





INVESTMENT OPPORTUNITIES

in

KADUNA STATE OF NIGERIA

2014

Edition



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FORWARD



One of the major challenges of globalization confronting developing countries is to look inward for harnessing their human and natural resource endowment for growth and development. Notwithstanding the fact that business competes in foreign markets or locally with foreign firms, presently firms face stiffer competition and are obliged to think more internally than they have in the past.

With the inception of the present democratic dispensation, both Federal and State Governments of Nigeria have created investment friendly environment to mobilize resources internally for accelerated inflow of foreign investment into the economy. Kaduna State has on its part consistently initiated programmes and strategies geared towards providing solutions to the State's economic problems with a view to ensuring that the State fairly benefit from the socio-economic liberalization policies being put in place by the Federal Government. A number of such initiatives are rural based like the Kaduna State Women Economic Empowerment, Cottage Industries, Development Loan Scheme and the Kaduna State New Initiative on Agricultural Enhancement to mention but a few. Special attention has also been accorded Kaduna State Industrialization and Micro credit Management Board to enhance its efficiency.

Kaduna State is blessed with fertile land, good climate, raw materials, infrastructures and importantly accessibility due to its central location. These have combined to favour the establishment of variety of industries in the areas of agro-allied, solid minerals and manufacturing. To meaningfully tap these resources, Government has accorded top priority attention to security by expending enormous resources, which have yielded far greater dividends having secured a conducive environment for the private sector to operate; business delegations were then sent to various parts of the country and the world to attract investors to the state. As a result, enquires have continued to pour in; hence the idea of this publication tagged 'Investment Opportunities in Kaduna State of Nigeria'. It is designed to package and market the State by highlighting its investment potentials and opportunities and at the same time provide information on investment procedures, incentives and other relevant implementation requirements in Nigeria to facilitate establishment of new projects and expansion of existing ones. It is therefore my pleasure to recommend this publication 'Investment opportunities in Kaduna State of Nigeria' to investors, businessmen and tourists wishing to visit or do business in Kaduna State.

Alhaji Dr. Mukhtar Ramalan Yero FCNA, MNIM
Executive Governor
Kaduna State



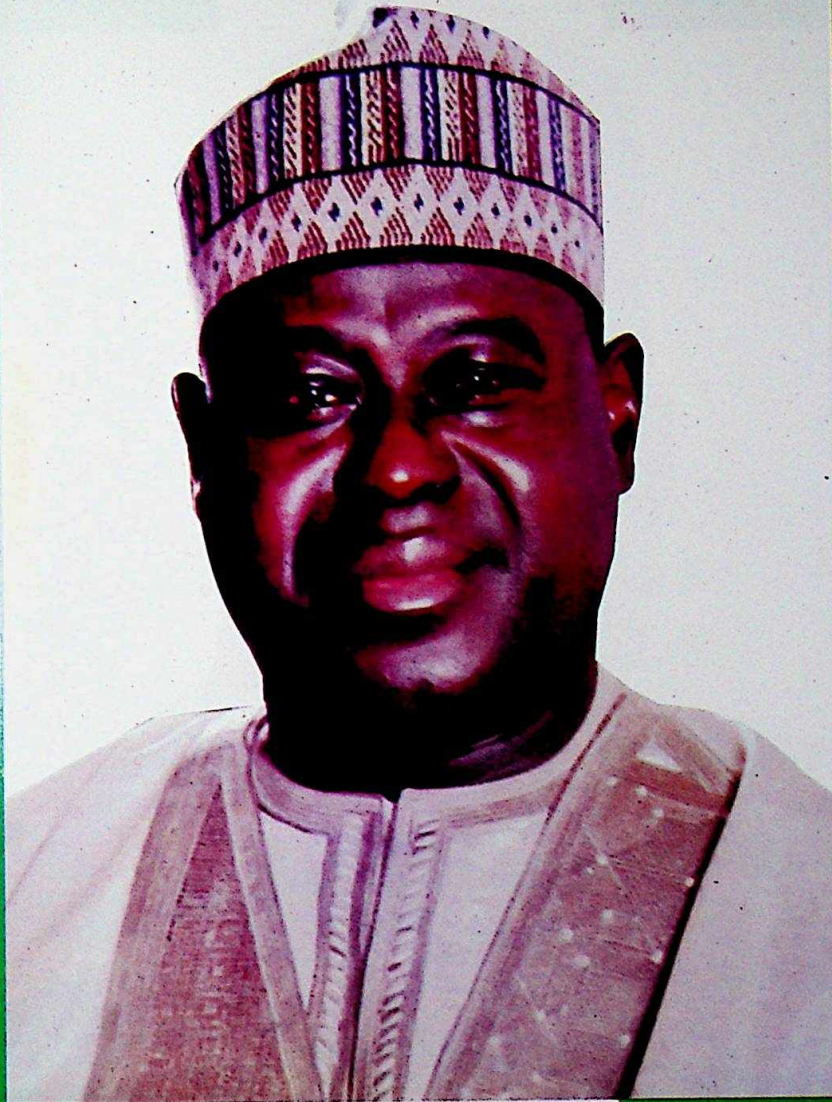




His Excellency
ALHAJI DR. MUKHTAR RAMALAN YERO *FCNA, MNIM*
Executive Governor,
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INVESTMENT OPPORTUNITIES IN KADUNA STATE OF NIGERIA





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KADUNA STATE: LAND AND PEOPLE



THE STATE

Kaduna State is one of the 36 States of the Federal Republic of Nigeria, with Kaduna as its capital. With 23 Local Government Councils and 47 Development Areas, Kaduna State occupies the entire central position of the northern part of Nigeria and shares borders with Zamfara, Katsina, Kano, Bauchi, Plateau, Nassarawa and Niger States, as well as Abuja, the Federal Capital Territory. The State has an area of about 48,473.2 square kilometers. The global location of the state is between longitude 0610 and 0900 east of Greenwich Meridian and also between latitude 0910 and 1130 North of the Equator. The entire land structure consists of an undulating Plateau. However as one moves to the Southern part of the State, there are some hills. Major rivers include Kaduna, Wonderful, Kagom and Gurara.

THE PEOPLE

The main ethnic groups are Fulani, Hausa, Gbagyi, Bajju, Atyap, Jaba, Adara, Kurama, Ninzo and Kagoma. English and Hausa Languages are widely spoken. Based on the 2006 census, the population of the state was 6.3m.

THE FESTIVALS

Because the state is heterogeneous, with people of different ethnic groups and varied cultures, there are several festivals of interest, like the Sallah Durbar, the Agmamanya (Gbagyi) Tuk Ham (Jaba), Baranzan (Bajju) and Afan. Durba Sallah is annually observed twice to mark the end of Ramadan fasting and to celebrate the Hajj with hundreds of riding horsemen. It is a spectacle with horses and horsemen elaborately dressed in different costumes.

The Tuk-Ham, Baranzan and Afan festivals have common features, the celebration of the people's cosmic myth as they continue to find meaning in link between the living and the spiritual world.

CLIMATE

Kaduna State has two distinct seasons. The dry season lasts from November to mid-April. While the rainy season, which is cool, lasts between 5-6 months starting from mid-April. The State extends from the tropical grassland known as the Guinea Savannah to Sudan Savannah. The vegetation is tall grass of about 3.6 meters with big trees, which grows shorter as one approaches the Sudan Savannah. Both are of economic importance.

OCCUPATION

About 70% of the State's population is engaged in agriculture, producing both food and cash crops. The traditional method is giving way to mechanized farming. The State can also boast of highly skilled manpower in almost all fields of human endeavour. The State is known as the Center of learning because of the presence of large number of institutions of higher learning like the famous Ahmadu Bello University, Kaduna City





University (Polytechnic), Nigeria College of Aviation Technology, Nigerian Defence Academy, Command and Staff College, Jaji, Federal and State Colleges of Education, Nuhu Bamalli Polytechnic, Nigerian Institute of Transport Technology, National Research Institute for Chemical Technology, National Teachers' Institute, National Board for Technical Education, Kaduna State University, etc.

TRANSPORTATION:

ROADS

Considerable resources are continuously being devoted to roads development as the entire citizenry depend on it for movement of goods and service delivery. Kaduna state is well linked to other states of the country with good road network like the Kano-Kaduna-Abuja dual carriageway, Kaduna Kafanchan, Kaduna-Jos through Forest, Kaduna-Jos through Manchok, Kaduna-Lagos, Kaduna-Sokoto and Kaduna-Kafanchan-Makurdi roads. Taxis, buses and trailers operate on commercial basis in addition to the Kaduna State owned Transport Authority.

RAILWAY

The State has two major Railway Junctions at Kaduna and Kafanchan. The Kaduna-Lagos and Kaduna-Port-Hacourt are the two major railway lines linking the State with the southern part of the country. Kafanchan-Bauchi-Maiduguri and Kaduna-Zaria-Kano connects the State with the Northern cities of the country. Others also extend northward to Nguru in the North East and Kaura Namoda in the North-west. The current development obtainable is the constructions of new Railway track from Abuja the Federal Capital Territory to Kaduna.

AIR

Kaduna has an international airport, which was commissioned in 1982. Private airlines operate domestic daily flights from Kaduna to other parts of the country. It is also a major port for the airlift of pilgrims during Hajj operations.

COMMUNICATION

Currently, all the GSM operators have adequately covered the state including substantial part of the rural areas. Similarly, Nigeria Postal Services (NIPOST) and several courier companies also operate in the State.

FINANCIAL INSTITUTIONS

Due to its strategic position and economic importance, Kaduna is well serviced by commercial banks, insurance companies and stock broking firms. All Nigerian banks have set up their branches in Kaduna metropolis and other local government headquarters. Most of which are on-line and offer international services. There are also





different insurance companies operating in the State. The Kaduna branch of the stock Exchange, which is fully automated, is in operation serving other Northern States in the Country.

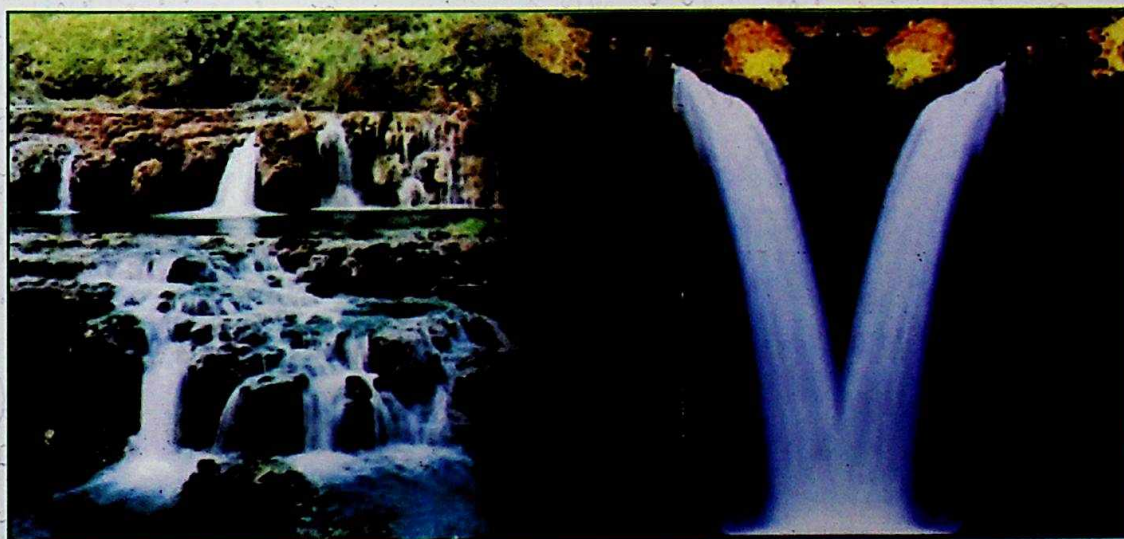
ENERGY

The main source of energy is the Power Holding Company of Nigeria (PHCN). All the major towns and local government are connected to the National grid. Power outages which were occasionally being experienced before is now being tackled by the Federal Government through massive rehabilitation and refurbishment of all power plants. To further enhance power supply the Federal Government has privatized the Power Holding Company to both internal and foreign investors as well as allowing the Independent Power Producers (IPP) to operate in the country.



WATER

The Kaduna State Water Board is rated as one of the best utility provider in the country. Most cities and towns are supplied with pipe born water of about 381,000,000 liters per day. Plans are in top gear to provide every town in Kaduna state with pipe borne water by the year 2010. Boreholes and concrete wells are augmenting the efforts of the board.



FOR A GREATER KADUNA STATE



Over the years, Nigeria has witnessed slow progress in laying a solid foundation for economic enhancement and democratic governance in the country. For any meaningful development to take place, security of lives and property must be ensured. It is in recognition of this desire that the present administration has accorded priority attention to security by expending enormous resources over the years to ensure peaceful co-existence among its diverse peoples. The quest for peace has taken the state Governor beyond the state to Edo, Enugu, Cross River, Imo States and other parts of the country. His incontrovertible message to all was that our nation must put an end to religious and communal conflicts or religious and communal conflicts would put an end to our nation. To make headway, the Governor has focused his attention on looking forward and formulating dynamic policies. Of significant importance is the legal reforms which eventually cleared the ambiguities in the laws being applied and also satisfied as best as possible the yearnings and aspirations of the contending interests of communities. Consultations and dialogue were held with opinion leaders, interest groups, religious and community leaders who made useful inputs. The legal reforms upheld the freedom of worship, religious tolerance and mutual respect amongst the diverse people of the state.

With the consolidation of peace in the state, the Administration Alhaji Dr. Mukhtar Ramalan Yero

vigorously pursued development programmes that have positively impacted on the citizenry.

ROADS

The provision of motorable roads to the various communities became one of the top priorities of the Administration. With this mission in view, a good number of roads spread throughout the state were constructed in both rural and urban areas. This is in addition to the establishment and strengthening of Kaduna Public Works Agency (KAPWA) who are charged with the responsibilities of maintenance of roads within the state.

EDUCATION

Another milestone of the Administration is the renovation of classrooms, laboratories, workshops, dormitories, staff quarters etc. New classrooms and administrative blocks have also been constructed especially in the newly established secondary schools. Similarly tertiary institutions have also benefited from the development drive of the State. Approval was given by the





Nigerian universities commission for the state to establish it's own university, which has since taken off and is known as KADUNA STATE UNIVERSITY.

HEALTH

In its effort to improve the existing secondary health facilities and service to enhance their optimum usage in the state, a number of rehabilitation works have been carried out while the state government is establishing other health facilities. Rehabilitation works were extended to hospital at Makarfi, Doka, Giwa and Zango Kataf. Commitment has been made for the purchase of five dialysis machines for use in hospitals and procurement of x-ray



machines has been contracted out. These equipments will enhance the provision of qualitative health care to the populace. Kaduna Health Rehabilitation Project has been established for utilizing a loan facility from African Development Bank for rehabilitating the State's five secondary health care facilities.

AGRICULTURE

The State has made some giant strides in agriculture through programmes such as back to Land Programme, Community Irrigation Programme, Input supply programme amongst others. These have helped in providing employment to the unemployed and school leavers in all the Local Government Areas of the State.

RURAL AND COMMUNITY DEVELOPMENT

In the area of community development, the State Government has been able to mobilize over 400 communities to get rural base development programmes like Kaduna State Women Economic Empowerment programme, Cottage Industries Development & Loan





Scheme, Kaduna State Industrialization and micro credit Management Board, Kaduna State's New Initiative on Agricultural Enhancement, to mention but a few, have been put in place by the State Government.

COMMERCE AND INDUSTRY

For the continued development of commerce and industry, the State Government has reconstructed and developed a good number of markets, exhibition centers, acquired land for industrial purposes and efforts are now being made to resuscitate the state owned industries.

CULTURE AND TOURISM

Tourism development has taken off in earnest in the State, thanks to the noble efforts of the present Government of the state led by Alhaji Dr. Mukhtar Ramalan Yero. The role of the Government in tourism development is seen essential in the areas of providing the enabling environment and creating a conducive investment climate for would-be private investors. Though a National Tourism Master Plan is essential for a meaningful development in the tourism industry, the Government has



taken a bold and decisive step in kick-starting the engine of tourism development. Investment opportunities abound in the tourism sector of the state in such identified locations like The Matsirga Waterfalls, Kangimi Dam, Kagoro Hills, Nok Museum, Turunku Hills and Zaria Dam.



THE ROLE OF MINISTRY OF COMMERCE AND INDUSTRY



The industrial and commercial policies of the state are being initiated and executed by the Ministry through its various departments. The private sector is being assisted by the Ministry in liaising with the Federal Ministry of Commerce and industry and their agencies and the State Ministry of Lands, surveys and Country Planning on matters relating to incorporation of companies, registration of business names, incentives, expatriates quota and acquisition of land in the industrial and commercial areas for the establishment of industries etc. To perform the above functions effectively, the Ministry has been structured into three departments namely:

- a. Commerce
- b. Industries
- c. Admin. And Finance

COMMERCE DEPARTMENT

The department is responsible for the promotion of commercial activities in the State and cover the following areas:-

1. **Promotion of Trade**
The purpose is to encourage inter-state trade and also attempt to develop trade within the state. Businesses are being introduced to manufacturing companies and suppliers to enable them obtain regular supplies of their products.
2. **Registration of Business Premises**
This is a statutory function being undertaken by the department to provide government with useful statistical information in respect of businesses operating within the state for planning and revenue generation purposes.
3. **Appraisal of Projects**
The department undertakes appraisal of commercial projects referred to it by Ministry of Lands, Surveys and Country Planning to ascertain their viabilities.
4. **Development of Commercial Areas and Shopping Centers**
Shops and Stores have been built in some Local Government areas to provide shopping facilities to interested businesses and cooperative societies.
5. **Trade Fairs /Missions**
The department, in conjunction with Kaduna Chamber of Commerce, Industry, Mines and Agriculture has been organizing, participating and hosting trade fairs/ Missions with the aim of exposing the State potentials with a view to attracting investors.
6. **Market Research**
The department undertakes market research to provide government and other agencies with information on prices of goods/services for statistical and planning purposes.





7. Export Promotion

The department is playing an active role in assisting and educating producers/businessmen in the state on export opportunities and also liaise with the Nigerian Export Promotion Council, Manufacturer's Association of Nigeria, Chambers of Commerce, Nigeria Investment Promotion Commission and Standard Organisation of Nigeria on matters and policies affecting export promotion.

INDUSTRIAL DEPARTMENT

1. This department is charged with the responsibility of implementing Government policies for promoting industrial development of the State.
2. The department is also charged with the responsibility of promotion and growth of Micro, small, medium and large-scale industries throughout the state. It identifies likely viable industrial projects and carry out project appraisals, which are further investigated by competent consultants who carry out full feasibility studies. The department also supervises and assists in executing viable industrial projects on behalf of the State Government and acts as a coordinating body between the Ministry, Government agencies and other non-governmental organizations, to establish private industrial projects.
3. It promotes and implements State Owned Industrial (S.O.I) projects, either wholly or in partnership with private investors, examples of such established companies include:-
 - i. Ikara Food (Tomato and juice Processing) Company Limited.
 - ii. Kachia Food Company Ltd (Ginger Processing).
 - iii. Kafanchan Food & Flour Mills Ltd.
 - iv. Another Project of similar importance is the proposed Kaduna State Industrial Park, which is to be established in collaboration with Bank of Industry and Eko Bank
4. The department also acquires and develops industrial layouts throughout the State for allocation to Government and Private Enterprises and assists the Ministry of lands, Surveys and Country Planning by appraising industrial project proposals by private investors to determine their viability or otherwise so as to safeguard against allocating pieces of land for the implementation of unviable projects. Some of the industrial areas are Kudenda, Unguwan Mu'azu, Hayin Banki, Mando Road, Abuja junction in Kaduna, Kafanchan, Chikaji and Dakace in Zaria. In addition, the department collects information on industrial establishments in the State and makes it available to the general public.



5. It liaises with other Federal/State/Local agencies to ensure industrial peace/safety, and compliance by industrialists with statutory and mandatory regulations such as expatriate quota, employment protection, taxes/rates, etc.
6. The Small Scale Industry Scheme under the department has since inception in 1968 approved 236 projects ranging from block making, bakeries, welding furniture making, saw milling, Venetian blinds, etc. Presently, emphasis is on agro-allied and light engineering projects. Plans have reached an advanced stage with Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) to set up a functional business support centre here in Kaduna that will render tremendous services to our numerous Micro Small and Medium Scale Industrialists.
7. The department also monitors the implementation of small and Medium Industries Equity Investment Scheme (SMIES) as it affects Kaduna State.





INVESTMENT OPPORTUNITIES

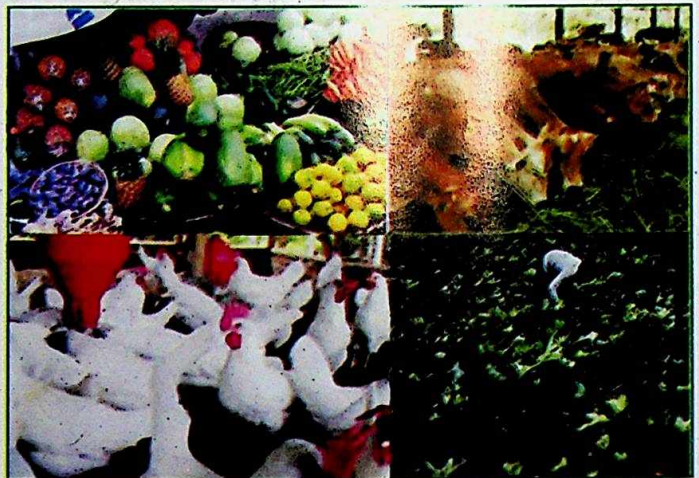
INTRODUCTION

Kaduna State has favourable opportunities that are attributable to its central position, easy accessibility and abundant natural resources, which can be exploited at commercial level such opportunities can be classified into:

- i. Agricultural
- ii. Manufacturing
- iii. Forestry
- iv. Solid mineral
- v. Commerce and Industry
- vi. Water Resources
- vii. Culture and Tourism
- viii. Education
- ix. Health

AGRICULTURE

The state is naturally endowed with favorable soils and conducive climate for the production of various crops (arable and tree cropping). With a cultivable land area of 4.5m hectares, only 2.02m under actual cultivation. It is against this background that the state is recommended to entrepreneurs to invest in farming in any of the following crops for which we have cooperative advantage in their production. These are maize, soya beans, ginger, chilies, cassava, sesame, tomatoes, cotton, sugar cane, sorghum, rice and acha. Japan is already partnering with Kaduna State Government in the production of ginger, sorghum and acha.



Similarly investment could be made on tree crops such as mango, citrus, guava, palm kernels and passion fruits, which are grown in large quantities. In this regard, African Development Foundation (ADF) has a commitment toward development, production and processing of fruits in this state.

The state is also endowed with potential for expanding its forest plantation and horticultural farming to meet any industrial demand. Tree species of great potential include Teak, malina, pines and others with unlimited scope for commercial exploitation.



ESTIMATES OF SOME ANNUAL CROPS PRODUCTION IN KADUNA STATE

S/NO.	CROP	AREAS OF HIGH PROD. (Ha) ANNUAL	PRODUCTION	ESTIMATED PROD. (TON)
1.	Maize	Lere, Soba, Giwa, B/Gwari.	318,071.68	944,671.11
2.	Rice	Kaura, Lere, Ikara, B/Gwari, Makarfi, Sanga, Kubau, Kajuru.	203,043.91	325,000.46
3.	Sorghum	Giwa, Makarfi, Ikara, Kudan.	311,100.63	578,647.17
4.	Millet	Giwa, Makarfi, Ikara, Kudan.	325,260.39	509,051.74
5.	Cassava	Igabi, Jema'a, Kagarko, Jaba, Kaura, Z/Kataf.	212,168.67	1,980,896.11
6.	Soya Beans	Jema'a, Z/Kataf, Kachia, Giwa, Makarfi, Kudan, Soba, Ikara, Kaura, Kubau.	74,447.50	105,715.53
7.	Ginger	Kachia, Jaba, Kagarko, Jema'a Z/Kataf.	233,561.60	23,356.16
8.	Cotton	Giwa, Makarfi, Soba, Ikara, Kauru, Kubau.	263,286.75	257,997.15
9.	Sugarcane	Makarfi, Kudan, Ikara, Kubau, Igabi, Lere.	232,461.68	4,184,246.24
10.	Tomato	Ikara, Kubau, Soba, Zaria, Kudan, Igabi.	64,778.80	421,062.20
11.	Mango	Kaura, Jema'a, Kagarko, Chikun, Zaria, Soba, Kaduna, Sanga, Z/Kataf	28,000.00	62,000.00
12.	Chillies	Giwa, Makarfi.	115,598.00	109,818.00
13.	Cashew	All over the State.	5,000.00	5,500.00
14.	Honey	Kagarko, Kaura, Zaria, Z/Kataf, Jaba, Kachia, Chikun, Sanga, Kauru, Soba.	21,820.00	100 MT due to low technology but has potential to increase to MT yearly



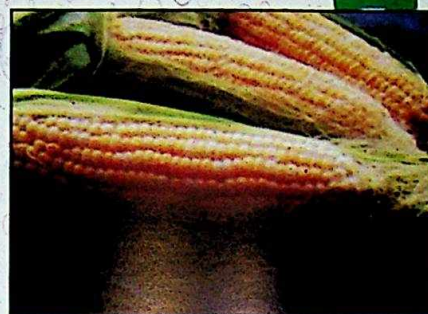
FOCUSED CROPS FOR INVESTMENT

i. Maize (Corn)

Kaduna state is the largest producer of Maize in Nigeria. This is



produced in the State as cash and Food crop. The average yield per hectare is 2.5mt, but with better agronomic practices, farmers get up to 6.5mt per hectare.



ii. Rice (Upland and Lowland)

The State produces about 22% of the total rice produced in Nigeria. In 2012, Kaduna State produced 425,000mt of rice. The State is now making efforts to raise farmers' average yield per hectare from 2.4mt to 3.5mt through the provision of intensified extension services and specified inputs.

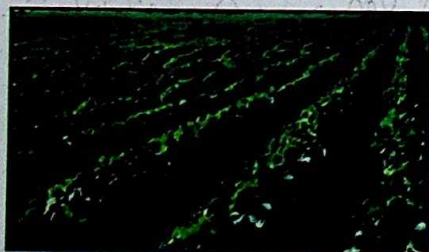


iii. Soyabeans

This is yet another important cash crop grown in all parts of the State. Farmers yield ranges from 2.0mt – 3.0mt/Ha depending on cropping pattern and the use of improved seeds. With better agronomic practices, farmers get up to 4.0mt/Ha. But there is only one viable Soyabeans processing plant in the State.

iv. Cassava

This is an important root crop which is grown State – wide. Its production requirements



are so simple to attract increased output whenever a reliable market and better price is assured to farmers.

The weather in the State is very conducive for local processing (sun – drying) which is advantageous to farmers. Average yield is 9.5mt/Ha but can go up to 25.0mt/Ha with





better Agronomic practices.

v. **Ginger (*Zingiber officinale*)**

The State is the highest producer of the crop in the country. It is a highly valued root crop (Spicy and medicinal). It is mainly grown in 5 Local Government Areas out of the State but can be grown in almost all the 23 Local Government Areas. The average yield is 9.5mt/Ha but with good management, up to 18mt/Ha could be obtained.

The State has established one ginger processing Plant at Kachia, (one of the producing areas) and one other privately owned processing Plant at Kafanchan. The State is ready to partner with interested investors to expand the processing Plant for value addition to the product.



vi. **Tomato**

Tomatoes are grown in all parts of Kaduna State as rained and irrigated crop. The yield /Ha ranges from 8.0mt – 25.0mt depending on the agronomic practices. The state has established one tomatoes processing Plant at Ikara the centre of irrigated tomato production.



The State is interested to partner with private sector in the expansion and upgrading of the Plant and establishment of other



similar Plants.

vii. **Horticultural Crops**

A lot of horticultural crops such

as Mangoes, Guava, Indian



Lemon, Oil Palm are produced in commercial quantities because of the favourable climatic conditions, investors are invited to partner with the State in the areas of processing and marketing of these horticultural crops.

In addition, thousands of hectares of land would be available to any interested private firms to establish plantation in the state,



viii. Livestock farming

Livestock farming is also an attractive area for investment. The geographical location of the State makes it conducive for all types of animals. The sector has a lot of potentials for small, medium and large-scale farmers to engage in any of the following areas:

- a. Cattle Breeding
- b. Sheep and Goat rearing
- c. Piggery
- d. Fish farming
- e. Ostrich/quail/poultry farming
- f. Bee keeping.

Right from the 60s the state government acquired vast expanse of land in various parts of the state for livestock development. These livestock projects have however almost grounded to a halt owing to inability of government to fund and manage them effectively. They however provide for opportunities for private investors wither singly or in partnership with government to resuscitate them into full production. All the projects are strategically located in terms of accessibility, market, natural and human resources.

The projects are equipped with basic infrastructures including staff accommodation, office blocks, grazing paddocks, earth dams, tick-baths, bore holes, water pumps, electric generating sets and machineries.

The Locations of some of the Livestock Projects

PROJECT	LOCATION	LAND AREA	STOCKING CAPACITY
1. Dairy Cattle multiplication centre	Shika, Zaria Local Government	100 ha	100 head of Cattle
2. Cattle breeding Ranch	Damau, Kubau Local Government	200 ha	1000 head of Cattle
3. Cattle breeding and fattening Ranch	Manchok, Kaura Local Government	200 ha	1000 head of Cattle
4. Sheep improvement center	Pambegua, Kubau Local Government	176 ha	-
5. Goat breeding centre	Kagoro, Kaura Local Government	14 ha	-



OTHER AREAS FOR PARTNERSHIP

The Kaduna State Government has embarked on a number of agricultural programmes aimed at poverty reduction, job creation and sustainable food security: These include:

- i. Kaduna State Trust Fund Model for development of small-scale agriculture through credit assistance to farmers at 5% interest rate.
- ii. Community Based Agricultural and Rural Development programme
- iii. Fadama II Project
- iv. National Programmes for food security
- v. Root and Tuber Crops Expansion Programme
- vi. Fertilizer Manufacturing and Blending Plants
- vii. Establishment of Agrochemical companies
- viii. Assembling Plants for tractor and other farm machineries. For aquaculture numerous water bodies e.g rivers and dams abound, which could be stocked and utilized as fishing village for tourism as well as commercial fish farming. The state has potentials for large-scale tilapia production, which attracts investors for partnership. Such sites include Kangimi, Saminaka, Zaria Dams, Galma, Kaduna, Matsirga, Gurara and Takau Rivers.
- ix. Commercial Agricultural Development for lead State (Kaduna, Cross Rivers, Enugu, Kano and Lagos) that is yet to take off.
- x. The State has two Gazetted Grazing reserves and twelve ungazetted with great potentials for dairy and beef production and processing.

In addition to the above, piggery, Ostrich/Poultry and Bee Keeping are areas that have remained largely untapped.

MANUFACTURING SECTOR

Kaduna State has favorable investment opportunities that can be exploited profitably and at commercial level. The State Government recognizes the crucial role of micro, small and medium scale enterprises as the main engine of growth, because they provide employment and support services to major industries. As a result, it promotes the development of small scale industries by providing counseling services like project idea, identification of viable projects, advising on management techniques as well as financial assistance to existing and prospective entrepreneurs to enable them expand or establish viable industries. These projects range from block industries, bakeries, welding, furniture making, printing, chalk manufacturing, saw milling, venetian blind. etc. This policy has made a great impact as it has inculcated greater awareness in this sub-sector of the economy by creating employment opportunities, reducing rural-urban migration and providing goods and services to the public.

Similarly the State Government has established industries like Kachia Food Company, to process raw ginger into powder, oil and oleoresin, kafanchan Food and Flour Mill Ltd., with the capacity of processing 18-20 tones of grains per day like maize, millet and wheat, Zaria





Pharmaceutical Co. Ltd for production of disposable syringes and syrups and Ikara Food Company to produce tomato paste, ketchup, tomato and orange juices. All the four companies are now slated for privatization.

These in addition to other companies in the State that provides investment opportunities are summarized below:

INVENTORY OF INDUSTRIES AVAILABLE FOR INVESTMENT IN KADUNA STATE

S/NO	NAME OF COMPANY	DATE OF INCOR	LOCATION OF COY	SHARE HOLDING AT INTERCEPTION	SHARE HOLDINGS % OF SHARE HOLDING	PRODUCTION CAPACITY	PRINCIPAL ACTIVITIES OF THE COY	MAJOR PROBLEMS	REMARKS
1.	Zaria Pharm. Coy. Ltd.	3rd Feb. 1981	No. 5 Dabace Ind. Layout, Zaria Factory site is about 6 hectares	Kaduna State Government	100%	136 Million disposal syringes	Production of disposable syringes of various sizes.	Lack of working capital	The Company is one of the enterprises slated for privatisation irrespective investors are encouraged to take part in its privatisation.
2.	Kachia Co. Ltd.	24th June 1981	Kachia Town, Kachia LGA	KDSS Inter Project Hungary Securities Ltd 14 LGA of Kaduna State Rims Sec. Ltd 14 LGA of Kaduna State	92.66% 3.58% 0.59% Kaduna State	100 tonnes of Ginger powder per annum, 80 tones of Oleoresin, 4 tones of essential Oil	Processing of Ginger to produce ginger Oleoresin, powder and essential oil.	Lack of working capital and Market.	Kaduna State Government intends to privatize ownership and management of the coy to core investors to ensure adequate funding efficient management and profitable operation.
3.	Ikara Food Processing Co. Ltd	3rd Feb. 1981	Ikara Town Ikara LGA	Kaduna State Government 18 LGA of the State	78% 22%		Processing of Tomatoes Puree, Ketchup, Mango, Orange & Pineapple Juices etc.	Lack of working capital	Some investors have indicated interest in the taking over the company by paying 10% value of the company.
4.	Kalanchan Food & Flour Mills Ltd.		Kaduna State Government	Kaduna State Government	100%			Lack of working capital	For privatization
5.	KTI Kaduna		No. 1 Textile Road Kaduna	INDC Ltd David Whitehead & Sons (DWS) Tech Partners. JNJ JNJ	12% 4%		Manufacturing and Marketing of Textile Materials, Polymers/jene bags and Cotton Yarn.	Poor Management obsolete Machine and Equipments and lack of funding.	Northern Governors to settle outstanding liabilities while foreign investors e.g. South Korea and China have been invited to participate in the coy
6.	Arewa Textiles Ltd.		PMG industry Estate Kaduna South	Overseas Investors Nig. Corporate Investors other Nigerians Arewa Textiles PLC Staff.	55% 6.97% 3.87% 23.46%		Manufacturing and Marketing of Textiles Materials.	High production cost (import of materials which led to huge stock in ware houses.	
7.	Zaria Industries, Zaria		Zaria - Jos Road Zaria	Kaduna State Government NDIB Japanese Investors	0.55% 17.30% 9.62% 13.10% 13.95% 2.22%		Manufacturing of Terpalu and Cotton Yarn	Obsolete Machine and equipment, poor Management and lack of funds.	Prospective investors are encouraged to take part in the company.



INVENTORY OF INDUSTRIAL ESTATE IN KADUNA STATE

S/NO	LOCATION OF INDUSTRIAL ESTATE	YEAR ESTIMATED	SPONSOR	AREA COVERED	FACILITIES PROVIDED	LOCATION OF INDUSTRIAL ESTATE
1.	Kaduna South Industrial Area Kaduna (TPO 451)	1988	Min. of Commerce & Industries	160 hac. (400 acres) (63 plots)	E.W. TR. T.RD	Plot sizes vary from 1.6-6.0 ha Estate populated by medium & heavy industries. Fully occupies
2.	Kaduna Industrial Area Western Bye-pass Kaduna (TPO 566)	1981		256 hac. (640 acres) (120 plots)	E.W. TR. T.RD	Few plots yet to be allocated
3.	NNPC Refinery Industry Layout Kaduna (TPO 542)	1978		2120 hac. (5300 acres) (105 plots)	ER	Few plots yet to be allocated
4.	Abuja Road Junction Industry Area Kaduna (TPO 528)	1978		48 hac. (120 acres) (47 plots)	E.W. TR.	Plot sizes vary from 1.6-6.0 ha 36 plots allocated to date
5.	Angwar Muazu Light Industry Layout, Kaduna (TPO 460)	1977		48 hac. (120 acres) (47 plots)	W.E. ER 40	Plot have been allocated
6.	Mando Road Light Industry Layout, Kaduna (TPO 483 AB & D)	1978/81		126 hac. (315 acres) (97 plots)	ER	8 Plot yet to be allocated
7.	Kawo Light Industry Layout (TPO 461)	1977	Min. of Commerce & Industries	278 acres	ER. W.E.T	All plots allocated
8.	Dakace Industry Area Old Jos Road Zaria	1977			ER. W.E.T	Partly Development
9.	Cikaji Light Industry Area Cikaji, Zaria	1977		55 acres	ER. W.E.T	5 plots yet to be allocated Average plot size is 2.5 acres
10.	Kafanchan Light Industry Area, Kafanchan	1977		45 acres (10 plots)	ER. W.	Plots yet to be allocated

Supply, for allocation to private entrepreneurs for industrial development.

PROCEDURES FOR SECURING COMMERCIAL AND INDUSTRIAL LAND IN KADUNA STATE

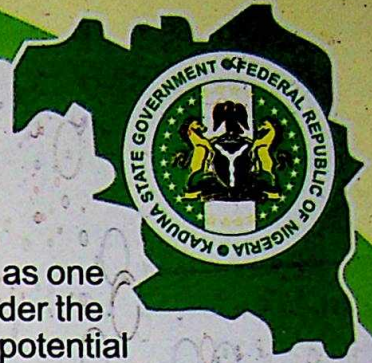


1. Incorporate a company in Nigeria.
2. Apply to the Ministry of Lands, Surveys and Country Planning.
3. To ease the process for land allocation, investors are required to send the following comprehensive information to the Ministry of Commerce and industry for examination and processing:
 - Memorandum and Articles of Association,
 - Certificate of Incorporation,
 - Feasibility study of the project,
 - Tax clearance certificate,
 - Name(s) and address(es) of banker(s),
 - Name, State, Nationality and Address (es) of Directors.

Investors with viable projects would be recommended to Ministry of Lands, Surveys and Country Planning for issuance of Certificate of Occupancy.



INVESTMENT OPPORTUNITIES IN THE FORESTRY SECTOR IN KADUNA STATE



1. CARDON TRADING

Forestry project (Tree Plantations) are accorded recognition as one of the technologies that could receive international funding under the clean development Mechanism (CDM) process and has the potential to reduce the build-up of green house gases in the atmosphere. Forestry technologies through afforestation and reforestation remain the option for the mitigation of the effects of climate change.

2. PHARMACEUTICAL MEDICINES

Almost all parts of most trees are sources of scientific and traditional medicine and when properly harness will boost the national health care. Therefore investments are accessible in the wild wilderness in the forest.

3. WOOD RAW MATERIALS ESPECIALLY FROM TEAK, MAHOGANY AND OTHER INDIGENOUS TREES

It has been estimated that about 25% of industrial labour in Nigeria is engaged in wood processing either in sawmills or other related industries. Endeavour to visit Afaka project Manager for more details.

4. ESTABLISHMENT OF PRIVATE FOREST PLANTATIONS OF APPROPRIATE TREE SPECIES

Private investors are encouraged to engage in the establishment of forest plantation across the state where tree specie of investor's choice could be establish and managed for the benefit of the crop which the investor would enjoy.

INVESTMENT OPPORTUNITIES IN THE SOLID MINERAL SUB –SECTOR OF KADUNA STATE

The geology of Kaduna state is made up of a variety of rock types and this is responsible for the diversity of minerals found within its borders both in type and spread. For this reasons, the state is one of the most endowed in mineral resource in Nigeria.

These have remained relatively untapped for a long time due to over reliance on petroleum as the major source of the nation's foreign exchange earner. They include gold, iron ore, tin, columbite, kaolin, graphite, corundum, aquamarine, to mention a few which occur in commercial quantity.

AREAS OF INVESTMENTS

Mineral Lapidary/Laboratory

The state is blessed with a wide variety of gemstones whose value can be improved upon through cutting, grinding, polishing, faceting, and casting. This can be achieved through the establishment of Lapidaries /laboratories for gemstone process and treatments which will in the long run transform the state into nation's focal point of gemstone products.

Kaolin processing plants

The abundant kaolin in the state could be processed into industrial and pharmaceutical



grade for consumption by local industrial and export.

Granite Crushing

All the local government areas of the state are blessed with deposits of granites and migmatite-gneisses in commercial quantities which could be crushed into aggregates of different size for construction purpose.

Granite Cutting and polishing

Granite cutting and polishing plants could be established to produce tiles and dimension stones to meet the ever-increasing demand for these products.



INVESTMENT OPPORTUNITIES IN THE SOLID WASTE MANAGEMENT SUB-SECTOR OF KADUNA STATE.

The solid waste management of Kaduna state involves the proper handling of waste from different point of generation to disposal at designated dump sites for further process (i.e. reduce, reuse, recycling, composting etc.) The solid waste component of Kaduna state consists of varieties of disposable materials such as plastic, polythene bags, metal scraps, glasses, Aluminum scraps/cans, paper, organic material etc.

In view of the above, the state has abundant investment opportunity in the area of solid waste of Kaduna state which still remained unused.

AREAS OF INVESTMENT

PLASTIC RECYLING: The solid waste component of Kaduna state is rich in various kinds of plastic material which range from plastic rubber to polythene. The plastic waste can be reduced, reused or recovered. Sometimes by minimizing waste from the source. It can be recycled to raw materials. This will create jobs for the teaming youths within the metropolis.

Metal Recycling: The abundant metal scraps can be processed to many usable forms. This can in turn create job opportunities and boost the economy of the state.

Aluminium Scrap/cans: The demand for Aluminum is high. As it is, it takes 95 percent less energy to reprocess Aluminum from used Aluminum scrap/ cans than from ore.

COMPOST: The available organic materials in our various dump sites can easily be harnessed into organic fertilizer and can be assessable to many peasant farmers in the state.

Glass Recycling: Glass waste is available in the state for processing (recycling) to raw material for glasses which is in high demand in Nigeria's markets. In fact, it is well known that in Nigeria, people and industries use bottles in much quantity.

Paper: Waste paper recycling has several advantage, it provides mills with a valuable fiber source, it provides income to recyclers, and reduces municipal costs.

SOLID MINERALS

Kaduna state is well endowed with varied solid minerals and a good number have been exploited since the beginning of the last century. Surveys conducted have confirmed that



there are opportunities for investors in exploration and processing of these minerals for export. They had remained largely untapped due to heavy reliance on crude oil. These include gemstones like aquamarine, sapphires and metallic minerals like tantalite, columbite, iron ore, etc Almost all the 23 local Government areas of Kaduna State can boast of at least one mineral such as granite, gabbros and gneisses whose beauty and texture are of world standard. Investment opportunities abound for the setting up of quarries and factories for polishing granite. Some of the solid minerals found in the state are reflected in the table below.

SOLID MINERALS OCCURRENCE IN KADUNA STATE

S/NO.	CLASSIFICATION	TYPE	LOCATION VILLAGE AND LGA	USES
1.	Metalic Minerals	Cassiterite (Tin Ore)	Kagoro in Kaura and Kurmin Dangana in Jaba LGAs. Sharu in Igabi LGA. Pala and Anchau Ikara LGA. Godogodo Sanga LGA Sabon Gida and Anguwar Nungu Sissibaki Jema'a LGA. Nok-Jaba LGA. Galadimawa and Gashere Kauru LGA. Lere and Garun Kurama Lere LGA. Dutsen Wai Kubau LGA Kachia, Kachia LGA	Making bronze and pewter in lining cooking utensils. Manufacturing of tin plate, steel (food canning) making of soldier, type metal and collapsible tubes. Bearing metals its compound is used in dyeing and fireroofing, rapid solidification of in alloys by meltspinning, wood preservation treatment and lining of copper wares.
2.		Tantalite	Birnin Gwari, Kagoma, Kafanchan, Bakin Kogi, Sambang, Sissibaki and Anguwa Nungu Jema'a LGA. Godogodo, G/Waya Sanga LGA. Kagoro Kauru LGA. Chikun, Lukru Udawa, Damari, Mamini, A/Malam Ali Chikun LGA	Used for the manufacture of acid, resistant laboratory ware and industrial equipment, manufacture of sintered carbide tools.
3.		Columbite (Ore of Niobium)	Anguwa Nungu Jema'a LGA. Berera, Anchau Ikara LGA. Godogodo Sanga LGA. Kwoi Jaba LGA.	Is a strategic alloy, used in the manufacture of aircraft, jet engines and nuclear technology and in the electronics and chemical industries.
4.		Bismutinithe (Ore of bismuth)	Gimba and Kinkiba Soba LGA. Makarfi, Makarfi LGA.	Pharmaceutical purposes.
5.		Wolframite (Ore of Tungsten)	Banki and Giniya hills between Bawa and Wuri Rivers, east of Pambeguwa Kubau LGA.	Manufacture of high speed cutting steels, making the filaments of electric lamps, - Tungsten Carbides, X-ray tubes, Manufacture of drill bits.
6.		Manganese	Mallam Ayuba N.E. of Gangara, Dundibus and the Areas around Giwa (Korosa, Dogara) Tsohon Birnin Gwari and Anguwar Nachibi.	It is an essential ingredient in iron and steel manufacture.
7.		Iron Ore (Magnetite haematite & Goethite)	Tsohon Birnin Gwari Funtua Road Ayuba and Tandoma Area, South of Randeggi Birnin Gwari LGA North of Kobango	Production and steel pigmentation



SOLID MINERALS OCCURRENCE IN KADUNA STATE

SNO.	CLASSIFICATION	TYPE	LOCATION VILLAGE AND LGÀ	USES
8.		Limelite (Ore of Titanium)	Reshua and Nongishi hill in Kaura LGA.	A source of Tilanum metal
9.		Rutile (Ore of Titanium)	Rumana Birnin Gwari South of Randeggi and Birnin Gwari.	Rutilite as pigment makes the whitest paint. As pigment used in the making of lineleum, artifioal silk, white ink, pottary glazes, dying leather and tooth timing used as paperfilter, clothing and decoloriser for skywriting and smoke screening tralegic mineral use in making high speed steels and coating for welding steel.
10.	Non Metallic or Industrial Minerals	Graphite	Birnin Gwari (Mulino) Saulawa	Manufacture of graphte crucities, electrones, refractones pencils lubricants patteries steel making shoe polso.
11.		Talé	Zanzon River between Zonkwa and Zangon Kataf, Wawaraji, fadan Kaje-Zangon Kataf LGA	Cosmetics powder also in slabs and plates, paint, solt pencils glass fabrics and metals beaching in tixtile industries, in ceramic for gazing
12.		Kyanite	Sabon Birnin Gwari, Tunga Bagwoma and Dodo	For retractories porcelin, acide resistant articles spark piugs special purpose insulators, cucible for steel, pytometer tubes.
13.		Kaolin	In many Local Government Areas like Giwa and Kachia	Paper, paintes, ceramics and pharmaceuticals, fertilizer and filer in rubber.
14.		Brick Clay	Mararaban Rido, Kakau, Farin Kasa River, Zaria.	Construction.
15.		Mica (Muscovite)	Available all over the State but abundand in Chikun, Jema'a, Jaba, Zangon Kataf, Lere, Kaura and Sabon Birnin Gwari Gwantu, Fadan Kaje	Insulator, capacitors rheostats, telephone, magnetos, incandescent lamp.
16.		Feldspar	Ikara, Godogodo.	Glasses industry, ceramics, enamelglazes, electric insulators.
17.	Precious stone metals précieux stones and semi-precious stones	Gold, Silver, Platinum	Birnin Gwari, Tsibiri, Kurmin Gemana, Maigashiri Maya and Yelwa (Birnin Gwari LGA)	Precious metal used in jewellery ornamental, making electronics, photographic industry currency making (coins) platinum crucibles.

SOLID MINERALS OCCURRENCE IN KADUNA STATE



S/NO.	CLASSIFICATION	TYPE	LOCATION VILLAGE AND LGA	USES
18.		Beryl: Aquamarine	Ikara, Kafanchan Godogodo, Fadan Attakar	Ornament, alloy, aircraft
19.		Emerald	Ikara, Kafanchan, Godogodo	For ornamental purposes
20.		Tourmaline	Sabon Gida, Fadan Ayu, Kajuru, G/Waya, Kagoro, Ang. Fari Jaba LGA	Radio transmitter, ornamental jewellery.
21.		Corundum (Sapphire) Royal Blue	Antong, Jaba LGA, Bokana, Gidan Waya, Sanga LGA	Abbrasive, manufacture of wheels disk, emery, cloth ornamental and jewetries
22.		Zircon	Ankung Jaba, Kachia, Kachia LGA	Alloy manufacture of Nuclear reactors, flash lamps, etc.
23.		Topaz	Nigishi His, Nok Rishua, Fadan Attakar, Kw	Electronics, ornament, etc
24.		Garnet	Jema'a Area	Abrossive and ornament
25.		Amethyst	Pala, Ikara, Kakangi, Giwa, Zaria, Makarfi, Panmadina, Gidan Waya, Kaura, Sambang Jaba, Kagoma, Hang Hill.	Jewellery, abbrasive and ornament
26.	Radioaclice Minerals	Amber	Pambegua, Kubau LGA, Ikara LGA	Ornament
	Structural/Building materials	(a) Dimensions stones, Granite, Charnokite, Gneisses, Gabbros	Available all over the State but extensively in Jema'a, Chikun, Jaba, Zangon Kataf, Lere and Kaura LGA's	Use in construction industries, for Road Building, etc
		(b) Glass sand	In some Local Government Areas in the State especially in the Southern part in portion of active riverbeds.	Manufacture of glass, Chemicals, Caustic Soda, ans also in petroleum refining.
		© Gravel and Sand	They are common in old river valleys in beds which can be found in many parts of the State.	Used in construction industries.



Summary on information on Title

S/NO.	TYPES OF LICENSES	MAXIMUM SIZE	DURATION	PROCESSING TIME
1.	Reconnaissance Permit (RP)	Non-Exclusive	1 year (Renewable annually)	Not later than 30 days of filling application
2.	Exploration Licence (EL)	1000 km ²	3 years (Renewal twice for 2 years each)	Not later than 30 days of filling application
3.	Small Scale mining lease (SSML)	3km ²	5 years (Alluvial renewable for further period of 5 years)	Not later than 45 days of filling application
4.	Mining Lease	50km ²	10 years (Iode) Renewable for further period of 10 years	Not later than 45 days of filling application
5.	Quarry lease (QLS)	5km ²	25 years (Renewable every 20 years)	Not later than 45 days of filling application
6.	Water use permit (WUP)		10 years renewable as often as required.	Not later than 45 days of filling application
			Same with the duration of lease.	

PROCEDURE AND REQUIREMENTS FOR SOLID MINERALS MINNING IN NIGERIA

The Mining Cadastre Office (MCO) has been established by the Ministry of Mines and Steel Development as an autonomous body with exclusive responsibility to CONSIDER, ISSUE, SUSPEND, REVOKE Applications/Mining Titles and permits.

MINING TITLES

Under the provisions of the new law, the right to search for, or exploit minerals in Nigeria, is obtained through one of the following mining titles:

- Reconnaissance permit
- Exploration licence
- Small-scale mining lease
- Mining lease
- Quarry lease; and
- Water use permit





**LICENSE/PERMIT APPLICATION PROCEDURES
APPLICATION FORMS CAN BE OBTAINED FROM THE
MINING CADASTRE OFFICE (MCO) OR DOWNLOADED
FROM THE WEBSITE OF THE MINISTRY OF MINES AND
STEEL DEVELOPMENT**

- Submit completed application form (in 3 copies) along with the necessary documents and processing fees to MCO.
- Submitted application shall be assigned with an identifying code and registered with date, and a copy to be given to the applicant as application certificate.
- Incomplete or wrongly completed application shall be rejected without refund of application fee.
- Where applications require minor amendments, the applicant shall be duly informed to effect the necessary corrections within a period of 5 working days.
- After registration the MCO shall provisionally plot the perimeter on the cadastral maps.
- If granted a license/permit the applicant shall be informed and be given 30 days within which to pay the Annual Service Fee and collect the license/permit.

If the applicant does not collect the license/permit within fifteen days of notification, the license shall automatically be cancelled.

TYPES OF FEES	NAIRA	USE EQUIVALENT
Application Processing	5,000	50
Reconnaissance Permit (RP) (Non-Exclusive)	2,000	20
Exploration License (EL) Annual Service Fee/ CU/Year	500	100
Mining Lease (ML) Annual Service Fee/ CU/Year	10,000	100
Small scale mining lease (SSML) Annual Service Fee/CU/Year	10,000	100
Quarry lease (QLS) Annual Service Fee/CU/ Year Water use Permit	10,000	100
Cadastre Unit		



COMMERCE & INDUSTRY



The new initiatives of the present Government to support most major markets in Kaduna State are major steps towards making commercial activity a priority in the State. Reconstruction projects for markets are now ongoing, for example the new market in zaria. In fact, the newly developed area of Kafanchan is now near completion, ready for new business development. This is in addition to recently completed projects supporting the Commerce Sector in the State, including the establishment of markets, as well as the use of Public Private Partnerships to support modern shopping complexes across the State.

The reactivation and expansion of the moribund inland container depot through the relevant Federal Government agencies will facilitate easy exports of agricultural farm produce. Furthermore, the State Government has reactivated and reenergized the train and rail transport services, connecting Kaduna State to other parts of the nation.

Commercial activities in the State are dominated by wholesale from multinational corporations owned by expatriates, particularly those from China, India, Lebanon and Europe.

Manufacturers in Kaduna State, including both multinational companies and local cottage industries, largely focus on agricultural produce.

Kaduna State is also a key producer of textiles, with a number of businesses operating in the State alongside marketing operations. Moreover, the State also serves as a gateway for other textile materials imported from other parts of the world.

INVESTMENT OPPORTUNITIES

Most commercial activities in the form of wholesale and retail activities are co-ordinated with certain market and traditions inherent in the enterprising nature of Kaduna State. The State is known to have a great number of inlets, acting as a gateway for business and investors moving in and out of the country.

The products being transacted and distributed include:

- Furniture and fittings by the Kaduna Furniture Company
- Textile materials
- Tarpaulin
- Chemicals
- Seedlings
- Agricultural produce
- Building materials
- Agricultural raw materials
- Minerals of varying quality
- Vehicle spare parts
- Household consumables



The most popular outlets for these products are the thousands of street trading stalls, kiosks, shops and market stalls spread across the towns and villages of Kaduna State. This is in addition to the numerous specialized weekly markets located in strategic areas, including:

- Anchau market –specialized in livestock and grains in Kubau LGA
- Sabon birni-specialised in livestock and grains in igabi LGA
- Sabon-bina-specialized in selling livestock in Chikun LGA
- Kujama –specialized in farm produce, timber and livestock in Chikun LGA
- Saminka –specialised in selling maize and other cash crops in Iere LGA
- Pambegua market specialized in the sale of grains and irrigated products in Kubau in LGA
- Giwa market –specialized in the selling of maize, corn groundnut and irrigated potatoes in giwa LGA
- Railway market –specialized in all manner of fruit, irrigated vegetables, wood and building materials.

There are many other specialized markets in the state. Investor are welcome to participate in the wide range of commercial activities taking place in these markets.

Investment opportunities exist in:

- Wholesale trade in locally produced and imported wares especially general consumer provisions, furniture and fixtures, electrical goods and vehicle spare parts.
- NNPC junction: wood and building materials.
- Detail trade in general consumer provision through super markets and large shopping malls.
- Development of specialized markets on public-private participation (ppp) basis.
- Construction of modern shopping complexes especially within the metropolitan areas.
- Construction of warehouses and storage facilities.

TOURISM

In Kaduna State, tourist attractions are natural and cultural. The natural attractions includes physical features like the Matsirga Waterfall, Kagoro Hills, Kamuku National Park, Kajim





Water spring, Turunku Hills, Kufena Hills, among others all located in different areas of the State. On the other hand,



cultural attractions include the famous Nok Terra Cottas, a collection of artifacts depicting the existence of an ancient civilization dating back to 2500 B.C., Zaria City walls and gates; Emir of Zazzau's palace, St. Bartholomew's Church in Wusasa Zaria, Lugard Hall, National Museum, Arewa House, Gen. Hassan Katsina Park, Trappa Ranch

and Resorts, Fifth-Chukker Resort, Mararraba Pottery and various cultural festivals like Durbar procession and performance on Sallah day, Tuk Ham Day, Afan day and so on. Other attractions include Zaria Dam, Kangimi Dam, Gurara Water Project and the ongoing nok Museum of Antiquities.





IMPORTANT TOURIST SITES IN KADUNA STATE

S/N	PROJECT TITLE	STAGE REACHED	FACILITIES ENVISAGED	LOCATION AND DISTANCE FROM KADUNA	REMARKS
1	KANGIMI DAM TOURISM RESORT		(i) Restaurant (ii) Snack Bar (iii) Amusement Park (iv) Picnic Ground (v) Games Facilities (vi) Fishing (vii) Boating (viii) Casing etc.	KANGIMI 37 KMS IGABI LGA	Available for investment
2	ZARIA HOLIDAY RESORT	1. Site acquired 2. Compensation paid 3. Site cleared 4. Reached Tender stage	Same as above	ZARIA 90KMS SABON GARI LGA	Available for investment
3	MATSIRGA HOLIDAY RESORT	1. Site acquired 2. Compensation paid 3. Site cleared 4. Final Working Drawings 5. Bills of Quantity Ready	(i) Holiday Huts/Chalets (ii) Restaurant (iii) Snack Bar (iv) Amusement Park (v) Picnic Ground (vi) Games Facilities (vii) Fishing Casino etc.	KAFANCHAN 250KMS JEMA'A LGA	Leased out to a private investor
4	NOK MUSEUM OF ANTIQUITIES	1. Site acquired 2. Compensation paid 3. Preliminary/Ready Drawings 4. Park of Site Fenced	(i) Main Museum (ii) Craft Shop (iii) Snack Bar (iv) Lawn Tennis Court (v) Chalets (vi) Hostels etc.	NOK TOWN 197KMS JABA LGA	Contract awarded and work in progress
5	KAMUKU NATIONAL PARK	Already acquired Land acquired Compensation Paid Construction in progress	(i) Chalets (ii) Restaurant (iii) Conference Hall (iv) Swimming Pool (v) Admin Offices (vi) Lawn tennis and Badminton Courts. (vii) Car Park (viii) Safari Vans and other facilities for viewing games (ix) Reserve's Museum (x) A Cloak Room (xi) Staff Quarters (xii) Boreholes (xiii) Information Desk	BIRNIN GWARI 121KMS BIRNIN GWARI LGA	Available for investment
6	KAGORO HILLS HOLIDAY RESORT		(i) Five Star Hotel (ii) Heliport (iii) Polo Pitch (iv) Golf Course (v) Film Village (vi) Craft Village (vii) Gymnasium (viii) Tennis Court (ix) Volley Ball Court	KAGORO 220KMS KAURA LGA	Land already acquired with tremendous interest from the Japanese Government
7	GURARA WATER PROJECT	Land acquired Compensation Paid Construction in progress	(i) Basket Ball Court	120KMS KACHIA/KAGARKO LGAS	Contract awarded for the construction of dam





It is important to identify tourist attractions before any development activity could be sought for, as these attractions form the basis for investment. The Government of Kaduna State has made significant progress in the provision of infrastructure by the construction of roads, provision of electricity, rural telephone and water supply. This has been more correctly done, as about 90% of these tourist attractions are mostly located in the rural areas. These infrastructures are resident oriented as they are meant to serve the purpose of the resident communities where attractions are found and not the tourists only.

Major Festivals in Kaduna State

S/NO.	FESTIVAL	PERIOD	LOCATION	IMPORTANCE
1.	TUK-HAM	APRIL/AFTER GOOD FRIDAY	KWOI JABA L.G.A	A mark of gratitude to God for bumper harvest and initiation into adulthood
2.	AFAN DAY	1ST JANUARY	KAGORO KAURA L.G.A	To mark the end of the annual grain harvest and the beginning of the Hunting expedition
3.	SALLAH FESTIVAL ID-EL KABIR AND ID-EL FITIR	AFTER THE RAMADAN FASTING AND DURING LAYYA	ZARIA CITY ZARIA L.G.A	Paying of homage to the Emir of Zazzau by his chiefs on horse and display of horsemanship called Durbar.
4.	CHRISTMAS AND ESTER	DECEMBER/MARCH OR APRIL	CHRISTIAN COMMUNITIES ALL OVER THE STATE	Remembrance of Birth and Resurrection of Jesus Christ

Investible attractions include the followings:

- a. Matsirga Waterfalls
- b. Nok Settlement
- c. Kagoro Hills
- d. Zaria Dam
- e. Kangimi Dam
- f. Kamuku National Park
- g. Gurara Water project
- h. Kajim Water spring

It is important to note that land acquisition has been made easier at most of the attractions since government has already acquired them from the host communities.

In 1996, the State Government on the upgrading of Gen. Hassan Usman katsina Park, expended N16m. And in 2004, the multipurpose theater, at the same vicinity with the Park, was also completed at the cost of N250m. The Kaduna River with its large expanse of flood plains that allows ample opportunities for aquatic activities bound the Gen. Hassan park. In the same vein motels and hotels belonging to the state Government located in Zaria. Kaduna, Kafanchan, Ikara, Kachia, Saminaka, Kagoro and Birnin Gwari have been leased out to private operations for better management.





MINISTRY OF WATER RESOURCES, KADUNA STATE

INVESTMENT OPPORTUNITIES IN THE WATER SECTOR OF KADUNA STATE

1. KACHIA WATER SUPPLY PROJECT

Kachia is one of the oldest local governments in Kaduna state, but without portable water supply, Kachia and its surrounding villages of gumel, ankuwa and kagal had a projected population of 92,000 by the year 2010 with a corresponding water demand of 5.5 MLD (Million Litres per day). It is projected that by the year 2025 the population will grow to 142,000 with corresponding water demand of 8.5MLD.

Kachia Population and Water Demand

Service Areas	Population		Demand mld	
	2010	2025	2010	2025
Kachia	92,000	142,000	5.5	8.5

1.2 The investment entails the procurement of a consultant for detail Engineering design and production of Tender Documents for award of contract for the construction of a dam, Water Treatment Plant, Water Storage and Service Reservoir, a Booster Station and Distribution network.

1.3 If executed the project is expected to improve the socio – economic growth, reduced water borne diseases and eradicate poverty to the communities thereby given a return on investment

2.0 FADAN KAGOMA AND ENVIRONS WATER SUPPLY.

2.1 Fadan Kagoma is one of the most populated town in Jema'a Local Government Area of Kaduna State, but without pipe borne water supply. Its surrounding villages are Paki, Asso and Tanda.

2.2 The investment entails the procurement of Consultant for detail Engineering design and production of Tender Documents for award of contract for the construction of a dam, Water Treatment Plant, Water Storage and Service Reservoir, a Booster Station and Distribution network.

2.3 If executed the project is expected to improve the socio – economic growth, reduced water borne diseases and eradicate poverty to the communities thereby given a return on investment.

2.4 Estimated cost is \$12,000,000

3.0 KAFANCHAN WATER SUPPLY SCHEME

3.1 Background





Kafanchan town has a projected population of 127,466 by year 2010, with a corresponding water demand of 15.30mld. the population by year 2025 is estimated to reach 333,230 with a corresponding water demand of 40.0mld

Kafanchan Population and Water Demand

Service Areas	Population		Demand mld	
	2010	2025	2010	2025
Kafanchan	127,466	333,230	15.3	40.0

3.2 Kafanchan town is served by a Water Treatment Plant of 13.3mld built in 1994 abstracting raw water from a river intake. Kafanchan has no dam for its water supply. Hydrological studies from runoff data will establish the need for a dam in the future.

3.3 Production capacity from the Water Works is only about 6.0mld due to only 12hrs of power supply per day from the standby generating sets. This is only representing 50% service coverage

3.4 The future water demand of 40mld form the above Table shows the need to plan for expansion of the Water Treatment Plant in Kafanchan now.

3.5 The town has a network of 37km fed by a transmission main of 4km. There are two service reservoirs of 3,500m3 and 1000m3 feeding the distribution network which is made of Asbestos Cement Pipes laid since 1994. Recently about 13.6km of Asbestos Cement Pipes was replaces with Ductile iron Pipes in 2010

3.6 Investment Requirement

- I. Water Treatment Plant (25mld)
- II. Expansion of Pipeline Distribution Network (300km)
- III. Supply and Installation of Water Meters
- IV. Estimate cost is US\$25 million

4.0 KAGORO WATER SUPPLY SCTEME

4.1 Background

Kagoro town has a projected population of 41,110 by year 2010, with a corresponding water demand of 2.47mld. The population by year 2025 is estimated to reach 63,122 with a corresponding water demand of 3.79mld.

Kagoro Population and Water Demand

Service Areas	Population		Demand mld	
	2010	2025	2010	2025
Kagoro	41,122	63,122	2.47	3.79





- 4.2 Kagoro town is served by a Water Treatment Plant of 2.2mld fed from a spring on Kagoro Kills. Production capacity from the Water Works is only about 1.0mld due to only 11hrs of power supply per day from Stand – by Generator. This is only representing 40% service coverage.
- 4.3 The future water demand of 3.79mld for Year 2025 from Table above shows the need to plan for expansion of the Water Treatment Plant in Kagoro now.
- 4.4 The town has a network of 17km of Asbestos Cement Pipes with one service reservoir. Recently about 13.15km of the AC Pipe was recently replaced of with Ductile iron Pipes.
- 4.5 Infrastructure Expansion
 - I. Water Treatment Plant (202mld)
 - II. Expansion of Pipeline Distribution Network (46km)
 - III. Supply and Installation of Water Meters (10,000)
 - IV. Estimated cost is US\$8.5m

5.0 Birnin Gwari Water Supply Scheme

5.1 Background

The service area has a projected population of 40,741 by year 2010, with a corresponding water demand of 2.40mld. The population by year 2025 is estimated to reach 62,556 with a corresponding water demand of 3.75mld.

Birnin Gwari Service Area Population and Water Demand

Service Areas	Population		Demand mld	
	2010	2025	2010	2025
Birnin Gwari	40,741	62,556	2.40	3.75

5.2 Birnin Gwari town is served by a Water Treatment Plant of 2.6mld. Production Capacity from the Water Works is about 0.55mld due to unsteady power supply representing only 16% Service Coverage. Average daily hours of production is about 5hrs.

5.3 The future water demand of 3.75mld for Year 2025 from Table above shows that there is need for expansion of the Water Treatment Plant. There is also the need for a new dam as the existing dam has completely silted up and suffered from erosion both upstream and downstream. There is Distribution Network of 35km in the town.

5.4 Infrastructure Expansion

- I. Dam Safety/ Rehabilitation
- II. Alternative way by construction of Tube wells for dry weather abstraction
- III. Construction of a new dam





- IV. Water Treatment Plant (2.4mld)
- V. Distribution Network Extension (28km)
- VI. Estimated cost is US\$12.5m

EDUCATION

The Kaduna State, has as its policy thrust for education the attainment of 100% primary school enrolment, more than 80% transition and completion at the JSS and SSS levels and over 60% transition to the tertiary level.

To this end the Government has increased its investment in the education sub-sector significantly. Between 2003 and 2004 a total of N8.8 billion was spent on education. This positive step is already yielding results in aspects of staff recruitment, renovation of dilapidated school buildings and the construction of new ones as well as the provision of quality teaching materials.



There are 13 different institutions of higher learning in the state with the Ahmadu Bello University Zaria being the most sought after by candidates from all over the country, yet the total enrolment of indigenes is not quite substantial. However, the State Government has established a State University to create more access and cater for the needs of the indigenes that are qualified but denied admission as a result of the stiff competition at the ABU.

In addition to a number of Federal, State and privately owned institutions the State has twelve Business Apprenticeship Training Centres (B.A.T.Cs) in different locations in its bid to provide alternative access to education. Women Training Centres have also been established by the State and Local Government Councils to promote women empowerment and development, through skills acquisition under various scheme including the National Poverty Alleviation Programmes.

The liberalization policy on education espoused by the State Government has also encouraged private sector participation. Such that between 1999 and 2004 over 135 private schools were registered, furthermore, skill development centers are also being established by private organizations and NGOs.

There is remarkable improvement in the enrolment of women and children in schools owned by religious organizations. In addition attention is being devoted to the pastoralists. A number of schools through collaboration with the Federal Government have been established in various parts of the state for training our pastoralists and their children.





INVESTMENT OPPORTUNITIES IN MINISTRY OF EDUCATION

Area	Business opportunities	Address/Location
Kaduna State Education Resource Centre (ERC)	<ul style="list-style-type: none"> ❖ Printing of general documents ❖ Printing of Educational docs such as Journals, exams question papers and curriculum. ❖ Review of Educational Publications. 	Government College Kaduna.
Kaduna State Library Board	<ul style="list-style-type: none"> ❖ E-Library established for Public and Private Patronage ❖ Cartographic work ❖ Research materials 	Bidida Road Opp. NBTE Kaduna.
Kaduna State Quality Assurance Board	<ul style="list-style-type: none"> ❖ Established Quality Assurance Board in 2012. 	Ahmadu Doka Road Abakpa, Kaduna.
General	<p>Other investment information in the Education sector are:-</p> <ul style="list-style-type: none"> ❖ In the 2012 a total education sector budget allocation was 18.45% (over 20 billion naira. ❖ In 2012, the total budget expenditure was about N15 billion. ❖ We have about 572 Public Secondary Schools and about 996 Private Secondary Schools (ASC 2011/2012). 	





KADUNA STATE MINISTRY OF HEALTH CAPITAL INVESTMENT OPPORTUNITIES

HEALTH SERVICE DELIVERY

The state government has established 29 hospitals and Dental Centers in 23 Local Government areas, making it possible for primary and secondary health services to be equitably spread all over the state. We have a total of 2,071 hospital beds in the state public health facilities.

The presence of Federal Tertiary Institutions in the state is appreciable. These are the A.B.U.T H, Neuro-Psychiatry, School of Nursing Shika, School of Post Basic Nursing (ABUTH), National Eye Center, National Ear and Throat, 44 Military reference hospital and Air force Medical Centre. The other one owned by the state, is the proposed Kaduna State University Teaching Hospital (Barau Dikko Hospital).



Health Training Institutions for producing mid-level Human Resource for Health include college of Nursing/Midwifery Kafanchan, Shehu Idris College of Health Science & Technology Makarfi, College of Midwifery Tudun Wada, St. Louis School of Midwifery Zonkwa, ECWA College of Health Technology Kagoro, Baptist School of Health Technology Kafanchan, St. Luke's Anglican School of Nursing Wusasa Zaria, School of

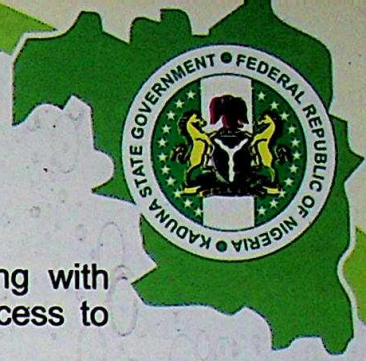


Nursing St. Gerald Kaduna And. School of Medical Laboratory Sciences Zaria. There are Private healthcare facilities and faith based organizations found all over the state such as: St. Luke's Hospital Wusasa Zaria, St. Louis Hospital Zonkwa, St. Gerald Hospital Kaduna, ECWA Health Clinic Kagoro, Federation of Muslim Women Association of Nigeria (FOMWAN) Hospital at Kaduna and others.

The Kaduna state government has also established the State Primary Care Agency and the Drug management Agency. Work is in progress and has reached advanced stage (65%) completion in the 300 Bed ultra-modern specialist hospital in the new millennium city, Kaduna. There are 2500 registered patent and proprietor Medicare shops. There are other post basic nursing programmes offered in ABUTH, National Eye Centre and TB and Leprosy Hospital Saye Zaria.

TB and leprosy centers have been established for the diagnosis and treatment of patients all over the state. The Netherlands leprosy relief has successfully supported the leprosy unit. There are 75 multi-drug therapy clinics all over the state.





Remarkable scope for intervention exists especially in terms of Human Resource with 240 doctors, 1373 nurses and 76 pharmacists employed by the state.

PARTNERSHIP FOR HEALTH DEVELOPMENT

Government has provided enabling environment for working with Development Partners in the area of health to increase access to quality Health services.

There are over 15 partners working to support the efforts of Government in the provision of Health services to the people of Kaduna. We have donor coordination policy guidelines to guide our cooperation.

Donor agencies have been very supportive in the provision of health care delivery system especially PATHs -2, CIHP, SPARC, SUNMAP< NURHI, WHO and others.

SUPPORT BY DEVELOPMENT PARTNERS' IN KADUNA STSTE

Organization	Area of focus
UNICEF	Women and Children's programmes
WHO	Health systems strengthening – surveillance and PEI and routine immunizations
UNFPA	Reproductive health
PATH 2	Health System Strengthening
Pathfinder	Maternal health
Sun Map	Malaria Control Propramme
Netherland Government	Tuberculosis and Leprosy Programme
SNR, CIHP, FHI360, Catholic Relief Mission	HIV/AIDS, including PMTCT
MANY NGOs	Health, including HIV/AIDS and MCH

PRIORITY HEALTH INTERVENTIONS IN KADUNA STATE (PROPOOR Programmes)

1. Free Malaria treatment and prevention for all (345 HFs)
2. Free HIV Counseling, Testing and Anti-Retroviral Treatment (196 HFs)
3. Free Tuberculosis and Leprosy Diagnosis and Treatment (164 HFs)
4. Free Routine Immunization Services for infants (909 HFs)
5. Free Maternal & Child Health Services for Pregnant Women and Children Under Years (144 HFs)
6. Free Modern Contraceptives and services for Women of Child Bearing Ages (510 HFs)
7. Free Onchocerchiasis Treatment (16 LGAs)/Eye care progamme.
8. Sustainable Drug Supply System (SDSS) for all patients (295 HFs)
9. Deferral and Exemption programme. (D&E)

HEALTH CARE DELIVERY

The State Government has established 23 hospitals and 3 dental centers in 21 Local Government Areas, making it possible for primary and secondary health services to be well spread all over the state.





The presence of Federal Tertiary health institutions in the state is overwhelming. These are the A.B.U.T.H. Psychiatry, Eye and Ear hospitals among others. There are also 65% private health facilities, which include private and faith based hospitals. Clinics, laboratories and pharmacies spread throughout all the 23 LGA of the State. There are 2,500 registered patent and proprietor Medicare shop, stoutly supported by academic institutions. There are 4 other post basic programmes offered in ABUTH, National Eye Centre among other institutions.

TB and leprosy centers have been established for diagnosis and treatment of patients. The Netherlands leprosy Relief has successfully backed the leprosy unit. There are 75 multi-drug therapy clinics all over the state.

Remarkable scope for intervention exists especially in terms of manpower where only 133 doctors are employed by the state out of which only 7 are consultants/specialists while 8 are Dental Surgeons and the remaining 118 general practitioners. Donor Agencies have been very supportive in the provision of health care delivery system especially the World Bank Health System that have proposed the consultation and upgrading of 8 primary health centers and 10 clinics in 16 Local Government Areas.

BRIEFS ON KADUNA STATE INDUSTRIALIZATION AND MICRO CREDIT MANAGEMENT BOARD

Kaduna State Industrialization and Micro-Credit Management Board was established under law No. 11 of 1st December 2004 to replace the Kaduna State Industrialization (special) Trust Fund.

2.0 The Industrialization and Micro-Credit management Board established to amongst other things do the following:

- a. To draw up and finance, within the framework of State policy, either directly or through financial institutions micro credit schemes or projects for members of Cooperative Societies and small and medium sized industrial projects.
- b. Identify and enter into such contractual agreements with Banks or other micro finance institutions for purpose of executing any project as may be approved.
- c. Administer such fund made available by the State Government, donor organizations and other organization for the purpose of granting credit to facilitate the development of cottage industries in the State.
- d. Constitute such committees and participate in such activities as may be necessary or incidental to the realization of any of its objectives.
- e. Constitute committees for the recovery of Micro-Credit facilities from defaulting beneficiaries.
- f. To appraise all proposal of Micro Credit.
- g. To coordinate all activities pertaining to join financing of projects between the beneficiaries and other institutions.
- h. To supervise all projects undertaken by the Board.
- i. To draw, recommend and issue guidelines for the operation of an schemes;
- j. To identify viable co-operative societies and approve same for granting of such





facilities as are available for disbursement at a regulated interest rate, which should exceed 50% of the prevailing Central Bank minimum Rediscount Rate (MRR).

3.0 The board presently operates through for (3) Banks as follows:

- (i) Bank PHB PLC
- (ii) Unity Bank PLC
- (iv) IBTC Chartered Bank PLC

4.0 The Board also operates a Multi-Partner Micro-Financing arrangement with National Poverty Eradication Programme (NAPEP) and Oceanic Back PLC with the operations Account for the Scheme at Oceanic Bank.

5.0 Applications from a number of Community Banks currently converting to Micro Finance Banks are being articulated with a view to using them as the conduit pipes for available Micro Finance lending to the benefiting citizens of the benefiting citizens of the State, especially at the grass root levels of the State.

6.0 Regarding implementation, a number of cooperative Associations numbering 99 (with individual total membership of 8,702 people) have currently been identified and appraised and 44 of these Associations with total membership of 1,723 members engaged in various Micro, small and medium scale enterprises have so far been approved while 4,796 are under-going training in various vocational skills.

7.0 The structure of the scheme is designed in such a manner that 100% loan recovery is anticipated to enable the scheme to be sustainable over time. Tangible collaterals are not taken and Associations are made to open/operate Bank Accounts to help inculcate banking habits in our citizenry, as appropriate.

METHOD OF APPLICATION:

Designed Application forms have been made available with the participating banks, Co-ordinating office, Local Government area headquarters; emirs/chiefs and district head offices in Kaduna State. All duly filled forms should be returned through a participating bank of one's choice for appraisal and further action.

For further information, please contact the fund's office at
No.4, Tafawa Balewa Way,
Kaduna.
Tel/fax:062-243122

ESTABLISHING A BUSINESS ENTERPRISE BY A FOREIGNER IN NIGERIA STEP I

Incorporation of business at the corporate affairs commission, (CAC) in accordance with the companies and allied matters act, 1990.





STEP II

Registration of the company with Nigeria investment Promotion Commission for the granting of Business Permit. NIPC also grants approvals for expatriate quota positions and incentives.

REQUIREMENTS FOR BUSINESS PERMIT

- (i) Purchase Nigeria Investment Promotion Commission (NIPC) form 1 at N10,000.00 from the Registration and monitoring Department of NIPC. Completed form to be submitted with original receipt.
- (ii) Certificate of incorporation
- (iii) A minimum share capital of N5 million
- (iv) Details of share holding in the joint venture
- (v) Joint venture/partnership agreement where applicable.
- (vi) Memorandum and articles of Association.
- (vii) Corporate Affairs Commission's (CAC) Form CO2 and CO7 duly certified
- (viii) Evidence of capital importation for wholly foreign companies
- (ix) Approval from the appropriate professional bodies where applicable.

EXPATRIATE QUOTA

In addition to the requirements listed under Business Permit, the following additional requirements have to be met for expatriate quota approvals:

- (i) Evidence of acquisition of operational premises and operational machinery/equipment in the case of industrial establishment.
- (ii) Evidence of foreign capital importation,
- (iii) Management and Technical Service Agreement (for service companies)
- (iv) Tax Clearance certificate,
- (v) Minimum authorized share capital of N5million,
- (vi) Evidence that the personnel required is not likely to be available in Nigeria.
- (vii) Minimum share capital of N15million (for two automatic expatriate quota) and of N30 million share capital (in case of four automatic expatriate quota),
- (viii) Supply names, addresses, qualifications and positions to be occupied by expatriates.
- (ix) The company must produce its project implementation programme,
- (x) The company must produce a training programme for Nigerians in addition to management succession schedule,
- (xi) The company will furnish its feasibility report where applicable especially for new and pioneer industries.

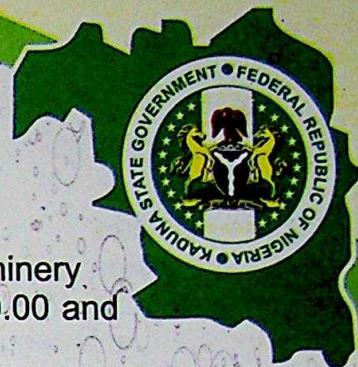
INCENTIVES

These includes pioneer status and Technical Agreement incentives:

PIONEER STATUS: The benefit of a pioneer Status Certificate is that the holder (i.e. the company) is exempted from payment of tax for a specified number of years.

REQUIREMENTS

- (i) Certificate of Incorporation



- (ii) Memorandum and Articles of Association
- (iii) Feasibility Study
- (iv) Tax Clearance Certificate
- (v) Joint Venture Agreement
- (vi) Evidence of acquisition and installation of plant and machinery
- (vii) NIPC Form II (to be purchased from NIPC at N10,000.00 and should be returned with original purchased receipt).
- (viii) The company must not be more than one year old from its commencement date of production
- (ix) Evidence of physical development of the factory site and joint venture must attain a minimum expenditure of N5million.

TECHNICAL SERVICES AGREEMENT

This is form of technical cooperation agreement in which a party will agree to offer technical services to a company for the payment of a fee.

Details and terms of such agreements are normally worked out between the parties involved but such agreements should be registered with the National office for Technical Acquisition and promotion (NOTAP).

FEES PAYABLE

Purchase of NIPC Form I	N 5,000.00
Purchase of NIPC Form II	N10,000.00
Approval Fees:	
Business Permit	N 3,000.00
Expatriate Quota	N 5,000.00 per slot
Renewal of registration of Quota	N 5,000.00 per slot
Amendment of Business Permit	N 2,500.00
Permanent unit Reviewed (PUR)	N 5,000.00 per slot
Pioneer Status	N10,000.00

KADUNA STATE INVESTMENT INCENTIVES

Kaduna State Government, through Ministries of Lands, Survey and Country Planning, Commerce and Industry and Kaduna industrial and finance Company, provides the following incentives;

1. Liaising with Federal Government agencies
2. Well serviced industrial Layout and quick access to industrial Plots and Certificate of Occupancy.
3. Continuous effort and commitment towards a healthy growth of the manufacturing and commercial sectors, through:
 - (i) Funding of all Government administrative activities related to the development of the sector.
 - (ii) Funding of exploratory activities (especially as regards solid minerals).
 - (iii) Counterpart-funding of relevant projects and allied activities.
4. Entrenchment of transparency and battle against corruption
5. Provision of security and stable government policies in the state





6. Implementation of all Federal Government relevant economic policies

a. Pioneer Status

Under this provision, new industries that need certain conditions in order to survive initial costs and other related problems are granted tax holidays for the first three to five years of their operations. A company, which deserved to engage in an industry, which has not been granted the pioneer status, can apply for the same and the pioneer certificate will be issued to it. Only limited liability corporate entities registered in Nigeria can benefit from this provision. With the recent Government export orientation policy, more and more ventures producing for exportation can benefit from this scheme

b. Approval user Schemes

Profits and dividends arising from an investment may be freely transferred to parent country of any multinational corporation in accordance with exchange control regulation after payment of income tax. Capital may also be repatriated with exchange control. However, just like pioneer status, the approved users scheme provision is subject to constant Government regulations.

c. Export processing Zones

Export Processing Zones (EPZ) are clearly delineated and fenced industrial Estate within national customs territories whose purpose is to attract export oriented industries. Generally, firms operating in EPZ are subject to special regulatory and fiscal regimes, which allow them freedom of operation at competitive cost. The first EPZ is located at Calabar, Cross River State and is served by modern and well-equipped seaport and international airport, good road network linking Calabar to all the other parts of the country. Another EPZ is to be sited at kano.

Export processing factory is a factory that can be cited anywhere outside the export processing Zone and still enjoy some freedom of operation at some competitive cost.

7. Strong and independent Judicial system in the state

BRIEFS ON KADUNA CHAMBER OF COMMERCE, INDUSTRY, MINES AND AGRICULTURE

- The mission of Kaduna Chamber of Commerce, Industry, Mines and Agriculture (KADCCIMA) is to serve as a catalyst for the growth and development of indigenous entrepreneurs as well as businesses across all international contacts and opportunities. KADCCIMA was the first chamber to be established in the northern part of Nigeria in 1973. Its objectives are to promote, protect, and develop all matters affecting businesses, as well as encourage an orderly expansion and development of all sector of the economy. It also promotes the nation's private and public sector undertaking by providing network of national and international business contact and opportunities through trade fair, exhibition, shows, trade mission, business information, workshop, conferences, symposia, etc. The chamber is the organizer of annual Kaduna international trade fair. Presently, it has over 700 organizations with business interests covering all sector of the



economy, ranging from commercial activities to manufacturing, agriculture production and processing mining, banking and finance, engineering and consultancy services, etc. To function effectively the chamber is structured into trade group committees. A vice president coordinates each. These are:

- Commerce trade group
- Export trade group
- Industrial trade group
- agriculture trade group
- solid minerals trade group
- banking and finance trade group
- membership committees
- public relations committees

Kaduna chamber of commerce has continued to participate actively in providing input into government plan and policies: the chamber is currently headed by a full time director general who is being assisted by other supporting staff.

For further information contact:

Kaduna international trade and investment centre,
Km4, Kaduna-Laria road,
Kaduna.

Tel: 234-062 8795

Fax: 234-062 87954

BRIEFS ON KADUNA INDUSTRIAL & FINANCE COMPANY LIMITED (KIFC) **HISTORICAL AND CORPORATE PROFILE**

KIFC was incorporated on 13th February 1989, as a Development Finance institution with an authorized share capital of N10 million divided into ten million ordinary shares of N1 each. It commenced operations on 1st April 1989 having inherited the Kaduna State interest in the former Kaduna Investment Company Ltd (KICL). Consequent upon the creation of Katsina State out of the former Kaduna State in 1987, KICL was liquidated in accordance with the white Paper on Assets sharing between the two states. As at December 1988, the company total Assets have increased to N73,965,577 made up of N23,067,579 in Fixed Assets, N22,331,967 in Current Assets and N28,566,931 in other investments. The Authorized Share Capital of the Company has since been increased to N30 million, a substantial portion of which has been fully paid.

Kaduna Industrial and Finance Company Limited commence active development finance operation aimed at moving the State forward and the Country at large, and since then its mission is being redefined in line with the pulse in the National Economy. The Company is structured to tap the investment opportunities and potentials that are technically and commercially viable. The positive transformation recorded over the years has contributed largely to this development in the economic and industrial development of the state.

OBJECTIVES/ROLE

KIFC as a Development Finance Institution is charged with the primary objectives of assisting to accelerate the pace of industrial development of the State in particular and



the Country in general. The objectives have remained stable over the years, but operating strategies have continued to change in line with changes in the economy. Other organizational roles are:

- i) Supervising State Government investments in major sectors of the economy.
- ii) Investment in economically viable and socially desirable projects.
- iii) Promoting and developing commercially viable industrial projects in the state in collaboration with other interested local and foreign investors both individual and institutional.
- iv) provide free advice to indigenous entrepreneurs with a view to modernizing business approach particularly in the establishment of industries.
- v) Research into matters of industrial development, monetary and economic policies.
- vi) Capital Market operations and Consultancy Services.
- vii) Commercial activities; supply of industrial inputs, LPO financing and commodity trading.
- viii) Corporate Counseling and Secretarial Services.

NATURE AND SCOPE OF ACTIVITIES

KIFC being a Development Finance Institution invests in the equity of many companies (quoted and unquoted). These investments are spread into; Manufacturing, Agro-Allied, Banking, Petroleum sectors, etc KIFC's activities, however, are not limited to these investments; the Company undertakes other commercial activities such as LPO financing, commodity trading, supply of industrial chemicals, secretarial services, etc.

As a State Development Finance Institution, KIFC invest in projects largely located within the State. It encourages dispersal of industries away from the more industrialized centers. This is in line with its objectives of accelerating the pace of industrial development of the state. The scope of investment is presently limited to manufacturing and agro-allied sectors of the economy. Service industries are generally excluded. Project proposals could be for the establishment of new industries or the expansion of existing ones and should be economically viable and socially desirable.

It should be technically feasible under existing conditions of availability of raw material, modern machinery and equipment, essential services, technical services, technical and management personnel and labour. The project must also be commercial/viable, capable of making satisfactory returns, service debt obligations, build up reserves and pay reasonable dividend KIFC activities are summarized as follows:

1. Equity participation in projects,
2. Feasibility report preparation,
3. Investment advisory services,
4. Legal and secretarial services,
5. Corporate counseling,
6. Commercial operations which includes LPO financing and commodity trading,
7. Capital market operations and
8. Other consultancy services.





ORGANISATIONAL FRAME WORK

The Board of Directors, headed by a Chairman makes the policies of the company, while a Management team headed by the MD/CEO runs the day-to-day activities.

KIFC'S INVESTMENT CRITERIA

Kaduna industrial and Finance Company Limited has established number of criteria for projects in which the company participates. These criteria are in line with the company's mission and objectives. Any projects seeking the company's participation is appraised with a view to determining whether it satisfies requirement of:

i) Profitability:

All projects requiring KIFC's participation must be capable of generating a return above the ruling CBN Rediscount Rate.

ii) Gestation Period:

Like most investors, the company is mostly attracted by projects that are capable of generating dividends not more than three years after commissioning. Projects with longer gestation period are mostly not considered.

iii) Management Quality:

This is an important tool or organizational success. KIFC thoroughly appraises the quality of management in any proposed venture before taking equity in the project. Where foreign partners are involved, KIFC must always be satisfied with their level of competence and integrity. This is a very important tool of assessing future viability of any project.

iv) Credibility of Sponsors:

Institutional/Individual sponsors requiring KIFC's participation must of proven integrity and reputation. The company does not involve itself in projects, whose sponsor's integrity or reputation is in doubt. The company always strives to maintain its image as a reputable development finance institution.

v) Eligible industries:

Projects seeking KIFC participation could come from any sector of the economy. However, the attributes that makes a project/venture attractive are:-

- a. Minimal Competition
- b. Ability to source raw materials locally,
- c. Existence of reasonable market for the project,
- d. Acceptance risk/return profile,
- e. Reasonable entry/exit barrier,
- f. Minimum regulatory influence and
- g. Minimum supplier/buyer influence.

vi) KIFC Shareholding:

KIFC normally takes at least 10% and not more than 25% of the equity, except in circumstances where KIFC is promoting the venture. In addition, unless KIFC is promoting





the project it would pay its equity after other shareholders particularly principal promoters have paid.

vii) Geographical spread:

The company being wholly owned by Kaduna State Government operates principally as an agent of industrial development in the state. However, KIFC may operate outside the state only if it is in the interest of the company and its shareholders. Emphasis is laid on investing in neighbouring states.

viii) Products:

In line with the current economic drive; KIFC prefers projects/products with a considerable potential for exports. In addition, the company always gives emphasis on projects whose raw materials are readily and locally available. Any project requiring participation must ensure that the local content of the product is very substantial. For more information on investment opportunities in Kaduna State of Nigeria, contact the followings:

1. Honourable Commissioner
Ministry of Economic Planning,
State Secretariate Complex.
P.M.B. 2032
Kaduna.
2. The Honourable Commissioner
Ministry of Commerce and industry
Bida Road,
P.M.B. 2071, Kaduna
Tel: 062-247634
3. The Permanent Secretary
Ministry of Economic Planning
State Secretariate Complex
P.M.B. 2032
Tel:
4. The Director,
Department for State Planning,
Ministry of Economic Planning,
State Secretariate Complex,
P. M. B. 2032
Kaduna.
5. The Director of Commerce
Ministry of Commerce and Industry
P.M.B. 2071, Bida Road, Kaduna.

Visit Kaduna State website at: www.kaduna.state.com

