'N/A', 'N/A', and '6'; and 'ECS Contribution Level' with values 'N/A', 'N/A', and 'PAID'. Below the table, it says 'This certificate expires on 31st December, 2025'. At the bottom left is a QR code, and at the bottom right is a signature and the date '04 JUL, 2025' with the text 'Approved Signature'.

Description	Year ..N/A.....	Year ..N/A.....	Year ..2025.....
Number of Employees	N/A	N/A	6
ECS Contribution Level	N/A	N/A	PAID

What it is:

NSITF provides social insurance for employees in the event of work-related injuries or disabilities.

Why it matters:

It is mandatory for employers with 5 or more staff and a requirement for most government contracts.

Requirements:

- CAC certificate
- ID Cards of the members of staff
- List of employees and payroll information (Staff Salary Schedule)
- Compliance Letter

Process:

- Register the business with NSITF through their office or portal
- Complete the employer's registration form
- Submit payroll and pay contributions (1% of monthly payroll)
- NSITF issues a certificate of compliance



04

PENCOM Certificate (National Pension Commission)



National Pension Commission

Pension Clearance Certificate

Employer Code: [Redacted]

This is to certify that

[Redacted] LIMITED RC No. [Redacted]

has complied with the provisions of the Pension Reform Act 2014

The details of the compliance are as follows

Description	Year 2022	Year 2023	Year 2024
Number of Employees	0	0	3
Pension Contributions Remitted to Employees RSAs (N)	N0.00	N0.00	[Redacted]
Sum Assured for Group Life Insurance			[Redacted]

This certificate expires **31, Dec 2025**

Date issued [Redacted] 2025

Approved signatory [Signature]

What it is:

PENCOM ensures employers are remitting pension contributions for their staff into the Retirement Savings Accounts (RSA).

Why it matters:

Required for companies with 3 or more employees and a mandatory document for public sector contracts.

Requirements:

- CAC documents
- TIN
- Staff Salary Schedule
- Staff list and RSA PINs
(obtained from Pension Fund Administrators)
- Evidence of monthly pension remittance
(minimum of 3 months)
- Group Life Insurance policy for employees

Process:

- Open a pension account for each employee through a licensed PFA
- Start making monthly remittances (10% employer, 8% employee)
- Apply to PENCOM through your pension administrator for compliance certificate



05

ITF Certificate (Industrial Training Fund)



What it is:

ITF develops the Nigerian workforce by mandating certain employers to contribute to staff training and development.

Why it matters:

Legally required for companies with 5 or more employees or annual turnover of ₦50 million and above.

Requirements:

- CAC certificate
- TIN
- Audited accounts
- Staff list and payroll details

Process:

- Register with the nearest ITF area office
- Pay 1% of annual payroll as contribution
- Attend periodic training programs
- Apply for a Certificate of Compliance annually



06

BPP Registration (Bureau of Public Procurement) – Contractor’s Database Registration



What it is:

Registration with BPP’s Contractor, Consultant and Service Provider Database is essential for bidding for federal government contracts.

Why it matters:

Without it, you can’t participate in procurement bids or be pre-qualified for public projects.

Requirements:

- CAC certificate
- Tax Clearance Certificate
- PENCOM Compliance Certificate
- ITF Compliance Certificate

Process:

- Create an account on BPP portal
- Upload all required documents
- Submit application and await approval
- Once approved, get a BPP certificate and database ID





Regulatory Compliance isn't just about avoiding regulatory penalties. it's a strategic and necessary requirement for positioning your business for sustainable growth, attracting investment, forming partnerships, and participating in public procurement opportunities.

While the certificates discussed above are the basic compliance requirements applicable to most businesses, it is important to note that sector-specific regulations also apply, depending on your industry. Whether oil & gas, health, education, finance, or telecommunications additional licenses and compliance certificates may be required by regulatory bodies such as NAFDAC, SCUML, DPR/NUPRC, SEC, CBN, NITDA, and others.

We are well-positioned to guide you through both general and industry-specific compliance processes, ensuring your business is not only compliant but also ready for opportunities.

