



His Excellency,
Hon. Dr. Bello Mohammed, MON
(Matawallen Maradun, Barden Kasar Hausa, Shattiman Daular Usmaniyya)
Executive Governor, Zamfara State



ZURMI LOCAL GOVERNMENT
ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER, 2020

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ZURMI LOCAL GOVERNMENT

ZAMFARA STATE

Your Ref No.: ZRM/AA/VOL.II/79 Our Ref No.: _____ Date: **8th July, 2021**

SOLE ADMINISTRATOR'S REPORT

The Annual Financial Report for the fiscal year 2020 contains a report of the financial operations and the Financial Statements of the Local Government. The purpose of this Annual Financial Report is to provide, in a single document, basic financial information that gives a succinct, yet comprehensive summary of the financial position and operation of the Local Government.

The Statements were prepared in compliance with the Finance (Control and Management) Act Cap 1958 as amended and in compliance with International Public Sector Accounting Standard (IPSAS CASH). The financial position and performance of the Local Government are adequately highlighted in the Statements which include the Cash Flow Statement, Statement of Assets and Liabilities, Statement of Consolidated Revenue Fund and Statement of Capital Development Fund.

The information provided by the Statements are intended to meet the need of users which include Taxpayers, Members of the Legislature, Policy Analysts, the Media, Investors, Creditors and International Financial Agencies.

The Statements of the Local Government for the fiscal year 2020 were examined and certified by the Auditor General for Local Governments in accordance with the provisions of Local Government relevant laws. Based on the opinion of the Auditor General the Statements were fairly presented in all material respects. Therefore, the Financial Position and Report of Zurmi Local Government as at 31st December, 2020 are hereby recommended for public use.

Hon. Dr. Ahmad A Bawa Moriki
Sole Administrator.



ZURMI LOCAL GOVERNMENT

ZAMFARA STATE

Your Ref No.: **ZRM/AA/VOL.II/78** Our Ref No.: _____ Date: **8th July, 2021**

FINANCE DIRECTOR'S REPORT TO THE COUNCIL MEMBERS OF ZURMI LOCAL GOVERNMENT

We have prepared the Local Government Accounts, together with accompanying schedules as set out on page 8 – 25 for the year ended 31st December, 2020 under Historical Cost Convention and in accordance with International Public Sector Accounting Standard (IPSAS CASH).

In fulfillment of my accounting and reporting responsibilities as Director of Finance, I ensure that adequate internal control measures are installed to provide reasonable assurance that the transactions recorded are within statutory authority and truly reflect the use of all public financial resources by the Local Government.

The accounts which are prepared in accordance with the provision of the Finance (Control and Management) Act 1958 as amended reflect the true Financial Position of the Local Government and its operations for the year ended 31st December, 2020.

The efforts of all staffers of the Department and other related Departments in the Local Government are worthy of mention and recognition in the compilation of this annual financial report.

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Alh. Yahaya Ibrahim
Director Finance & Supply





OFFICE OF THE AUDITOR GENERAL
FOR LOCAL GOVERNMENTS
ZAMFARA STATE OF NIGERIA

TELEPHONE:-204868 TELEGRAMS:-

P.M.B. 01015.GUSAU

AUDITOR'S GENERAL CERTIFICATION
ZURMI LOCAL GOVERNMENT ACCOUNTS

We have audited the 2020 Accounts of Zurmi Local Government Council set out on page 8 – 25 which have been prepared under Historical Cost Convention and on the basis of Significant Accounting Policy set out on page 6.

DIRECTOR OF FINANCE AND AUDITOR GENERAL
FOR LOCAL GOVERNMENT RESPONSIBILITIES

In accordance with section 90 of the Local Government *law 2012* of Zamfara State and section 24 of the Public Finance (Control and Management) Act 1958 as amended, the Director of Finance is responsible for the preparation of the Financial Statements which he did on International Public Sector Accounting Standards (IPSAS CASH), while it is my responsibility to audit and form an independent opinion on the Financial Statements.

BASIS OF OPINION

The audit was conducted in compliance with section 98 of the Local Government *law 2012* of Zamfara State of Nigeria and Chapter 39.1 of the Financial Memoranda for Local Governments. The audit was also conducted in accordance with Generally Accepted Auditing Standards for Public Sector Accounts and I compliance with the provision of International Organization of Supreme Audit Institutions INTOSAI. An audit



includes examination on test basis of evidence relevant to the figures disclose in the Financial Statements. The audit was planned and performed to obtained information and explanations considered adequate in order to provide sufficient evidence to give reasonable assurance that the Financial Statements are free from material mis-statement. In addition, projects and programmes were verified in line with responsibility as required by law, the financial statements have been certified, subject to comments and observation contained in my report.

OPINION

In my opinion, subject to the observation/comments contained in my report, the statements give a true and fair view of the financial transaction of Zurmi Local Government of Zamfara State for the year ended and the financial position as at 31st December, 2020 and of its surplus of income over expenditure and cash flow statement for the year ended on that date.

Alh. Abubakar Danmaliki (CNA)
Auditor General
(Local Government)



1.0 ACCOUNT POLICIES

The following are the significant accounting policies adopted by the Local Government Council in the preparation of these accounts.

1.1 ACCOUNTING CONVENTION

These accounts have been prepared in accordance with Historical Cost Convention.

1.2 BASIS OF ACCOUNTING

Basis of accounting refers to the method employed in the recording and reporting of transactions. Therefore, the basis of accounting in the Local Government Council is on International Public Sector Accounting Standards (IPSAS CASH). Under the cash basis accounting, revenue is recognized only when cash are received and expenses are recorded here, they are paid in cash.

1.3 RECEIPTS

These are cash inflows within the Financial Year. They comprise of receipts from Statutory Allocations, Taxes, External Assistance, Other Aid and Grants, other borrowings, capital receipts (Sale of Government Assets etc), Receipts from Trading activities and other receipts.

1.4 PAYMENTS

These are recurrent and capital cash outflows made during the financial year and are categorized by sector in the statement of cash and payments.

Payments for purchase of items of capital nature (PPE) are expenses in the year in which the item has been purchased. It is disclosed under capital payments. Investments in PPEs are also treated in the same way as capital purchases.



1.5 LOAN REPAYMENTS

Cash receipts from loans granted to other agencies and Government are classified under loan repayments in the Statement of Receipts and Payments. Amount disclosed are actual received during the year.

1.6 INVESTMENTS

Cash payments made for investment purposes such as purchase of Government Stock, Treasury Bills Certificates of Deposit, are capital costs and are disclosed as purchase of financial instruments or may be given an appropriate name as the case may be. They are separately disclosed in the GPFS (Statement of Receipts and Payments) under capital payments.

1.7 ADVANCES

The Government policy specifically states that all advances shall be retired before the end of the financial year. However, should circumstances occur (including an Emergency) where either an advance is given out close to the financial year end or an advance already given could not be accounted for, such an advance (or balance outstanding) shall be treated as cash equivalent since there shall be no proof that such funds have been utilized.

ZURMI LOCAL GOVERNMENT

CASHFLOW STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 2020

ANNUAL BUDGET 2020 KSh		NOTES	ACTUAL 2020 KSh	ACTUAL 2019 KSh
	<u>CashFlows from Operating Activities:</u>			
	<u>Receipts:</u>			
1,849,350,430	Statutory Allocation	1	1,585,252,590	1,925,750,272
505,259,110	Value Added Tax (VAT)		616,605,554	506,273,668
	- Excess Paris Club Refund		-	810,801,890
	- Other Receipts	2	191,207,289	84,909,462
	Transfer from other Government Agencies	3	19,440,428	999,052,657
	Other Transfers	4	78,877,550	2,726,792
2,354,609,540	Sub-Total- Statutory Allocation		2,491,383,412	4,329,514,741
	- Direct Taxes/Rates	5	7,935,800	32,024,470
167,276,840	Licences	5	2,794,380	5,583,390
	- Mining Rents	5	-	-
	- Royalties	5	-	-
13,480,000	Fees	5	9,304,930	21,353,780
200,000	Fines	5	-	-
3,700,000	Sales	5	-	-
42,430,000	Earnings	5	17,590,300	26,460,180
2,200,000	Sales/Rent of Government Buildings	5	-	-
	- Sales/Rent on Lands and Others	5	9,723,088	31,607,990
	- Repayments- General	5	-	-
	- Investment income	5	-	-
	- Interest Earned	5	1,288,440	19,475,610
	- Re-Imbursement/Miscellaneous Receipt	5	-	-
229,286,840	Sub-Total-Independent Revenue		48,636,938	136,505,420
	Other Revenue Sources of the L/Govt.			
2,583,896,380	Total Receipts		2,540,020,350	4,466,020,161


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ZURMI LOCAL GOVERNMENT

ANNUAL BUDGET 2020 ₦		NOTE	ACTUAL 2020 ₦	ACTUAL 2019 ₦
	<u>Payments:</u>			
459,937,430	Personnel Costs (Incl.Salaries on CRF Charges):	6	295,770,030	354,554,361
534,039,860	Overhead Charges:	7	587,009,186	655,626,474
601,550,000	Consolidated Revenue Fund Charges	8	590,324,810	683,935,986
133,000,000	CRF Charges- Public debt charges	9	238,716,935	108,694,733
	Subvention to Parastatals			
	Other Operating Activities			
	- Other Transfers (Loan to Zamfara State Government)		-	143,859,171
	- Other Transfers to Government Agencies	10	102,577,753	164,422,254
	Transfers to Others	11	35,572,666	156,552,621
1,728,527,290	Total Payments		1,849,971,379	2,267,645,600
855,369,090	Net Cash Flow from Operating Activities		690,048,971	2,198,374,561
	<u>CashFlows from Investment Activities:</u>			
898,000,000	Capital Expenditure: Administrative Sector:	12	863,261,524	348,062,319
984,035,750	Capital Expenditure: Economic Sector:	12	853,979,178	303,144,722
1,019,285,714	Capital Expenditure: Social Service Sector:	12	767,786,002	1,287,338,521
	Capital Expenditure: Funded from Aids and Grants:			
2,901,321,464	Net Cash Flow from Investment Activities:		2,485,026,703	1,938,545,561
	<u>CashFlows from Financing Activities:</u>			
	Proceeds from Aids and Grants			
2,214,285,714	Proceeds from External Loan	13	2,142,857,143	-
	Proceeds from Internal Loans: FGN/Treasury B.:			
	Proceeds from Loans (Shorterm Loan)	13	71,428,571	
(168,333,340)	Repayment of External Loans (Including Servicing)		(439,379,547)	(94,383,562)
	Repayment of FGN/Treasury Bonds/FAAC Dedeuction		(26,508,334)	
	Repayment of Loans from Other Funds			
2,045,952,374	Net Cash Flows from Financing Activities:		1,748,397,833	(94,383,562)


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ZURMI LOCAL GOVERNMENT

ANNUAL BUDGET 2020 ₦	NOTE	ACTUAL 2020 ₦	ACTUAL 2019 ₦
Movement in Other Cash Equivalent Accounts			
(Increase)/Decrease in Investments			
Net (Increase)/Decrease in Other Cash Equipments			
Total Cashflows from other cash equivalent Accounts			
- Net Cash for the year		(46,579,899)	165,445,438
Cash & Its Equivalent as at 1st January		181,866,329	16,420,891
- Cash & Its Equivalent as at 31st December		135,286,430	181,866,329


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ZURMI LOCAL GOVERNMENT

	NOTE	ACTUAL 2020 ₦	ACTUAL 2019 ₦
<u>LIABILITIES:-</u>			
<u>PUBLIC FUNDS</u>			
Consolidated Revenue Fund	18	135,286,430	181,866,329
Capital Development Fund			
Trust & Other Public Funds		(15,019,913)	235,431,270
<u>TOTAL PUBLIC FUNDS</u>		120,266,517	417,297,600
<u>EXTERNAL AND INTERNAL LOANS</u>			
External Loans: LGC			-
LGC Bonds & Treasury Bonds			
Nigerian Treasury Bills (NTB)			
<u>Development Loan Stock</u>			
Other Internal Loans (Promissory Notes)			
Internal Loans from Other Funds			
<u>TOTAL EXTERNAL AND INTERNAL LOANS</u>		-	-
<u>OTHER LIABILITIES</u>			
Deposits:-	19	135,174,779	28,582,766
<u>TOTAL LIABILITIES</u>		255,441,296	445,880,366


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ZURMI LOCAL GOVERNMENT

STATEMENT OF CONSOLIDATED REVENUE FUND FOR THE YEAR ENDED 31st DECEMBER, 2020

ACTUAL 2019 KSh	NOTES	ACTUAL 2020 KSh	FINAL BUDGET 2020 KSh	INITIAL/ORIGINAL BUDGET 2020 KSh	SUPPLEMENTARY BUDGET 2020 KSh	VARIANCE ON FINAL BUDGET 2020 %
16,420,891	Opening Balance:	181,866,329				
	ADD: REVENUE					
1,925,750,272	Statutory Allocation	1,585,252,590	1,849,350,430	1,849,350,430		86
506,273,668	Value Added Tax Allocation	616,605,554	505,259,110	505,259,110		122
810,801,890	Excess Paris Club Refund	-	-			
84,909,462	Other Receipts	191,207,289	-			
999,052,657	Transfer from other Government Agencies	19,440,428	-			
2,726,792	Other Transfers	78,877,550	-			
4,345,935,632	Sub-Total-Statutory Allocation	2,673,249,741	2,354,609,540	2,354,609,540	-	114
32,024,470	Direct Taxes/Rates	7,935,800	-	-		
5,583,390	Licences	2,794,380	167,276,840	167,276,840		2
	- Mining Rents	-	-	-		
	- Royalties	-	-	-		
21,353,780	Fees	9,304,930	13,480,000	13,480,000		69
	- Fines	-	200,000	200,000		-
	- Sales	-	3,700,000	3,700,000		-
26,460,180	Earnings	17,590,300	42,430,000	42,430,000		41
	- Sales/Rent of Government Buildings	-	2,200,000	2,200,000		-
31,607,990	Sales/Rent on Lands and Others	9,723,088	-	-		
	- Repayments- General	-	-	-		
	- Investment income	-	-	-		
19,475,610	Interest Earned	1,288,440	-	-		
	- Re-Imbursement/Miscellaneous Receipt	-	-	-		
136,505,420	Sub-Total-Independent Revenue	48,636,938	229,286,840	229,286,840	-	21
	Other Revenue Sources of the L/Govt.					
4,482,441,052	TOTAL REVENUE	2,721,886,679	2,583,896,380	2,583,896,380	-	105


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ZURMI LOCAL GOVERNMENT

ACTUAL 2019 ₦	NOTES	ACTUAL 2020 ₦	FINAL BUDGET 2020 ₦	INITIAL/ORIGINAL BUDGET 2020 ₦	SUPPLEMENTARY BUDGET 2020 ₦	VARIANCE ON FINAL BUDGET %
LESS: EXPENDITURE						
354,554,361	Personnel Costs (Incl.Salaries on CRF Charges):	295,770,030	459,937,430	459,937,430		156
655,626,474	Overhead Charges:	587,009,186	534,039,860	534,039,860		91
683,935,986	Consolidated Revenue Fund Charges	590,324,810	601,550,000	601,550,000		102
108,694,733	CRF Charges- Public debt charges	238,716,935	133,000,000	133,000,000		56
	Subvention to Parastatals					
143,859,171	Other Transfers (Loan to Zamfara State Government)	-	-			-
164,422,254	Other Transfers to Government Agencies	102,577,753	-	-		
156,552,621	Transfers to Others	35,572,666	-	-		
OTHER RECURRENT PAYMENTS/EXPENDITURE:						
94,383,562	Repayments:External Loans: LGC	439,379,547	168,333,340	168,333,340		38
	Repayments:LGC Bonds & Treasury Bonds/FAAC Deduction	26,508,334				
	Repayments:Nigerian Treasury Bills (NTB)					
	Repayments:Development Loan Stock					
	Repayments:Other Internal Loans(Promissory Notes)					
	Repayments:Internal Loans from Other Funds					
2,362,029,161	TOTAL EXPENDITURE:	2,315,859,260	1,896,860,630	1,896,860,630	-	82
2,120,411,891	OPERATING BALANCE:	406,027,419	687,035,750	687,035,750	-	169
APPROPRIATIONS/TRANSFERS:						
1,938,545,561	Transfer to Capital Development Funds:	2,485,026,703	2,901,321,464	1,687,035,750	1,214,285,714	117
1,938,545,561	Closing Balance:	2,485,026,703	2,901,321,464	1,687,035,750	1,214,285,714	117


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ZURMI LOCAL GOVERNMENT

STATEMENT OF CAPITAL DEVELOPMENT FUND FOR THE YEAR ENDED 31st DECEMBER, 2020

ACTUAL 2019 ₦	NOTES	ACTUAL 2020 ₦	FINAL BUDGET 2020 ₦	INITIAL/ORIGINAL BUDGET 2020 ₦	SUPPLEMENTARY BUDGET 2020 ₦	PERF. ON TOTAL %
	Opening Balance:					
2,120,411,891	Transfer from Consolidated Revenue Fund: Aid and Grants	406,027,419	687,035,750	687,035,750	-	59
	- External Loans: LGC LGC Bonds & Treasury Bonds Nigerian Treasury Bills (NTB) Development Loan Stock Other Internal Loans (Promissory Notes) Internal Loans from Other Funds	2,214,285,714	2,214,285,714	1,000,000,000	1,214,285,714	100
2,120,411,891	TOTAL REVENUE AVAILABLE:	2,620,313,133	2,901,321,464	1,687,035,750	1,214,285,714	90
	LESS: CAPITAL EXPENDITURE:					
348,062,319	Capital Expenditure: Administrative Sector:	863,261,524	898,000,000	448,000,000	450,000,000	104
303,144,722	Capital Expenditure: Economic Sector:	853,979,178	984,035,750	674,035,750	310,000,000	115
1,287,338,521	Capital Expenditure: Social Service Sector: Capital Expenditure: Funded from Aids and Grants:	767,786,002	1,019,285,714	565,000,000	454,285,714	133
1,938,545,561	TOTAL CAPITAL EXPENDITURE	2,485,026,703	2,901,321,464	1,687,035,750	1,214,285,714	117
181,866,329	CLOSING BALANCE	135,286,430	-	-	-	-


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ZURMI LOCAL GOVERNMENT

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER, 2020

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
1	STATUTORY ALLOCATION				
	- Statutory Allocation	1,585,252,590	1,925,750,272	1,844,744,940	(259,492,350)
	- Excess Crude Oil			4,605,490	(4,605,490)
		1,585,252,590	1,925,750,272	1,849,350,430	(264,097,840)
2	OTHER RECEIPTS				
	- Share of Exchange Gains Difference	48,523,886	3,218,330		48,523,886
	- Share of Excess Bank Charges Recovered	1,251,074	4,578,808		1,251,074
	- Distribution of Non-oil Revenue	36,677,592			36,677,592
	- Share of Forex Equalization	20,069,570	51,681,673		20,069,570
	- Share of Solid Minerals	2,547,964	2,494,385		2,547,964
	- Distribution of ₦103 Billion for the month	34,261,046			34,261,046
	- Distribution of Stabilization Funds	6,590,881			6,590,881
	- Distribution of FGN Intervention Funds	41,285,277			41,285,277
	- Share of Additional Funds from NNPC		2,867,033		-
	- Share of Goods and Valuable Consideration		20,069,232		-
		191,207,289	84,909,462	-	191,207,289


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ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
3	TRANSFERS FROM OTHER GOVERNMENT AGENCIES				
	- Accountant General (MOF) FAAC & VAT Account		583,027,488		-
	- University Special Project		408,248,998		-
	- Advert Revenue Account MLGCA	19,440,428	7,776,171		19,440,428
		19,440,428	999,052,657	-	19,440,428
4	OTHER TRANSFERS				
	- Transfer from Fedility Bank PLC	3,928,571			3,928,571
	- Augmentation of Deficit (MLGA Development Saving)	-			-
	- Home Vestor Concept Ltd	38,880,857			38,880,857
	- Multi Plus Investment Ltd	29,938,260			29,938,260
	- Ekpemi International Investment	1,786,155			1,786,155
	- Lashfeez Nig. Ltd	4,343,707			4,343,707
	- Akuba Global Investment Ltd		2,721,660		-
	- Sa'adu Ibrahim		5,132		-
		78,877,550	2,726,792	-	78,877,550
5	INDEPENDENT REVENUE (IGR)				
	- Direct Taxes/Rates	7,935,800	32,024,470		7,935,800
	- Licences	2,794,380	5,583,390	167,276,840	(164,482,460)
	- Mining Rents	-			-
	- Royalties	-			-
	- Fees	9,304,930	21,353,780	13,480,000	(4,175,070)
	- Fines	-		200,000	(200,000)
	- Sales	-		3,700,000	(3,700,000)
	- Earnings	17,590,300	26,460,180	42,430,000	(24,839,700)
	- Sales/Rent of Government Buildings	-		2,200,000	(2,200,000)
	- Sales/Rent on Lands and Others	9,723,088	31,607,990		9,723,088
	- Repayments- General	-			-
	- Investment income	-			-
	- Interest Earned	1,288,440	19,475,610		1,288,440
	- Re-Imbursement/Miscellaneous Receipt	-			-
		48,636,938	136,505,420	229,286,840	(180,649,902)


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ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
6	PERSONNEL COST				
	- Office of the Chairman	9,828,495	8,115,362	2,724,930	(7,103,565)
	- Office of the Vice Chairman	1,451,435	4,313,660	2,559,180	1,107,745
	- Office of the Secretary	3,095,525	3,793,932	2,427,900	(667,625)
	- The Council	29,323,359	34,640,976	25,082,510	(4,240,849)
	- Personnel Management	33,988,810	59,969,018	51,955,660	17,966,850
	- Agric and Natural Resources	14,733,107	17,023,583	30,320,230	15,587,123
	- Finance & Supply	14,102,820	16,395,539	25,395,850	11,293,030
	- Works & Housing	18,909,181	12,132,731	19,472,080	562,899
	- Primary Health Care Services	113,758,368	121,599,014	238,983,390	125,225,022
	- Traditional Offices	40,690,859	43,680,000	27,570,000	(13,120,859)
	- Social & Community Development	15,888,071	18,866,132	33,445,700	17,557,629
	- Local Government Leave Grand		14,024,414		-
		295,770,030	354,554,361	459,937,430	164,167,400
7	OVERHEAD COST				
	- Office of the Chairman	92,535,417	29,357,318	38,674,790	(53,860,627)
	- Office of the Vice Chairman	6,430,243	19,090,112	19,477,540	13,047,297
	- Office of the Secretary	13,349,286	18,214,400	17,000,000	3,650,714
	- The Council	28,151,461	34,533,041	101,247,530	73,096,069
	- Personnel Management	44,812,215	130,982,755	48,500,000	3,687,785
	- Agric and Natural Resources	9,970,468	32,966,880	22,500,000	12,529,532
	- Finance & Supply	32,144,487	64,485,736	65,240,000	33,095,513
	- Works & Housing	12,262,740	37,411,670	26,700,000	14,437,260
	- Primary Health Care Services	22,420,566	51,659,589	107,000,000	84,579,434
	- Traditional Offices	5,428,218	23,664,852		(5,428,218)
	- Social & Community Development	319,504,085	213,260,120	87,700,000	(231,804,085)
	- Miscellaneous				-
		587,009,186	655,626,474	534,039,860	(52,969,326)


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ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
8	CONSOLIDATED REVENUE FUND CHARGES				
	- Primary School Teachers Salary	321,459,946	280,267,747	305,000,000	(16,459,946)
	- Training Fund	13,881,086	19,257,503	19,000,000	5,118,914
	- Contribution to Emirate Council	73,874,075	96,287,514	82,350,000	8,475,925
	- Contribution to Pension Funds	85,714,286	85,714,286	75,200,000	(10,514,286)
	- Common Services	31,174,885	38,515,005	54,000,000	22,825,115
	- Agency for Mass Education Salary	64,220,532	68,791,884	66,000,000	1,779,468
	- Contribution to Emirate Councils Security		30,000,000		-
	- Contribution to State Electoral Commission (ZASIEC)		65,102,047		-
		590,324,810	683,935,986	601,550,000	11,225,190
9	CRF CHARGES- PUBLIC DEBT CHARGES				
	- Short Term Borrowings	73,221,680			(73,221,680)
	- Withholding Tax	36,125,956		15,000,000	(21,125,956)
	- Value Added Tax (V.A.T FIRS)	36,125,956		39,000,000	2,874,044
	- Others/Taxes	27,461,998			(27,461,998)
	- Pay as You Earn (PAYE)	28,705,469		27,000,000	(1,705,469)
	- Water Rate	3,945,200		40,000,000	36,054,800
	- National Health Insurance Scheme				-
	- Contributory Pension Scheme				-
	- Union Dues	6,598,437		12,000,000	5,401,563
	- Housing Revolving Funds Deductions				-
	- Housing Funds (NHF)	3,112,351			(3,112,351)
	- Insurance Programmes (Superannuation)				-
	- Welfare Loan Scheme				-
	- Dependent Fund (Development Levy)				-
	- Poverty Alleviation Scheme				-
	- Other/Loan Deductions	23,419,889			(23,419,889)
	- Paycut Recovered				-
	- Overpayment Recoverable (Receipt)				-
		238,716,935	-	133,000,000	(105,716,935)


Director Finance & Supply

ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
10	TRANSFERS TO GOVERNMENT AGENCIES				
	- Permanent Secretary (MLGA)	7,776,171			(7,776,171)
	- Federal Inland Revenue Service (V.A.T)	7,798,419			(7,798,419)
	- Federal Inland Revenue Service (W.H.T)	7,798,419			(7,798,419)
	- Zamfara State Zakkat & Endowment Board	7,776,171			(7,776,171)
	- Zamfara State Accountant General FAAC Account	71,428,571	85,537,885		(71,428,571)
	- Zamfara State VAT Account		54,433,200		-
	- Zamfara State Agric Supply Company		1,679,653		-
	- Zamfara State High Court of Justice		1,342,945		-
	- Secretary to Zamfara State Govt. Office		21,428,571		-
		102,577,753	164,422,254	-	(102,577,753)
11	TRANSFERS TO OTHERS:				
	- Multi Plus Investment	10,721,568			(10,721,568)
	- Tsaure Abba Gen.	3,573,856			(3,573,856)
	- Syndicate Construction & Commercial Ltd	21,277,242			(21,277,242)
	- Muhmud & Co		7,142,857		-
	- Namuduka Ventures Ltd		104,978,314		-
	- Okeke Obiora Johnson		32,936,429		-
	- Caquest Nig. Ltd		2,500,000		-
	- Acquicons Nig Ltd		987,950		-
	- Alh. Ado Aliyu		535,714		-
	- Mamman Nasir & Co.		7,142,857		-
	- Muhammed Usman Tafida		328,500		-
		35,572,666	156,552,621	-	(35,572,666)


Director Finance & Supply

ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
12	CAPITAL EXPENDITURE				
	ADMINISTRATIVE SECTOR				
	- Purchase of Fixed Assets	706,668,461	324,860,000	716,000,000	9,331,539
	- Construction/Provision of Fixed Assets	149,043,857	-	160,000,000	10,956,143
	- Rehabilitation/Repairs of Fixed Assets	7,549,205	23,202,319	22,000,000	14,450,795
	- Preservation of Environment	-	-	-	-
		863,261,524	348,062,319	898,000,000	34,738,476
	ECONOMIC SECTOR				
	- Purchase of Fixed Assets	2,000,000	59,646,857	10,000,000	8,000,000
	- Construction/Provision of Fixed Assets	847,343,820	236,339,508	954,035,750	106,691,930
	- Rehabilitation/Repairs of Fixed Assets	4,635,357	7,158,357	20,000,000	15,364,643
	- Preservation of Environment	-	-	-	-
		853,979,178	303,144,722	984,035,750	130,056,572
	SOCIAL SECTOR				
	- Purchase of Fixed Assets	225,877,274	13,552,971	295,000,000	69,122,726
	- Construction/Provision of Fixed Assets	536,256,084	1,273,785,549	669,285,714	133,029,630
	- Rehabilitation/Repairs of Fixed Assets	5,652,643	-	30,000,000	24,347,357
	- Preservation of Environment	-	-	25,000,000	25,000,000
	- Supplementary Estimate	-	-	-	-
		767,786,002	1,287,338,521	1,019,285,714	251,499,712
	TOTAL CAPITAL EXPENDITURE BY SECTOR	2,485,026,703	1,938,545,561	2,901,321,464	416,294,761


Director Finance & Supply

ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 K	ACTUAL 2019 K	BUDGET 2020 K	VARIANCE 2020 K
13	PROCEEDS FROM LOANS/OTHER BORROWINGS				
	- Commercial Banks Loans (U.B.A Contract Finance Loan)	2,142,857,143		1,000,000,000	(1,142,857,143)
	- Commercial Banks Loans (U.B.A Shortterm Loan)	71,428,571			
		2,214,285,714	-	1,000,000,000	(1,142,857,143)
14	OTHER BANKS OF THE TREASURY				
	- UBA PLC I	27,214	13,635,218		
	- UBA PLC II	23,283			
	- Fidelity Bank PLC	44,924	139,471,844		
	- Zurmi Microfinance Bank PLC	16,231	176,501		
		111,651	153,283,563		
15	CASH HELD BY DEPARTMENT & AGENCIES				
	- Cash at Hand with MLGCA (JAAC 1)				
	i. U.B.A PLC	(38,902,786)	76,894		
	ii. Fidelity Bank PLC	231	15,539		
		(38,902,555)	92,433		
	- Cash at Hand with MLGCA (Salary)				
	i. U.B.A PLC I	4,628,599	293,865		
	ii. U.B.A PLC II	2,281,543	2,281,543		
	iii. Fidelity Bank PLC	309	7,157,962		
		6,910,451	9,733,370		


Director Finance & Supply

ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
15	- Cash at Hand with MLGCA (Dev. Sarving)				
	i. U.B.A PLC	4,262,602	1,602		
	ii. Heritage Bank PLC	1,228,913	8,032,429		
	iii. Fidelity Bank PLC	394	10,393,292		
		5,491,909	18,427,323		
	- Cash at Hand with MLGCA (Revenue Accounts)				
	i. U.B.A I PLC	3,036	329,640		
	ii. U.B.A II Bank PLC	44,917,443			
	iii. Sterling Bank PLC	403,215			
	iv. Access Bank PLC	750			
		45,324,444	329,640		
	- Cash at Hand with MLGCA (Contract Finance Loan)				
	i. U.B.A PLC	116,350,531			
		116,350,531	-		
	TOTAL CASH HELD BY DEPARTMENT & AGENCIES		135,174,779	28,582,766	


Director Finance & Supply

ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
16	LOCAL GOVERNMENT INVESTMENTS				
	Ashaka Cement	812,065	812,065		
	Sokoto Mortgage Bank	500,000	500,000		
	Gusau Community bank SILL COMM	242,305	242,305		
	Unity Bank (BON)				
	Zamfara Fertilizer Co.				
	T/Mafara Bricks B. Ind.	1,350,000	1,350,000		
	Intercontinental Bank	86,798,851	86,798,851		
	Brightway Solid Minerals Dev. Co.	26,291,645	26,291,645		
	Micro Finance Bank				
		115,994,866	115,994,866		
17	ADVANCES				
	Boko Rice Processing & Others	832,100	832,100		
	Alh. Abdullahi A. Muh'd & Others	940,100	940,100		
	Bala Abdullahi Kanwa & Others	750,117	750,117		
	Alh. Samaila H. Moriki & Others	915,800	915,800		
	Alh. Aminu Atiku & Others	721,883	721,883		
	Loan to Zamfara State Government (Sub-Treasury)	-	143,859,171		
		4,160,000	148,019,171		


Director Finance & Supply

ZURMI LOCAL GOVERNMENT

NOTES	DETAILS	ACTUAL 2020 ₦	ACTUAL 2019 ₦	BUDGET 2020 ₦	VARIANCE 2020 ₦
18	CONSOLIDATED REVENUE FUNDS				
	- Opening Balance	181,866,329	16,420,891		
	- Revenue	4,754,306,064	4,466,020,161		
		4,936,172,393	4,482,441,052		
	- Less				
	- Expenditure	4,800,885,963	4,300,574,723		
	- Closing Balance	135,286,430	181,866,329		
19	DEPOSITS				
	- Cash at Hand with MLGCA (JAAC 1)	(38,902,555)	92,433		
	- Cash at Hand with MLGCA (Salary)	6,910,451	9,733,370		
	- Cash at Hand with MLGCA (Dev. Saving)	5,491,909	18,427,323		
	- Cash at Hand with MLGCA (Advert Revenue Account)	45,324,444	329,640		
	- Cash at Hand with MLGCA (Contract Finance Loan)	116,350,531			
		135,174,779	28,582,766		


Director Finance & Supply



BANK CERTIFICATE i



No 1, Govt House Road,
Gusau, Zamfara state.
12th Aug 2021

The Chairman
Zurmi Local Government,
Zamfara State.

Dear Sir,

CERTIFICATE OF BALANCE FOR ZURMI LOCAL GOVERNMENT ACCOUNT
1004405648

We write to confirm that ZURMI LOCAL GOVERNMENT with
account number 1004405648 had the sum of twenty seven
thousand, two hundred and thirteen naira, and ninety three kobo.
(N27,213.93cr) as at 31st Dec 2020.

At the request of our client, we hereby confirm his certificate of
balance as appended below for your further action

Yours Faithfully,

For: United Bank for Africa PLC

HAFEEES IBRAHEEM
Authorized Signatory

ABDULSALAM SANI
Authorized Signatory

United Bank for Africa Plc. RC No. 2457. UBA House, 57 Marina, Lagos

Tony O. Elumelu CON (Chairman), Amb. Joe Keshi OON (Vice Chairman), Kennedy Uzoka (GMD/CEO)
Victor Osadior (Deputy Managing Director), Executive Directors: Dan Okeke, Emeke E. Iweriebor, Oliver Alawuba,
Ayoku A. Liadi, Ibrahim A. Puri, Uche Ike, Chukwuma Nweke, Non-Executive Director: Foluke K. Abdulrazaq, Owanari Duke,
Samuel Oni (FCA), Angela Aneke, Erelu Angela Adebayo, Abdulqadir Jelli Bello, Isaac Olukayode Fasola, Abdoul Aziz Dia.

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BANK CERTIFICATE ii



No1, Govt House Road,
Gusau, Zamfara state.
12th June 2021

The Chairman,
Zurmi Local Govt,
Zamfara State.

Dear Sir,

CERTIFICATE OF BALANCE ON ZURMI LOCAL GOVERNMENT REVENUE 1023107389

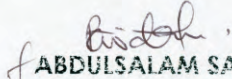
We write to confirm that ZURMI LOCAL GOVERNMENT REVENUE with account number 1023107389 had the sum Twenty Three Thousand Two Hundred Eight Two Naira Fifty Kobo. **(23,282.50Cr)** as at 31st Dec 2020.

At the request of our client, we hereby confirm his certificate of balance as appended below for your further action

Yours Faithfully,

For: United Bank for Africa PLC


HAFEEES IBRAHEEM
Authorized Signatory


ABDULSALAM SANI

United Bank for Africa Plc. RC No. 2457. UBA House, 57 Marina, Lagos

Tony O. Elumelu CON (Chairman). Amb. Joe Keshi OON (Vice Chairman). Kennedy Uzoka (GMD/CEO). Victor Osadolor (Deputy Managing Director). Executive Directors: Dan Okeke, Emeke Iweriebor, Oliver Alawuba, Ayoku A. Liadi, Ibrahim A. Puri, Uche Ike, Chukwuma Nweke. Non Executive Directors: Rose Ada Okwechime, Faluke K. Abdulrazaq, Yahaya Zekeri, Yola Janfodu (CFR), Ja'afaru A. Paki, Adekunle Olumide (OON), Owanari Duke, Samuel Oni (FCA).

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BANK CERTIFICATE iii

RC: 103022



August 11, 2021

**The Chairman,
Zurmi Local Government Council,
ZURMI,
Zamfara State.**

**CERTIFICATE OF BALANCE ON ZURMI LOCAL GOVERNMENT COUNCIL
ACCOUNT**

We write to confirm that Zurmi Local Government Council Account number 5680000725 has the sum of N44,923.72 (Forty Four Thousand Nine Hundred and Twenty three naira, Seventy Two Kobo) as at December 31, 2020.

Your patronage and continues confidence on us is highly appreciated.

Thank you.

Yours Faithfully,

For: **FIDELITY BANK PLC**



AUTHORIZED SIGNATORY



AUTHORIZED SIGNATORY

www.fidelitybank.ng

Fidelity Bank Plc
12, Government House Road,
Gusau, Zamfara, Nigeria
Swift: FIDTNGLA
+234 0(1)4485252
info@fidelitybank.ng

Mr. Ernest C. Ebi MFR, FCIB (Chairman), Mr. Alex C. Ojukwu (Non-Executive Director), Mr. Michael E. Okeke (Non-Executive Director), Qunba Senii Adetu (Independent Director), Chief Charles C. Umolu (Non-Executive Director), Pastor Kings C. Akuma (Non-Executive Director), Chidi B. Agbapu (Non-Executive Director), Mr. Nnamdi Okonkwo (Managing Director/CEO), Mr. Mohammed Balarabe (Deputy Managing Director), Mrs. Chijioke Ugochukwu (Executive Director), Mrs. Aku Odinkemelu (Executive Director), Mrs. Nneka C. Onyeali-Ikpe (Executive Director)



BANK CERTIFICATE iv

RC. 233886

ZMFB ZURMI MICROFINANCE BANK
(NIG.) LIMITED

Along Jibia Road, Nassarawa - Zurmi,
Zurmi Local Government, Zamfara State.

Our Ref: _____
Your Ref: _____

Date: 13th Dec, 2021

The Director Finance and Supply,
Zurmi Local Government Council,
Zamfara State.

Dear Sir,

CERTIFICATE OF BALANCE ON ZURMI LOCAL GOVERNMENT COUNCIL REVENUE ACCOUNT

We wish to write and confirm that Zurmi Local Government Revenue Account no. 0303003621 had THE SUM OF SIXTEEN THOUSAND TWO HUNDRED AND THIRTY NAIRA EIGHTY TWO KOBO #16,230=82 as at 31st December, 2020.

THANKS FOR YOUR USUAL CO-OPERATION.

YOURS FAITH FULLY,
FOR ZURMI MICROFINANCE LTD.

 AUTHORISED SIGNATURE

 AUTHORISED SIGNATURE

BOARD OF DIRECTORS:

(Chairman) Alh. Abdullahi Muhammed Zurmi, (Directors) Alh. Abdullahi Ja'o, Alh. Bello Garba S/Yaki, Alh. Garba Ahmed Dauran, Alh. Muhammed Dalhatu Zurmi, Alh. Haruna Moriki, Bala Alh. Muhtari Zurmi (Secretary)



BANK CERTIFICATE 1

UBA
United Bank for Africa

No1, Govt House Road,
Gusau, Zamfara state.
18th February 2021

The Honourable Commissioner
Ministry For Local Government,
Zamfara State,

Dear Sir,

CERTIFICATE OF BALANCE ON ACCOUNT 1015967533

We write to confirm that MIN FOR LOCAL GOVT ACCOUNT--JAAC 1 had the sum of five hundred million, two hundred and eighty one thousand, nine hundred and ninety eight naira four kobo only (N500,281,998.04dr).

As at 31st December 2020.

Yours Faithfully,

For: United Bank for Africa PLC

ABDUSALAM SANI
Authorized Signatory

HAFEEES IBRAHEEM
Authorized Signatory

United Bank for Africa Plc, RC No. 2457, UBA House, 57 Marina, Lagos


Tony O. Elumelu CON (Chairman), Amb. Joe Keshi OON (Vice Chairman), Kennedy Uzoka (GMD/CEO)
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Ayoku A. Liadi, Ibrahim A. Puri, Uche Ike, Chukwuma Nweke, Non-Executive Director: Foluke K. Abdulrazaq, Owanari Duke,
Samuel Oni (FCA), Angela Aneke, Erelu Angela Adebayo, Abdulqadir Jeli Bello, Isaac Olukayode Fasola, Abdoul Aziz Dia.

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BANK CERTIFICATE 2

RC: 103022



February 18, 2021

The Commissioner,
Ministry for Local Government and community development,
Gusau,
Zamfara State.

**CERTIFICATE OF BALANCE – ZAMFARA STATE JAAC ACCOUNT
(5670000027).**

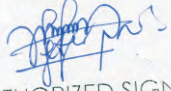
We write to confirm that account number 5670000027 belonging to **ZAMFARA STATE JAAC ACCOUNT** has the sum of Two Thousand, nine Hundred and sixty-six Naira, thirty-seven kobo only (N2,966.37) as at December 31, 2020.

This information is given in strict confidence for the purpose of Balance Enquiry only.


Thank you for your usual co-operation.

Yours faithfully,

For: **FIDELITY BANK PLC**



AUTHORIZED SIGNATORY



AUTHORIZED SIGNATORY

www.fidelitybank.ng

Fidelity Bank Plc
12, Government House,
Gusau, Zamfara, Nigeria
Swift: FIDTNGLA
+234 0(0)4485252
info@fidelitybank.ng

Mr. Ernest C. **Ebi** MFR, FCIB (Chairman), Mr. Alex C. **Ojukwu** (Non-Executive Director) Mr. Michael E. **Okeke** (Non-Executive Director), Otunba Seni **Adetu** (Independent Director), Chief Charles C. **Umolu** (Non-Executive Director), Pastor Kings C. **Akuma** (Non-Executive Director), Chidi B. **Agbapu** (Non-Executive Director), Mr. Nnamdi **Okonkwo** (Managing Director/CEO), Mr. Mohammed **Balarabe** (Deputy Managing Director), Mrs. Chijioke **Ugochukwu** (Executive Director), Mrs. Aku **Odinkemelu** (Executive Director), Mrs. Nneka C. **Onyeali-lkpe** (Executive Director)



BANK CERTIFICATE 3



No1, Govt House Road,
Gusau, Zamfara state.
18th Aug 2021

The Honourable Commissioner
Zamfara for Local Government,
Zamfara State.

Dear Sir,

CERTIFICATE OF BALANCE ON ZAMFARA STATE LOCAL GOVTS SALARY ACCOUNT
1018795827


We write to confirm that ZAMFARA STATE LOCAL GOVTS SALARY
ACCOUNT with account number 1018795827 had the sum fifty nine
million five hundred and twenty two thousand eight hundred forty
six naira seventy eight kobo **(N59,522.846.78cr)** as at 31th Dec
2020.

At the request of our client, we hereby confirm his certificate of
balance as appended below for your further action

Yours Faithfully,

For: United Bank for Africa PLC


HAFES IBRAHEEM
Authorized Signatory


ABDULSALAM SANI
Authorized Signatory

United Bank for Africa Plc. RC No. 2457. UBA House, 57 Marina, Lagos

Tony O. Elumelu CON (Group Chairman), Amb. Joseph Keshi OON (Vice-Chairman), Kennedy Uzoka (GMD/CEO),
Oliver Alawuba (DMD Africa), Ayoku Liadi (DMD Nigeria), Executive Directors: Uche Ike, Chukwuma Nweke,
Ibrahim Puri, Chiugo Ndubisi. Non-Executive Directors: Owanari Duke, Samuel Oni FCA, Angela Aneke,
Erelu Angela Adebayo, Abdulqadir J. Bello, Kayode Fasola, Aisha Hassan-Baba.

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Tin: 01126011 - 0001



BANK CERTIFICATE 4

RC: 103022



August 17, 2021

The Permanent Secretary,
Ministry for Local Government Affairs,
Gusau, Zamfara State.
Zamfara State.

**CERTIFICATE OF BALANCE – MINISTRY FOR LOCAL GOVERNMENT
AFFAIRS ACCOUNT (5680000842)**

We write to confirm that account number 5680000842 belonging to Zamfara State Local Government Salary Account has the sum of Three Thousand Nine Hundred and Seventy naira, Seventy Five Kobo only (N3, 970.75) as at December 31 2020.

This information is given in strict confidence for the purpose of Balance Enquiry only.

Thank you for your usual co-operation.

Yours faithfully,

For: **FIDELITY BANK PLC**

AUTHORIZED SIGNATORY

AUTHORIZED SIGNATORY

www.fidelitybank.ng

Fidelity Bank Plc
12, Government House Road,
Gusau, Zamfara, Nigeria
Swift: FIDTNGLA
+234 0(1)4485252
info@fidelitybank.ng

Mr. Ernest C. **Ebi** MFR, FCIB (Chairman), Mr. Alex C. **Ojukwu** (Non-Executive Director) Mr. Michael E. **Okeke** (Non-Executive Director), Otunba Seni **Adetu** (Independent Director), Chief Charles C. **Umolu** (Non-Executive Director), Pastor Kings C. **Akuma** (Non-Executive Director), Chidi S. **Agbaju** (Non-Executive Director), Mr. Nnamdi **Okonkwo** (Managing Director/CEO), Mr. Mohammed **Balarabe** (Deputy Managing Director), Mrs. Chijioke **Ugochukwu** (Executive Director), Mrs. Aku **Odinkemelu** (Executive Director), Mrs. Nneka C. **Onyiah-Ikpe** (Executive Director)



BANK CERTIFICATE 5



No1, Govt House Road,
Gusau, Zamfara state.
18th February 2021

The Honourable Commissioner
Ministry For Local Government,
Zamfara State,

Dear Sir,

CERTIFICATE OF BALANCE ON ACCOUNT 1019185166

We write to confirm that MINISTRY FOR LOCAL GOVT DEVELOPMENT SAVINGS ACCOUNT had the sum of fifty four million, eight hundred and sixteen thousand, two hundred and four naira, ninety one kobo only (N54,816,204.91 cr).

As at 31st December 2020.

Yours Faithfully,

For: United Bank for Africa PLC

ABDULSALAM SANI
Authorized Signatory

HAFEEES IBRAHEEM
Authorized Signatory

United Bank for Africa Plc
1, Govt House Rd, Gusau
Gusau Business Office

United Bank for Africa Plc, RC No. 2457. UBA House, 57 Marina, Lagos

Tony O. Elumelu CON (Chairman), Amb. Joe Keshi OON (Vice Chairman), Kennedy Uzoka (GMD/CEO)
Victor Osadolor (Deputy Managing Director), Executive Directors: Dan Okeke, Emeke E. Iweriebor, Oliver Alawuba,
Ayoku A. Liadi, Ibrahim A. Puri, Uche Ike, Chukwuma Nweke, Non-Executive Director: Foluke K. Abdulrazaq, Owanari Duke,
Samuel Oni (FCA), Angela Aneke, Erelu Angela Adebayo, Abdulqadir Jelli Bello, Isaac Olukayode Fasola, Abdoul Aziz Dia.

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BANK CERTIFICATE 6



Our Ref: HBL /183/18/02/2021

Feb. 18, 2021

The Permanent Secretary,
Ministry for Local Govt. & Community
Development.
Behind Uthaimin Juma'at Mosque,
Bye-Pass Road Gusau,
Zamfara State.

Sir,

RE: CERTIFICATE OF CLOSING BALANCE OF ACCOUNT

We refer to your letter MLGCA/AD/OFF/127/HB/Vol.II on 18th February 2021, and hereby confirm that Heritage Bank Plc, Gusau Experience Centre maintain the below account with account balances shown as at 31/12/2020.

S/N	ACCOUNT NAME	A/C NO.	STATUS	BALANCES
1	DEVELOPMENT SAVINGS ACCOUNT, ZAMFARA STATE	5900009176	ACTIVE	15,803,572.02

Thank you for your co-operation.

Yours Faithfully
For: HERITAGE BANK PLC

Service Manager

Experience Centre Manager

Heritage Bank Plc RC No: 125946Q
Plot 2928, Ajose Adeogun Street, Victoria Island, Lagos
01 2369500, 01 6329500


www.hbng.com
info@hbng.com

Acting Chairman: Alh. Jari Ibrahim, MD/CEO: Mr Ife Sekibo, Executive Director: Mr Jude Manye
Directors: Mr Adewunmi Ogunsanya, (SAN), Mr Ndulimi Alalbe, Mrs Oluwayemisi Dasu.



BANK CERTIFICATE 7

RC: 103022



February 18, 2021

The Commissioner,
Ministry for Local Government and community development,
Gusau,
Zamfara State.

**CERTIFICATE OF BALANCE – DEVELOPMENT SAVINGS ACCOUNT
ZAMFARA STATE (5030029547).**


We write to confirm that account number 5030029547 belonging to **DEVELOPMENT SAVINGS ACCOUNT ZAMFARA STATE** has the sum of Five Thousand, seventy-one Naira, ninety-two kobo only (N5,071.92) as at December 31, 2020.

This information is given in strict confidence for the purpose of Balance Enquiry only.

Thank you for your usual co-operation.

Yours faithfully,

For: **FIDELITY BANK PLC**



AUTHORIZED SIGNATORY



AUTHORIZED SIGNATORY


www.fidelitybank.ng

Fidelity Bank Plc
12, Government House Road,
Gusau, Zamfara State
Swift: FIDTNGLA
+234(1)2700530-3, 0(1)4485252
info@fidelitybank.ng

Mr. Mustafa **Chike-Obi** (Chairman), Pastor Kings C. **Alkuma** (Non-Executive Director), Mr. Chidi B. **Agbapu** (Non-Executive Director), Alhaji Isa M. **Ihuwa** (Independent Non-Executive Director), Engr. Henry I. **Obili** (Independent Non-Executive Director), Mrs. Amaka T. **Onwughalu** (Non-Executive Director), Mr. Nelson C. **Nwoko** (Non-Executive Director), Mr. Chinedu E. **Okeke** (Non-Executive Director), Mrs. Nneke C. **Onyeali-Ikpe** (Managing Director/CEO), Mr. Gbolahan **Joshua** (Executive Director), Mr. Obaro **Odegho** (Executive Director), Mr. Hassan **Imam** (Executive Director), Mr. Kevin **Ugwuoke** (Executive Director), Dr. Kenneth C. **Opara** (Executive Director)



BANK CERTIFICATE 8

UBA 
United Bank for Africa

No1, Govt House Road,
Gusau, Zamfara state.
19th August 2021

The Perm Sec,
Ministry for Local Govt,
Zamfara State.

Dear Sir,

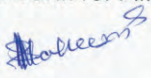
CERTIFICATE OF BALANCE ON ADVERT REVENUE MINISTRY OF LOCAL GOVT AND
CHIEFTANCY ACCOUNT 1016293903


We write to confirm that ADVERT REVENUE ACCOUNT MINISTRY OF
LOCAL GOVT AND CHIEFTANCY ACCOUNT with account number
1016293903 had the sum of thirty nine thousand, forty four naira, fifteen
kobo. **(N39,044.15cr)** as at 31th dec 2020.

At the request of our client, we hereby confirm his certificate of
balance as appended below for your further action

Yours Faithfully,

For: United Bank for Africa PLC


HAFES IBRAHEEM
Authorized Signatory


ABDUSALAM SANI
Authorized Signatory

United Bank for Africa Plc. RC No. 2457. UBA House, 57 Marina, Lagos

Tony O. Elumelu CON (Chairman), Amb. Joe Keshi OON (Vice Chairman), Kennedy Uzoka (GMD/CEO)
Victor Osadolor (Deputy Managing Director), Executive Directors: Dan Okeke, Emeke E. Iwetiabor, Oliver Alawuba,
Ayoku A. Liadi, Ibrahim A. Puri, Uche Ike, Chukwuma Nweke, Non-Executive Director: Foluke K. Abdulrazaq, Owanari Duke,
Samuel Oni (FCA), Angela Aneke, Erelu Angela Adebayo, Abdulqadir Jeli Bello, Isaac Olukayode Fasola, Abdoull Aziz Dia.

www.ubagroup.com



BANK CERTIFICATE 9



No1, Govt House Road,
Gusau, Zamfara state.
18th August 2021

The Perm Sec,
Ministry for Local Government,
Zamfara State.

Dear Sir,

CERTIFICATE OF BALANCE ON MINISTRY FOR LOCAL GOVERNMENT REVENUE
ACCOUNT 1022733156

We write to confirm that MINISTRY FOR LOCAL GOVERNMENT
REVENUE ACCOUNT with account number 10022733156 had the
sum of Five hundred and seventy seven million, Six hundred and
twenty nine thousand, two hundred and eighty three naira, and
forty four kobo. **(N577,629,283.44cr)** as at 31th dec 2020.

At the request of our client, we hereby confirm his certificate of
balance as appended below for your further action

Yours Faithfully,

For: United Bank for Africa PLC

HAFEEB IBRAHEEM
Authorized Signatory

ABDULSALAM SANI
Authorized Signatory

United Bank for Africa Plc. RC No. 2457. UBA House, 57 Marina, Lagos

Tony O. Elumelu CON (Group Chairman), Amb. Joseph Keshi OON (Vice-Chairman), Kennedy Uzoka (GMD/CEO),
Oliver Alawuba (DMD Africa), Ayoku Liadi (DMD Nigeria), Executive Directors: Uche Ike, Chukwuma Nweke,
Ibrahim Puri, Chiugo Ndubisi. Non-Executive Directors: Owanari Duke, Samuel Oni FCA, Angela Aneke,
Erelu Angela Adebayo, Abdulqadir J. Bello, Kayode Fasola, Aisha Hassan-Baba.

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Tin: 01126011 - 0001