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Centre for Social Justice

International
IDEA
INTERNATIONAL INSTITUTE
FOR DEMOCRACY AND
ELECTORAL ASSISTANCE

DECLARATION OF ASSETS AND LIABILITIES MANUAL





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DECLARATION OF ASSETS AND LIABILITIES MANUAL

First Published in September 2026

By

Centre for Social Justice (CSJ)

And
Code of Conduct Bureau (CCB)

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CSJ, CCB and EU-Funded Rule of Law and Anti-Corruption (RoLAC) Programme

Compiled by Centre for Social Justice

ISBN: 998-978-64301-0-2

Disclaimer: This publication has been produced with the assistance of the European Union and the International Institute for Democracy and Electoral Assistance (International IDEA) through the Rule of Law and Anti-Corruption (RoLAC) Programme. The contents are the sole responsibility of the Programme and do not necessarily reflect the views of the European Union or International IDEA.

Acknowledgement

Centre for Social Justice and the Code of Conduct Bureau acknowledge the financial support of the European Union, International IDEA and the Rule of Law and Anti-Corruption (RoLAC) Programme.

We specifically thank Dr Emmanuel Uche and Atikat Musa for their wonderful support.

We acknowledge the immense contributions and encouragement of the Chairman of the Code of Conduct Bureau, Dr. Abdullahi Usman Bello. Furthermore, we thank our colleagues from the Centre for Social Justice - Eze Onyekpere who led the CSJ Team, Martins Eke, Paul Dasimeokuma, Ngenegbo Emmanuel, Kingsley Chibueze and Deborah Ogbonna for their support and contributions.

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ABBREVIATIONS

CAC	Corporate Affairs Commission
CBDC	Central Bank Digital Currency
CCB	Code of Conduct Bureau
CCT	Code of Conduct Tribunal
CSJ	Centre for Social Justice
DMO	Debt Management Office
EU	European Union
FGN	Federal Government of Nigeria
ID	Identification
IDEA	International Institute for Democracy and Electoral Assistance
ISA	Investments and Securities Act
ISBN	International Standard Book Number
MDA	Ministries, Departments and Agencies of Government
NFT	Non-Fungible Token
NIN	National Identification Number
RoLAC	Rule of Law and Anti-Corruption Programme
SEC	Securities and Exchange Commission

FOREWORD

The Code of Conduct Bureau was established under Section 153 and the Fifth Schedule of the Constitution of the Federal Republic of Nigeria, 1999 (as amended) as the foremost preventive anti-corruption institution in Nigeria.

Our constitutional mandate is to entrench honesty, transparency and accountability in public service, to secure the declaration of assets and liabilities of public officers, and to ensure compliance with the Code of Conduct for public officers.

This Declaration of Assets and Liabilities Manual is a practical response to a recurring challenge. Many public officers desire to comply but are constrained by inadequate understanding of what constitutes assets and liabilities and how to properly declare them.

Under my leadership, the Bureau has embarked on a fundamental reform anchored on five strategic pillars: digitisation of assets declaration, assets recovery, strengthened verification and enforcement, preventive compliance and education; investigation/prosecution and inter-agency collaboration for national integrity. This manual is central to the third and fourth pillars.

This manual demystifies the nine categories of declarable assets on Form CCB 1 - from cash and bank balances to lands, vehicles, securities, intellectual property and the emerging category of digital assets and cryptocurrencies in line with our new online assets declaration portal. It clarifies constitutional timelines at assumption of office, every four years, and at exit- and emphasises that declaration is under oath before a High Court Judge, with personal responsibility resting on the declarant.

I commend the Centre for Social Justice (CSJ), the International Institute for Democracy and Electoral Assistance (International IDEA), the European Union and the Rule of Law and Anti-Corruption (RoLAC) programme for their technical and financial support in producing this edition. I particularly appreciate the dedicated staff of the Bureau who reviewed the content.

I urge every public officer whether elected, appointed, recruited or contracted to see this manual not as a mere administrative requirement, but as a guide to integrity. Honest and timely declaration of assets is the foundation of public trust and the bedrock of our democracy

It is my hope that this manual will serve as an indispensable reference for public officers, Compliance officers, civil society and all Nigerians committed to a corruption-free Nigeria.

Dr. Abdullahi Usman Bello
Chairman, Code of Conduct Bureau

PART ONE

ABOUT THE CODE OF CONDUCT BUREAU, CODE OF CONDUCT FOR PUBLIC OFFICERS AND THE CODE OF CONDUCT TRIBUNAL

1. ABOUT THE CODE OF CONDUCT BUREAU

1.1.1 Introduction

The Code of Conduct Bureau (CCB) is a Federal Executive body set up by the Federal Government of Nigeria. The history of this establishment can be traced to the military administration of General Murtala Mohammed who appointed late Alhaji Isa Kaita as Chairman. However, the Bureau was not functional until 1988 when General Ibrahim Badamasi Babangida's administration appointed a ten (10) member Board headed by Late Canon H.O. Mohammed. It went further to promulgate Decree 1 of 1989 to give legal backing to the Code of Conduct Tribunal. In 1999, the General Abubakar Abdulsalami's administration enshrined the Code of Conduct Bureau in Section 153, Third Schedule, Part 1 and Fifth Schedule, Part 1 of the Constitution of the Federal Republic of Nigeria (as amended).

1.1.2 Vision of the Bureau

Honesty, transparency and accountability in public office.

1.1.3 Mission of the Bureau

To eradicate corrupt practices and ensure compliance with the code of conduct for public officers

1.1.4 Mandate of the Bureau

To establish a high standard of morality in the conduct of government business and to ensure that the actions and behaviour of public officers conform to the highest standards of public morality and accountability.

To implement the above mandate, the Constitution of the Federal Republic of Nigeria 1999 (“Constitution”) provided the Bureau with legal powers as contained in paragraph 3, part 1(a) of the Third Schedule to the Constitution.

1.1.5 Powers of the Bureau

- ❑ Receive assets declaration by public officers in line with the Fifth Schedule to the Constitution.
- ❑ Examine the declarations in accordance with the requirements of the Code of Conduct or any law.
- ❑ Retain custody of such declarations and allow public access on terms and conditions to be prescribed by the National Assembly.
- ❑ Ensure compliance with and, where appropriate, enforce the provisions of the Code of Conduct or any law relating thereto.

- Receive complaints on breach of the Code of Conduct, investigate the complaints, and where appropriate, refer such matters to the Code of Conduct Tribunal.

1.1.6 What is the Code of Conduct?

- The Code is a set of moral and legal principles or rule of behaviour that are generally accepted by the Nigerian society.
- The Code helps to regulate the conduct of public officers, from the president to the lowest officer in the public service.
- The Code is an ethical standard which attempts to bring out the best conduct in a public officer.

1.1.7 Why the Code of Conduct?

- The Code is an ethical standard that demands placing public service above personal interest.
- The Code allows the public officer to see himself as a professional, working to develop capacity and competence needed for his/her job with confidence and acceptable level of expertise.
- The Code is the yardstick with which the public officer measures himself. It is also the yardstick with which the public measures the performance of a public officer.

1.2. CODE OF CONDUCT FOR PUBLIC OFFICERS

The Code of Conduct for Public Officers is contained in the Fifth Schedule, Part 1 of the 1999 Constitution of the Federal Republic of Nigeria.

1.2.1 Conflict of interest with duty

A public officer shall not put himself in a position where his personal interest conflicts with his duties and responsibilities.

1.2.2 Restrictions on public officers

Without prejudice to the generality of the foregoing paragraph, a public officer shall not

(a) receive or be paid the emoluments of any public office at the same time as he receives or is paid the emoluments of any other public office; or

(b) except where he is not employed on full-time basis, engage or participate in the management or running of any private business, profession or trade but nothing in this sub-paragraph shall prevent a public officer from engaging in farming.

1.2.3 Prohibition of foreign accounts

The President, Vice-President, Governor, Deputy Governor, Ministers of the Government of the Federation and Commissioners of the Governments of the States, members of the National Assembly and of the Houses of Assembly of the States, and such other public officers or persons as the National Assembly may by law prescribe shall not maintain or operate a bank account in any country outside Nigeria.

1.2.4 Retired public officers

(1) A public officer shall not, after his retirement from public service and while receiving pension from public funds, accept more than one remuneration position as chairman, director or employee of -

(a) a company owned or controlled by the government; or

(b) any public authority.

(2) A retired public servant shall not receive any other remuneration from public funds in addition to his pension and the emolument of such one remunerative position.

1.2.5 Certain retired public officers

(1) Retired public officers who have held offices to which this paragraph applies are prohibited from service or employment in foreign companies or foreign enterprises.

(2) This paragraph applies to the offices of President, Vice-President, Chief Justice of Nigeria, Governor and Deputy Governor of a State.

1.2.6 Gifts or benefits in kind

(1) A public officer shall not ask for or accept property or benefits of any kind for himself or any other person on account of anything done or omitted to be done by him in the discharge of his duties.

(2) For the purposes of sub-paragraph (1) of this paragraph, the receipt by a public officer of any gifts or benefits from commercial firms, business enterprises or persons who have contracts with the government shall be presumed to have been received in contravention of the said sub-paragraph unless the contrary is proved.

(3) A public officer shall only accept personal gifts or benefits from relatives or personal friends to such extent and on such occasions as are recognised by custom:

Provided that any gift or donation to a public officer on any public or ceremonial occasion shall be treated as a gift to the appropriate institution represented by the public officer, and accordingly, the mere acceptance or receipt of any such gift shall not be treated as a contravention of this provision.

1.2.7 Restrictions on loans, gifts or benefits to certain public officers

The President or Vice-President, Governor or Deputy Governor, Minister of the Government of the Federation or Commissioner of the Government of a State, or any other public officer who holds the office of a Permanent Secretary or head of any public corporation, university, or other parastatal organisation shall not accept -

(a) a loan, except from government or its agencies, a bank, building society, mortgage institution or other financial institution recognised by law; and

(b) any benefit of whatever nature from any company, contractor, or businessman, or the nominee or agent of such person.

Provided that the head of a public corporation or of a university or other parastatal organisation may, subject to the rules and regulations of the body, accept a loan from such body.

1.2.8 Bribery of public officers

No person shall offer a public officer any property, gift or benefit of any kind as an inducement or bribe for the granting of any favour or the discharge in his favour of the public officer's duties.

1.2.9 Abuse of powers

A public officer shall not do or direct to be done, in abuse of his office, any arbitrary act prejudicial to the rights of any other person knowing that such act is unlawful or contrary to any government policy.

1.2.10 Membership of societies

A public officer shall not be a member of, belong to, or take part in any society the membership of which is incompatible with the functions or dignity of his office.

1.2.11 Declaration of assets

(1) Subject to the provisions of this Constitution, every public officer shall within three months after the coming into force of this Code of Conduct or immediately after taking office and thereafter -

(a) at the end of every four years; and

(b) at the end of his term of office,

submit to the Code of Conduct Bureau a written declaration of all his properties, assets, and liabilities and those of his unmarried children under the age of eighteen years.

(2) Any statement in such declaration that is found to be false by any authority or person authorised in that behalf to verify it shall be deemed to be a breach of this Code.

(3) Any property or assets acquired by a public officer after any declaration required under this Constitution and which is not fairly attributable to income, gift, or loan approved by this Code shall be deemed to have been acquired in breach of this Code unless the contrary is proved.

1.2.12 Allegation of breach of Code

Any allegation that a public officer has committed a breach of or has not complied with the provisions of this Code shall be made to the Code of Conduct Bureau.

1.2.13 Agents and nominees

A public officer who does any act prohibited by this Code through a nominee, trustee, or other agent shall be deemed *ipso facto* to have committed a breach of this Code.

1.2.14 Exemptions

In its application to public officers –

(a) members of legislative houses shall be exempt from the provisions of paragraph 4 of this Code; and

(b) the National Assembly may by law exempt any cadre of public officers from the provisions of paragraphs 4 and 11 of this Code if it appears to it that their position in the public service is below the rank which it considers appropriate for the application of those provisions.

1.2.15 Data Protection for Declarants

By the Third Schedule Part 1, paragraph 3 (c), the Constitution entitles the Bureau to retain custody of such declarations and make them available for inspection by any citizen of Nigeria on such terms and conditions as the National Assembly may prescribe. This is a guarantee of data protection for declarants until a law is made by the National Assembly to stipulate the terms and conditions of public access. This provision is reinforced by S.24 of the Nigerian Data Protection Act which requires inter alia that data is processed in a fair, lawful and transparent manner and in a manner that assures appropriate security of personal data including protection from unauthorised processing, access or any form of data breach.

1.3. CODE OF CONDUCT TRIBUNAL

(Constitution of the Federal Republic of Nigeria: Fifth Schedule, Part I)

1.3.1 Introduction

The Code of Conduct Tribunal (CCT) was established by paragraph 15 (1) of the Fifth Schedule of the 1999 Constitution of the Federal Republic of Nigeria. It serves as a disciplinary body for public officers accused of violating the code of conduct. The Tribunal has the authority to impose sanctions on public officers found guilty of misconduct as defined by the code. It serves as a court for the Code of Conduct Bureau which imposes penalty against erring officials which may include dismissal from office or disqualification from holding future positions for a period not exceeding 10 years and seizure or forfeiture of any property acquired in abuse of office or corruption.

1.3.2 The Provisions in the Constitution

15. Code of Conduct Tribunal

(1) There shall be established a tribunal to be known as Code of Conduct Tribunal which shall consist of a Chairman and two other persons.

(2) The Chairman shall be a person who has held or is qualified to hold office as a Judge of a Court of record in Nigeria and shall receive such remuneration as may be prescribed by law.

(3) The Chairman and members of the Code of Conduct Tribunal shall be appointed by the President in accordance with the recommendation of the National Judicial Council.

(4) The National Assembly may by law confer on the Code of Conduct Tribunal such additional powers as may appear to it to necessary to enable it more effectively to discharge the functions conferred on it in this Schedule.

16. Staff

(1) The tenure of office of the staff of the Code of Conduct Tribunal shall, subject to the provisions of this Code, be the same as that provided for in respect of officers in the civil service of the Federation.

(2) The power to appoint the staff of the Code of Conduct Tribunal and to exercise disciplinary control over them shall vest in the members of the Code of Conduct Tribunal and shall be exercisable in accordance with the provisions of an Act of the National Assembly enacted in that behalf.

17. Tenure of office of Chairman and members

(1) Subject to the provisions of this paragraph, a person holding the office of Chairman or member of the Code of Conduct Tribunal shall vacate his office when he attains the age of seventy years.

(2) A person who has held office as Chairman or member of the Code of Conduct Tribunal for a period of not less than ten years shall, if he retires at the age of seventy years, be entitled to pension for life at a rate equivalent to his last annual salary in addition to other retirement benefits to which he may be entitled.

(3) A person holding the office of Chairman or member of the Code of Conduct Tribunal shall not be removed from his office or appointment by the President except upon an address supported by two-thirds majority of each House of the National Assembly praying that he be so removed for inability to discharge the functions of the office in question (whether arising from infirmity of mind or body) or for misconduct or for contravention of this Code.

(4) A person holding the office of Chairman or member of the Code of Conduct Tribunal shall not be removed from office before retiring age save in accordance with the provisions of this Code.

18. Powers

(1) Where the Code of Conduct Tribunal finds a public officer guilty of contravention of any of the provisions of this Code, it shall impose upon that officer any of the punishments specified under sub-paragraph (2) of this paragraph and such other punishment as may be prescribed by the National Assembly.

(2) The punishment which the Code of Conduct Tribunal may impose shall include any of the following -

(a) vacation of office or seat in any legislative house, as the case may be;

(b) disqualification from membership of a legislative house and from the holding of any public office for a period not exceeding ten years; and

(c) seizure and forfeiture to the State of any property acquired in abuse or corruption of office.

(3) The sanctions mentioned in sub-paragraph (2) hereof shall be without prejudice to the penalties that may be imposed by any law where the conduct is also a criminal offence.

(4) Where the Code of Conduct Tribunal gives a decision as to whether or not a person is guilty of a contravention of any of the provisions of this Code, an appeal shall lie as of right from such decision or from any punishment imposed on such person to the Court of Appeal at the instance of any party to the proceedings.

(5) Any right of appeal to the Court of Appeal from the decisions of the Code of Conduct Tribunal conferred by sub-paragraph (4) hereof shall be exercised in accordance with the provisions of an Act of the National Assembly and rules of court for the time being in force regulating the powers, practice and procedure of the Court of Appeal.

(6) Nothing in this paragraph shall prejudice the prosecution of a public officer punished under this paragraph or preclude such officer from being prosecuted or punished for an offence in a court of law.

(7) The provisions of this Constitution relating to prerogative of mercy shall not apply to any punishment imposed in accordance with the provisions of this paragraph.

1.4 INTERPRETATION

(Constitution of the Federal Republic of Nigeria: Fifth Schedule, Part I)

19. In this Code, unless the context otherwise requires –

"***assets***" includes any property, movable and immovable and incomes owned by a person;

"***business***" means any profession, vocation, trade, or any adventure or concern in the nature of trade and excludes farming;

"***child***" includes a step-child, a lawfully adopted child, a child born out of wedlock and any child to whom any individual stands in place of a parent;

"***emolument***" means any salary, wage, over-time or leave pay, commission, fee, bonus, gratuity, benefit, advantage (whether or not that advantage is capable of being turned into money or money's worth), allowance, pension or annuity paid, given or granted in respect of any employment or office;

"***foreign companies***" or "***foreign enterprises***" means companies or enterprises in which the controlling shares are owned by persons other than the Government, its agencies or citizens of Nigeria or whose policies are determined by persons or organisations outside Nigeria;

"***liabilities***" includes responsibilities according to law to satisfy a debt, duty or obligation quantifiable in monetary value, instant and contingent;

"***misconduct***" means breach of the Oath of Allegiance or oath of office of a member or breach of the provisions of this Constitution or a misconduct of such nature as amounts to bribery or corruption or false declaration of assets and liabilities;

"***public officer***" means a person holding any of the offices specified in Part II of this Schedule; and

"***public office***" shall not include the chairmanship or membership of *ad hoc* tribunals, commissions or committees.

1.5 PUBLIC OFFICERS FOR THE PURPOSES OF THE CODE OF CONDUCT

(Constitution of the Federal Republic of Nigeria: Fifth Schedule, Part 2)

1. The President of the Federation.
2. The Vice-President of the Federation.
3. The President and Deputy President of the Senate, Speaker and Deputy Speaker of the House of Representatives and Speakers and Deputy Speakers of Houses of Assembly of States, and all members and staff of legislative houses.
4. Governors and Deputy Governors of States.
5. Chief Justice of Nigeria, Justices of the Supreme Court, President and Justices of the Court of Appeal, all other judicial officers and all staff of courts of law.
6. Attorney-General of the Federation and Attorney-General of each State.
7. Ministers of the Government of the Federation and Commissioners of the Governments of the States.
8. Chief of Defence Staff, Chief of Army Staff, Chief of Naval Staff, Chief of Air Staff and all members of the armed forces of the Federation.
9. Inspector-General of Police, Deputy Inspector-General of Police and all members of the Nigeria Police Force and other government security agencies established by law.
10. Secretary to the Government of the Federation, Head of the Civil service, Permanent Secretaries, Directors-Generals and all other persons in the civil service of the Federation or of the State.
11. Ambassadors, High Commissioners and other officers of Nigeria Missions abroad.
12. Chairman, members and staff of the Code of Conduct Bureau and Code of Conduct Tribunal.
13. Chairman, members and staff of local government councils.
14. Chairman and members of the Boards or other governing bodies and staff of statutory corporations and of companies in which the Federal or State Governments has controlling interests.
15. All staff of universities, colleges and institutions owned and financed by the Federal or State Governments or local government councils.
16. Chairman, members and staff of permanent commissions or councils appointed on full time basis.

PART TWO

CATEGORIES OF ASSETS AND LIABILITIES

- Cash, Card and Bank Balances
- Land, Houses and Physical Properties
- Machines and Vehicles on Land, Air and Water
- Furniture and Household Items
- Government Securities and Bonds
- Investments and Shares
- Convertibles and Precious Metals
- Intellectual Properties, Other Income, Business Interests, Directorships and Affiliations
- Loans and Liabilities
- Beneficial Ownership

Goal: To ensure a full understanding of the various asset categories stipulated in the assets and liabilities declaration form of the Code of Conduct Bureau. The Constitution states that "*assets*" include any property, movable and immovable and incomes owned by a person while "*liabilities*" includes responsibilities according to law to satisfy a debt, duty or obligation quantifiable in monetary value, instant and contingent.

2.1 CASH, CARD AND BANK BALANCES

This declaration category seeks to cover all the declarant's monetary possession ranging from cash in the bank to cashless assets including cards. Various subheads and options come under this asset category.

Type: The options are - cash at hand, cash in company account, cash in joint account, cash in debit or credit card, cash in a foreign bank and cash in a Nigerian bank.

The assets that come under cash, card and bank balances include the following:

- **Cash:** This is money in coins or notes, usually ready money as distinct from cheques, money orders or credit. It is about legal tender – currency or coins that can be used for exchange of goods, debt, or services. It is a physical form of currency.

- **Bank Draft:** A bank draft is a payment that is guaranteed by the issuing bank. A draft must be honoured because it is drawn on the bank itself rather than on the debtor's account. The debtor has paid the bank the sum drawn in advance.[1]

- **A Cheque** is an order to a bank to pay a stated sum of money from the drawer's account on a specially printed form to the person whose name is written on the cheque. It is payable subject to availability of funds in customer's account.
- **Money Order** is a certificate usually issued by a government or banking institution that allows the payee to receive cash on demand. A money order is prepaid and has no risk of bouncing. But the issuer of a money order can stop payment by cancelling it.
- **Digital Money (or digital currency):** This refers to any means of payment that exists in a purely electronic form. It is money in digital form. Examples of types of digital money are cryptocurrencies, central bank digital currencies, and stable coins.[2] A Central Bank Digital Currency (CBDC) such as the eNaira is the digital form of Nigeria's fiat currency that is also a claim on the Central Bank.[3] Instead of

[1] UBA V. Godm Shoes Industries (Nig) Ltd (2010) LPELR-9255(CA) (Pp. 61-64, paras. D-E)

[2] https://www.investopedia.com/terms/d/digital-money.asp

[3] According to the Central Bank of Nigeria- https://enaira.gov.ng/: eNaira is a Central Bank of Nigeria-issued digital currency that provides a unique form of money denominated in Naira. eNaira serves as both a medium of exchange and a store of value, offering better payment prospects in retail transactions when compared to cash payments. eNaira has an exclusive operational structure that is both remarkable and nothing like other forms of central bank money.

printing money, the Central Bank issues electronic coins or accounts backed by the full faith and credit of the Federal Government of Nigeria.[4] Stable coins are cryptocurrencies that seek to avoid the volatility of cryptocurrencies by attempting to peg their market value to some external reference and may be pegged to a currency like the United States dollar or to the price of a commodity such as gold.[5]

- **Cash in Joint Account** the declarant runs with other persons - the full amount and the portion belonging to the declarant
- **Credit Card:** This is any card, plate or other like credit device existing for the purpose of obtaining money, property, labour or services on credit. It does not include a note.[6] Credit cards offer a line of credit that can be used to make purchases, balance transfers and/or cash advances and requiring that the user of card will pay back the loan amount in the future.
- **Debit Card:** This is a payment card that deducts money directly from a consumer's cheque account when it is used. Also called "bank cards," they can be used to buy goods or services; or to get cash from an automated teller machine. It draws the funds immediately from the affiliated account.[7] Please ensure that money in bank balances and debit cards drawn on such balances are not double counted.
- **Gift Cards:** This is a prepaid debit card that is loaded with a specific amount, which can then be used to make purchases and other financial transactions. Gift cards can be closed or open-loop cards. Closed-loop cards are marketed by stores, allowing a cardholder to purchase anything from that specified retailer while open-loop cards can be used at any store or merchant.[8]
- **Bank Balance:** This includes credit and debit balance. The currency options are for NGN (Naira), EUR (Euro), GBP (Great Britain's Pound), USD (United States Dollar) and others. The type of card includes Master Card, Visa Card, Verve Card, and others.

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[4] https://weforum.org

[5] https://www.coinbase.com

[6] Black's Law Dictionary, 6th Edition at page 367.

[7] https://www.investopedia.com/terms/d/debitcard.asp

[8] https://www.investopedia.com/terms/g/gift-card.asp

2.2 LAND, HOUSES AND PHYSICAL PROPERTIES

This declaration category is for real estate of the declarant ranging from land, houses and other physical properties.

Property Type: The options include buildings, enterprises, factories, farms, orchards, ranches, plot of land and others. The category of others is for property types not specifically mentioned.

The assets that come under land, houses and physical properties include the following:

- **Building:** This is a structure designed for habitation, shelter, storage, trade manufacture, religion, business, education, sports, entertainment, community life, etc. It is a structure enclosing a space within its walls and is usually but not necessarily covered with a roof.[9] It may also refer to a roofed enclosure without walls. A building may be a bungalow, multi-storey or high rise, detached or semi-detached, etc.

- **Enterprises:** A business venture or undertaking that is run for a profit, any engagement in an economic activity, irrespective of its legal form. It could be a limited liability company, an unlimited company, a business name or a venture which is not registered with the authorities. To the extent that the declarant earns an income from the enterprise, it should be declared.

- **Factory:** A building or group of buildings in which goods are produced in large quantities, using machines,[10] usually through a process of value addition, converting raw materials into finished products or packaging existing products to prolong their life span. It also refers to a structure in which work is organized to meet the need for production on a large scale usually with power-driven machinery.[11]

- **Farm:** A track of land devoted to agriculture, crops, pasturage, stock raising or some allied industry including dairy, poultry, aviary, piggery, rearing goats, rabbits, snail, apiary and other animals as well as fishery.

- **Hotel:** This a public facility that offers services including accommodation, meals, entertainment, conference facilities, personal services, etc.

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[9] Adapted from Black's Law Dictionary, 6th Edition at page 195.
[10] https://dictionary.cambridge.org/dictionary/english/factory
[11] https://www.britannica.com/technology/factory

- **Land:** This includes the ground, soil, earth, rocks, fields, forests, waters (privately owned streams, lakes, etc.), estate, interest in land, etc. Further, this should include family land which an individual is using but the land has not been shared and allotted to him as his own - indicate the nature of interest held. Often referred to as real estate or real property. It may be free or occupied.[12] It may be urban or rural, built-up land, agricultural land, rangeland, wetland, etc. It Includes lands held under statutory or customary right of occupancy.

- **Orchard/Plantation:** An area of land where fruits, nut-producing trees, or shrubs are intentionally grown for food production, raw materials for industries or aesthetic flowers which are grown for commercial purposes. A plantation is a large cultivated farm estate. An orchard or plantation is a variety of a farm.

- **Ranch:** This is a large farm used for raising animals, especially cattle, horses, or sheep.[13] This will include the buildings, machinery and equipment used in the ranch.

[12] Black's Law Dictionary, 6th Edition at page 367.
[13] https://www.collinsdictionary.com/dictionary/english/ranch

2.3 MACHINES AND VEHICLES ON LAND, AIR, AND WATER

Type of Transport: Vehicles, airplanes, boats, yacht.

This is for declaration of properties which can be described as vehicles owned by the declarant or his dependants. Transport vehicles cover air, land and sea. Subheads with options under this asset category include:

- **Vehicles:** This includes cars, buses, lorries, trailers, tankers, motorcycles, etc., used to transport people, animals and goods on land. Usually, it has an engine and wheel. It includes tractors and other farm vehicles. The vehicle could be for domestic, recreational or for commercial use. Even though bicycles do not have an engine, it comes under this asset classification.

- **Airplanes:** This refers to jets, helicopters and large aircrafts. They could be for personal or commercial use.

- **Ship, Boats and Yacht:** A boat is a watercraft, usually a vessel for travelling over water, propelled by oars, sails, or an engine. It comes in different sizes, but generally smaller than a ship, which is distinguished by its larger size, shape, cargo or passenger capacity, or its ability to carry boats. A ship is a large floating water vessel with engines that can carry goods and passengers and usually sails across oceans. A yacht is a powered large size boat, usually expensive and used for pleasure. It is generally used for cruising, racing and can also be available for charter and other commercial purposes.

- **Machines:** This can be a mechanically, electrically, or electronically operated device for performing a task. It can be powered by different energy forms. A machine can be used for manufacturing, service provision, commerce, exercises, domestic use, etc.

2.4 FURNITURE AND HOUSEHOLD ITEMS

This is a category for all the items owned within the house of the declarant or his dependants. It covers all furniture types, electronics, antiques, and the likes found within the household owned or in possession of either the declarant or his dependants.

Type of Items: Electronics, furniture, power generators, etc. Antiques should be listed above as an option on the draw down menu. There should be a provision for others which do not fall into any of these categories.

- **Electronics:** This includes radio, television, video, etc. It will also include electrical appliances. It is about devices, apparatus or equipment designed to perform an application or task, other than industrial, of benefit in our personal life that uses technology. In short, an appliance is a machine that reduces human effort in carrying out a specified work or task. The list of these appliances will include: Air conditioner, Audio System, Blender, Blow Dryer, Ceiling Fan, Clothes Dryer, Coffee Maker and Coffee Pot, Computers and Printers. Others are Deep Freezer, Dehumidifier, Dishwasher, Electric Blanket, Food Blender, Garage Door Opener, Gas and Electric Cooker, Hand Drill, Heater, Hot Plate, Iron, Laptop and Lighting Single Lamp. Furthermore, Microwave, Popcorn Popper, Power Saw, Refrigerator, Sewing Machine, Table Fan, Televisions, Toaster, Treadmill, Vacuum Cleaner, Washing Machine and Pumping Machine are all included. They should be categorized and summarized.
- **Furniture:** This consists of small and large movable objects and items which is used to make a house functional, suitable and comfortable for sitting, lying down, eating or doing some other natural things. It will include chairs, tables, beds, wardrobes, etc. They are usually made of wood, metal, plastics, marble, glass, fabrics, or related materials. Furniture and other property sometimes come with fittings which are parts that are fixed to a piece of furniture or equipment. The value of the fittings should be added to the value of the furniture.

- **Power Generator:** These are sources of energy and provide energy for lighting, cooking, washing, entertainment and other purposes. This categorization will include electric generator of all sizes, solar energy appliances, batteries, inverters and other sources of energy. Their capacity should be included.
- **Antiques:** This is something made in an earlier period that is collected and considered to have value because it is beautiful, rare, old, or of high quality.[14] They include arts, furniture, household items, jewelry, etc.
- **Other Household Items:** These are household items which do not fall into the above category.

[14] https://dictionary.cambridge.org/dictionary/english/antique

2.5 GOVERNMENT SECURITIES AND BONDS

This is a category that allows for the declaration of all government securities and bonds, treasury bills and savings certificates held by the declarant, by providing full details of the asset types.

Type of Asset: Government Bond, Savings Certificate and Treasury Bill.

- **Government Bond:** This refers to an instrument of indebtedness issued by a Government to secure the repayment of money it borrowed.[15] It is a debt security issued by a federal or subnational government and sold to investors to support government spending and obligations. Government bonds can pay periodic interest payments called coupon payments. In Nigeria, according to the Debt Management Office: "FGN Bonds are debt securities (liabilities) of the Federal Government of Nigeria (FGN) issued by the Debt Management Office (DMO) for and on behalf of the Federal Government. The FGN has an obligation to pay the bondholder the principal and agreed interest as and when due. When you buy FGN Bonds, you are lending to the FGN for a specified period of time. The FGN Bonds are considered as the safest of all investments in domestic debt market because it is backed by the 'full faith and credit' of the Federal Government, and as such it is classified as a risk free debt instrument. The interest income earned from the securities are tax exempt".[16] Special Purpose Bonds can be issued by FGN to meet specific needs of the federal government. An example is Sukuk Bonds.

- **Savings Certificate:** This is a certificate of deposit for a specific sum of money in a savings account, especially a deposit for a fixed term at a specified interest rate.[17] The FGN Savings Bond is a bond issued by the Debt Management Office on behalf of the FGN. The bond issuance is part of the Federal Government's programme to encourage small savers and it helps them earn more income (interest) when compared to their savings accounts with banks. FGN savings Bond is a debt security (liability) of the FGN backed by the 'full faith and credit' of the Federal Government with no default risk, meaning that it is a safe investment where interest will be paid at regular intervals and principal repaid at maturity.

- **Promissory Note:** A promissory note is a debt instrument that contains a written promise by one party (the note's issuer or maker) to pay another party (the note's payee) a definite sum of money, either on-demand or at a specified future date.

[15] S.273 of the Investment and Securities Act, 2025.
[16] https://www.dmo.gov.ng/fgn-bonds
[17] https://www.dictionary.com/browse/savings-certificate

A promissory note typically contains all the terms pertaining to the indebtedness, such as the principal amount, interest rate, maturity date, date and place of issuance, and issuer's signature.[18]

- **Treasury Bills:** Treasury bills are short-term (less than one year) fixed-income securities issued and backed by the full faith and credit of the Federal Government of Nigeria, which means the FGN is under obligation to repay the debt when it is due. Treasury bills are considered low-risk investments that are generally risk-free when held to maturity. By S.3 of the Treasury Bills Act, the Minister of Finance is authorized to borrow by the issue in Nigeria of Federal Government Treasury Bills and the Central Bank of Nigeria when authorized in writing by the Minister will issue Treasury Bills. S.3 of the Act provides that the principal sums represented by any Treasury Bill and interest thereon are charged upon and payable out of the Consolidated Revenue Fund of the Federal Government.[19] The Central Bank of Nigeria is also authorised to issue Treasury Certificates which are charged to the Consolidated Revenue Fund of the Federal Government.[20]

[18] https://www.investopedia.com/terms/p/promissorynote.asp
[19] Treasury Bills Act, Cap. T18, Laws of the Federation of Nigeria 2004.
[20] Treasury Certificates Act, Cap. T19, Laws of the Federation of Nigeria 2004.

2.6 INVESTMENTS AND SHARES

This a category that allows for the declaration of the details of every investment made as well as shares bought, which are owned or in the possession of the declarant or his or her dependants. The declarant should duly state details pertaining to his business dealings as regards investments made and shares bought by himself or by or for his dependants.

Type of Asset: Debentures, insurance policies, shares or stock. We may need to include others for investments that do not strictly fall into any of these categories. Some examples are Real Estate Investment Trust.

- **Shares or Stock:** This is a unit or stock representing ownership in a company trading for profit. It is a unit of ownership which represents an equal proportion of a company's capital. The shares or other interest of a member in a company are personal property transferable in the manner provided in the articles of association of the company.[21] For public companies, shares can be bought or sold at the Stock Exchange. Shares could be ordinary or preference shares.

- **Debenture:** A debenture is a marketable security that businesses can issue to obtain medium/long-term financing without needing to put up collateral or dilute their equity. It is a medium-term or long-term security yielding a fixed rate of interest, issued by a company and secured against assets.

- **Insurance Policies:** Insurance is a contract between an insurer and the insured involving the payment of premium by the insured as a consideration for the insurer undertaking to indemnify, offer financial protection or reimbursement to the insured in the event the insured event (loss, damage, contingencies, illness or death, etc.) occurs. This will include accident, agriculture, fire, health, home, life, travel, vehicle, etc. The insurer may be a company or a government corporation. It is usually evidenced by a policy which states the terms and conditions of the insurance contract. Some insurance policies are compulsory by law in Nigeria and these include health and vehicle insurance.

- **Interest in Collective Investment Schemes:** By S.150 of the Investments and Securities Act (ISA), this means a scheme or arrangement in whatever form, including an open-ended or close-ended investment scheme, in pursuance of which members of the public are invited or permitted to invest money or other assets in a portfolio, and in terms of which- (*a*) two or more investors contribute money or other assets to and hold a participatory interest in a portfolio of the

[21] S.139 of the Companies and Allied Matters Act.

scheme through shares, units or any other form of participatory interest; *(b)* such contributions are pooled and the portfolio of the scheme is managed as a whole; (c) the investors share the risk and the benefit of investment in proportion to their participatory interest in a portfolio of a scheme or on any other basis determined in the deed. By S.151 (1) of the Investments and Securities Act, Collective Investment Scheme could be a Unit Trust Scheme, Open-ended or Close-ended Investment or Company, Real Estate Investment Company or Trust, Specialized or Alternative Investment Scheme or such other Schemes as may be approved by the Securities and Exchange Commission (SEC). SEC is empowered to approve, register, and regulate collective investment schemes in Nigeria, including those that are administered as a real estate investment trust.

- **(**a) By the interpretative S.357 of the ISA: "Open-Ended Investment Company" means a collective investment scheme incorporated as a company with variable capital permitting the realization or redemption of shares of representative investment value in the underlying portfolio of assets or securities of the company. "Close-Ended Investment Company" means a pooled investment fund in whatever legal form which raises a fixed and irredeemable amount of capital for investment into a portfolio of assets and securities in accordance with a specified investment objective for purposes such as capital preservation and income generation, and can be listed and traded on a recognized exchange.

- (b) By the interpretative S.357 of the ISA: "Unit Trust Scheme" means any arrangement made for the purpose, or having the effect, of providing facilities for the participation of the public as beneficiaries under a trust in profits or income arising from acquisition, holding, management or disposal of securities or any other property. "Units" in relation to a unit trust scheme, means any participatory interest howsoever described into which are divided the beneficial interest in the assets subject to any trust created under the scheme;

- (c) By S.193 of the ISA, a Real Estate Investment Company or Trust is a body corporate incorporated for the sole purpose of acquiring intermediate or long term interests in real estate or property development and may raise funds from the capital market through the issuance of securities which shall have the following characteristics- (*a*) an income certificate giving the investor a right to a share of the income of any property or property development; and (*b*) an ordinary share in the body corporate giving the investor voting rights in the management of that body corporate. Under this Act, a trust may be constituted for the sole purpose of acquiring a property on a ' 'trust for sale" for the investors. (3) The trust referred to herein shall have the following characteristics:- (*a*) investors shall be entitled to

receive periodic distribution of income and participate in any capital appreciation of the property concerned; and (*b*) the investors shall also be entitled to retain control over their investments by investing directly in a particular property rather than in a portfolio of investments.

- **Others:** Large corporations can also issue bonds and commercial papers which are purchased and held by individuals and corporate bodies. Holders of such bonds and commercial papers are duty bound to declare them. Investments in money market instruments also come under this category.

- **Convertibles:** A convertible security is a bond, preferred share, or another financial instrument that can be converted by the shareholder into common stock. Convertible securities are not classified as debt or equity; instead, they are considered to be a hybrid of the two categories, possessing cash flow features of both bonds and stocks.

- **Dividends:** These are payments from earnings or profits of companies due to shareholders. They are paid either on a quarterly, half yearly or yearly interval or at any other interval as may be determined by the board of directors of the company. They are paid out as cash or additional dividend. Bonus shares can be issued out in lieu of dividend which would now form part of the shares and equity holdings of the investor.

2.7 CONVERTIBLES, PRECIOUS METALS AND WORKS OF ART

This a category that allows for the declaration of the details of every precious metal, which are owned or in the possession of the declarant or his or her dependants. The declarant should duly state details pertaining to precious metals. These metals are rare, have economic value, more corrosive resistant and can be used in variety of industrial applications

Type of Asset: They include gold, silver, diamond, platinum, palladiums, rhodium, ruthenium, iridium, coins made from these metals, etc.

- **Bullion Coins:** These are coins made from precious metals, especially gold and silver. They are kept as a store of value and as gifts and could also be used to hedge against inflation.[22] It is an investment grade coin valued by its weight and fineness of a specific precious metal. Unlike commemorative coin, valued by limited mintage, rarity, condition and age, bullion coins are purchased by investors seeking a simple and tangible means to own and invest in gold, silver, platinum, palladium, etc., markets. Bullion coins are sold based on the prevailing market price of the precious metal from which they are made plus a premium to cover minting, marketing and distribution costs.[23] They are usually minted by government but sometimes are minted by private agencies. The name is taken from the word “bullion”, being any solid mass of uncoined gold or silver, whatever Its shape, so long as its shape does not enhance its value.[24]

- **Diamond:** It is a mineral composed of pure carbon and the most popular gemstone. It is used for jewelry and as a store of value.

- **Gold:** It is described as the most precious of metals. It is used for coinage, jewelry, industrial purposes (electronics, computer, aerospace, dentistry, glass making, etc.) and as store of value.

- **Jewelry:** It is described as decorative objects worn on clothes or body that are usually made from valuable metals, such as gold, silver, diamond and precious stones. Jewelry includes rings, necklaces, earrings, bracelets, pendants, broches, etc.

[22] https://www.investopedia.com/terms/b/bullion-coins.asp
[23] https://catalog.usmint.gov/coins/precious-metal-coins/bullion-coins.html
[24] Black's Law Dictionary, Sixth Edition at page 196.

- **Precious Stones:** These include adamite, alexandrite, amber, barite, beryl, calcite, cassiterite, datolite, emerald, ruby, sapphire, etc. Precious gemstones number about three hundred and four.
- **Silver:** It is a precious metal used for coinage, jewelry and industrial purpose and as a store of value.
- **Works of Art:** This is described as an object made by an artist of great skill, especially a painting, drawing, or statue.[25] It is a work of great aesthetic value, so much that they attract a commercial and market value.
- **Convertibles and Others:** These are properties that can easily change in form, function or character. They are precious and can be easily converted into cash or materials of economic value. These include Casino token chips, other precious metals and stones.

[25] https://dictionary.cambridge.org/dictionary/english/work-of-art

2.8 INTELLECTUAL PROPERTIES, OTHER INCOME, BUSINESS INTERESTS, DIRECTORSHIP, OR AFFILIATIONS

Intellectual property refers to inventions, innovations, creations of the mind, literary and artistic works, designs, and symbols, names and images which have an economic value.[26] They are intangible property protected by law which balances the rights of the owner and public access to the property.

Intellectual property has been defined as legal rights which result from intellectual activity in the industrial, scientific, literary and artistic fields,[27] being legal rights which may be asserted in respect of the product of the human intellect[28] associated with creative efforts or commercial reputation or goodwill.[29] Intellectual property includes rights relating to literary, artistic and scientific works, performances of performing artists, phonograms and broadcasts, inventions in all fields of human endeavour, scientific discoveries, industrial designs, trademarks, service marks, commercial names and designations, protection against unfair competition, etc. There are four types of intellectual property under Nigerian Law namely, copyright, industrial design, patent, and trademark.

Type: Intellectual properties include copyright, patents, industrial designs, trademarks, etc.

- **Consultancy:** A consultancy, generally evidenced by a consultancy agreement, is usually given to a highly skilled professional or someone who has detailed practical experience in a sector, to deliver high quality, cutting edge services to a company, individual or government agency. The consultant is remunerated with fees which forms part of his income.
- **Honorarium:** This is a voluntary reward for that for which no remuneration could be collected by law. It is a payment of money or anything of value made to a person for services rendered for which fees cannot be legally or are not traditionally made.[30]
- **Image Rights:** This is about the commercial use of the unique identity, including face, signature, voice, nicknames, and recognisable physical attributes of a person for advertisement, sponsorship, endorsements and marketing. It entitles the owner of the image to a fee, a compensation and an income accruing from the use of the image or the publicity rights of the person.

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[26] World Intellectual Property Organization. https://www.wipo.int/en/web/about-ip
[27] WIPO Intellectual Property Handbook (2nd Edition, WIPO Publication No.489 (4) Geneva, 2004) 1.
[28] Jeremy Philips and Alison Firth, Introduction to Intellectual Property, (4th Ed. London: Butterworth, 2001) 4.
[29] Brainbridge David, Intellectual Property (6th Ed., Essex: Pearson 2007) 3.
[30] Black's Law Dictionary, 6th Edition at page 736.

- **Copyright:** By the Copyright Act,[31] literary works, musical works, artistic works, cinematograph films, sound recordings and broadcasts are eligible for copyright protection. Copyright can be transmitted by assignment, testamentary disposition or by operation of law. In assignment, an individual can buy the catalogue or collection of works of a musical artiste, etc. Infringement of copyright attracts both civil and criminal liability. A copyright owner is entitled to royalties for his creativity, innovation and effort.

- **Industrial Design:** By the Patents and Design Act,[32] an industrial design is any combination of lines or colours or both, and any three dimensional form, whether or not associated with colours, if it is intended by the creator to be used as a model or pattern to be multiplied by industrial process and is not intended solely to obtain a technical result. Registration of an industrial design confers upon the registered owner the right to preclude any other person from doing any of the following acts- (i) reproducing the design in the manufacture of a product; (ii) importing, selling or utilising for commercial purposes a product reproducing the design; and (iii) holding such a product for the purpose of selling it or of utilising it for commercial purposes. The holder of an industrial design earns income from it and can grant licences, subject to a fee, for the use of the industrial design.

- **Patent:** By the Patents and Design Act,[33] an invention is patentable if it is new, results from inventive activity and is capable of industrial application; if it constitutes an improvement upon a patented invention and also is new, results from inventive activity and is capable of industrial application. An invention is described as new if it does not form part of the state of the art; and invention results from inventive activity if it does not obviously follow from the state of the art, either as to the method, the application, the combination of methods, or the product which it concerns, or as to the industrial result it produces. An invention is capable of industrial application if it can be manufactured or used in any kind of industry including agriculture. A patent confers upon the patentee the right to preclude any other person from doing any of the following acts - (a) where the patent has been granted in respect of a product, the act of making, importing, selling or using the product, or stocking it for the purpose of sale or use; and (b) where the patent has been granted in respect of a process, the act of applying the process or doing, in respect of a product obtained directly by means of the process, any other acts related to the aforementioned. A holder of a patent earns income from it and can grant licences, subject to a fee, for the use of the patent.

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[31] Cap. C.28, Laws of the Federation of Nigeria, 2004.
[32] Cap. P.2, Laws of the Federation of Nigeria, 2004 - S.12.
[33] Cap. P.2, Laws of the Federation of Nigeria, 2004.

- **Trademark:** Under the Trade Marks Act,[34] a trade mark means, except in relation to a certification trade mark, a mark used or proposed to be used in relation to goods for the purpose of indicating, or so as to indicate, a connection in the course of trade between the goods and some person having the right either as a proprietor or registered user to use the mark, whether with or without any indication of the identity of that person, and means, in relation to a certification trade mark, a mark registered or deemed to have been registered under S.43 of the Act. A holder of a trademark earns income from its use and can assign the mark for a fee, subject to such limitations as are imposed by law.

- **Franchise:** This refers to an agreement or license between two legally independent parties which gives a person or group of people (the franchisee) the right to market a product or service using the trademark or trade name of another business; an authorization granted by a government or company to an individual or group enabling them to carry out specified commercial activities, for example acting as an agent for a company's products or using the company's name and standards to market goods and services.[35]

- **Receivables:** A receivable account indicates money that a corporation expects to collect later. It helps businesses recognise the revenue period for which they anticipate getting paid. Receivables are created when you sell a good or a service, and the new party pays you after the sale transaction is completed. The receivables are shown as assets on the balance sheet, and the general ledger shows a debit balance. In this context, this is applied to a public officer declaring assets who may be running an enterprise or business venture. Other receivables include interest receivables, salary receivables, employee advances, tax refunds, loans made to employees or other companies, and advances on wages paid to employees.[36]

- **Accounts receivable** are the balance of money due to a firm or individual for goods or services delivered or used but not yet paid for by customers. Accounts receivable are listed on the balance sheet as a current asset. Any amount of money owed by customers for purchases made on credit is a receivable. It includes a subscription or installment payment that is due after goods or services have been received.[37]

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[34] Cap T.13, Laws of the Federation of Nigeria, 2004.
[35] International Franchise Association; https://www.franchise.org/faqs/basics/what-is-a-franchise
[36] https://www.highradius.com/resources/Blog/types-of-accounts-receivables/
[37] https://www.investopedia.com/terms/a/accountsreceivable.asp- modified to include individuals.

- The sums due from customers or others who have signed official promissory notes in acknowledgment of their debts owed to the company are known as notes receivable.[38]

- **Royalties:** Royalty is compensation for the use of intellectual property including copyright, patent, industrial design; or for the use of natural resources, expressed as a percentage of receipts from using the property or as an account per unit produced. A payment which is made to an author or composer by an assignee, licensee, or copyright holder in respect of each copy of his work which is sold, or to an inventor in respect of each article sold under the patent. Royalty is share of product or profit reserved by owner for permitting another to use the property.[39]

- **Commercial Activity:** This is about buying, selling and exchange of goods and services in retail and in large quantities for a profit; activities undertaken in furtherance of a commercial enterprise.

- **Business Interests, Directorship, or Affiliations:** Business interests will include participation in profit sharing and revenue yielding ventures, partnerships, secondary and part time business engagements, ownership of equity, trade secrets, goodwill, etc. Directorships is related to registered companies. Affiliations involve official connections or being closely related to a person including artificial persons. This will include beneficial ownership arrangements where the declarant's name is not formally on the register of directors but ultimately owns, controls and profits from the results of the business transaction - whether the business is registered or not.

[38] https://www.highradius.com/resources/Blog/types-of-accounts-receivables/
[39] Black's Law Dictionary, 6th Edition at page 1330.

2.9 LOANS AND LIABILITIES

A loan signifies a sum of money lent to a borrower with interest.[40] But there are friendly loans implying a loan from a friend to a friend, which makes no room for interest or penalty. It connotes a lifeline thrown by a friend to a friend, to bail him out of trouble and does not contemplate profiting from the gesture, financially.[41] A liability is what a declarant owes. It could be money, goods, or services. It is the exact opposite of assets. By the constitutional definition, *"liabilities*" include responsibilities according to law to satisfy a debt, duty or obligation quantifiable in monetary value, instant and contingent.

- **Bank Loan:** A bank loan is a form of debt incurred by an individual or other entity. The bank advances a sum of money to the borrower. In return, the borrower agrees to a certain set of terms including any finance charges, interest, repayment date, and other conditions.[42] In the eyes of the law, a contract of loan denotes a sum of money lent with interest.[43] A bank loan includes an overdraft.
- **Car Loan:** This is a personal loan to purchase a car repayable over a period of time agreed to by the creditor and debtor. Car loans generally contain a number of charges and fees beyond the principal and interest. Car loans could be offered by banks or any other companies specifically established for the purpose.
- **Mortgage:** A mortgage is a type of loan. It is a legal agreement under which a bank, building society, etc., lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.[44] A legal mortgage arises when the owner of property surrenders his legal title to property to a lender or creditor to secure payment of the owner's debt. The legal title reverts to the original owner when the loan is repaid or debt is liquidated.[45] However, an equitable mortgage by way of transfer of title deeds does not transfer title in the property to the mortgagee and the equitable mortgagee can only enforce his right of sale through a court order.[46]
- **Staff Loan:** A staff loan, also called employee loan, is an advance given by an employer to assist an employee, with or without interest, and subject to repayment within an agreed period of time. Its terms and conditions are usually governed by the human resources manual of the establishment. Staff loans are usually repaid from deductions of the staff's salary.

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[40] *Olowu v. Building Stock Ltd*: (2018) 1 NWLR (Pt. 1601) 343
[41] *Champion Breweries Plc V. Specialty Link Ltd & Anor*: (2014) LPELR-23621(CA)
[42] https://www.investopedia.com/terms/l/loan.asp
[43] *Olowu v Building Stock Limited* (2018) 1 NWLR (pt. 1601) 343.
[44] https://languages.oup.com/google-dictionary-en/
[45] *Gwarzo v Mohammed & Anor*, (2012) LPELR 22375 (CA).
[46] *George Akande (Nig) Ltd & Anor v Enterprise Bank & Anor*, (2017) LPELR-43819 (CA).

- **Term Loan:** This is a loan repayable in regular payments over a fixed period of time. It is based on specific borrowing terms. However, the interest may be fixed or floating.

- **Payables:** A payable account indicates money that a corporation, individual or other entity expects to pay later. It helps businesses recognize the payment period for which they anticipate to pay a financial or other outstanding. Payables are created when you buy a good or a service, and you propose to pay after the sale transaction is completed. In this context, this is applied to a public officer declaring assets who may be running an enterprise or business venture. Other payables include interest payable, salary payable, overdue taxes, loans received from employers or other companies, and salary advances received by an employee.

- **Legal Liability:** A responsibility under the law including a court judgement or other legal obligation to pay for damages, compensation, injuries, or losses. It could also relate to maintenance obligations arising from matrimonial proceedings.

- **Others:** There can be delivery by one party to and receipt by another party of a sum of money upon agreement express or implied, to repay it without interest. The category may include contingent liabilities which may crystallise upon the happening of specific itemised events. Being a guarantor to a debtor in a loan agreement may expose the guarantor to liability in the event the principal debtor fails to meet the repayment obligation. Also, being a subscriber to the articles and memorandum of association of a company limited by guarantee may oblige the subscriber to the payment of a certain sum of money in winding up proceedings to ensure the liquidation of debts and obligations of the company. Liabilities also include unpaid bills including utility bills, property taxes, etc.

2.10 BENEFICIAL OWNERSHIP

The Central Bank of Nigeria Guidance on Beneficial Owners defines it as referring to a natural person who ultimately controls or owns a corporate customer and/or the natural person on whose behalf a transaction is being conducted and includes persons who ultimately exercise effective control over a legal person or arrangement. It is about persons:

(a) who ultimately owns (holds directly or indirectly more than 5% of the issued shares in the legal person);

(b) who controls a customer and/or the natural person who either (but not limited to);

  (i) exercises directly or indirectly at least 5% of the voting rights in the legal person, or
  (ii) holds directly or indirectly a right to appoint or remove a majority of the directors or persons in similar positions of the legal person;

(c) on whose behalf a transaction is being conducted; and/or

(d) who exercises ultimate effective control over a legal person or legal arrangement.

By the Companies and Allied Matters Act, it refers to Persons with Significant Control who could be:

- Exercising significant influence or control over the operational policies, structures, or legal decisions of the business entity.
- Possessing the legal power to appoint, remove, or influence the majority of board members or operational directors.
- Controlling at least 5% of the voting rights in the company, allowing direct influence over general corporate assembly votes.
- Holding at least 5% of the issued shares or interest in the registered corporate entity directly or through a nominee.

All interests falling under these categories must be declared including similar interests in non-formal businesses or unregistered businesses.

PART THREE

CONSTITUTIONAL ASSETS AND LIABILITIES DECLARATION INFORMATION FOR PUBLIC OFFICERS

(From the Website of the Code of Conduct Bureau: https://ccb.gov.ng/?page_id=325)

CONSTITUTIONAL ASSETS AND LIABILITIES DECLARATION INFORMATION FOR PUBLIC OFFICERS

3.1 Declaration is Mandatory

The Assets and Liabilities Declaration Form is a schedule of the Constitution of the Federal Republic of Nigeria (1999) and it is mandatory for all Public Officers whether elected, appointed, recruited, contracted etc., by whatever name called to download and fill online the Assets and Liabilities Declaration Form.

3.2 Responsibility to Collect, Fill and Return Form

The responsibility to download, fill and submit the form rests solely with the declarant; therefore, submission of completed forms by the declarant through his/her respective Head of Department does not in any way exonerate declarant from responsibility or liability.

3.3 Coverage of Declaration

Every declarant is required by Law to declare his/her assets/liabilities including that of his spouse(s) who is not a Public Officer and children under 18 years age, honestly, sincerely and submit same to the Bureau within 30 days of the receipt of the forms.

You are to declare ONLY those Assets/Liabilities you ACTUALLY own at the material time of filling the form. DO NOT declare any Assets/Liabilities you are anticipating having before actual acquisition.

All properties/assets acquired outside Nigeria MUST be stated clearly with the value of the said Assets in the Currency of the Country where the property is situated.

3.4 Declaration to be under Oath

After the completion of the form, the declarant must personally go and swear to the declaration before a High Court Judge nearest to his work station before submitting it to the Bureau.

3.5 Timeline for Declaration of Assets and Liabilities

Every Public Officer is to NOTE that it is the requirement of the Law to declare his/her assets/liabilities on (a) Assumption of office; (b) At the end of his term of Office; (c) At interval of four years for Public Officers on continuous employment of Government whether Federal, State or Local Government; (d) and at such other intervals as the Bureau may determine from time to time.

3.6 Requirement for Detailed Information

When filling the form, you are required to provide detailed information including but not limited to the number, types, address, value of properties so declared and the date of acquisition as well as income derivable from the properties where appropriate.

3.7 Consequences for failure to Declare Assets and Liabilities

NOTE that where a question in any column is not applicable, you are required to state reason(s). Also NOTE that all declarations made by the declarant are subject to VERIFICATION by the Officers of the Bureau authorised on that behalf. Failure to declare your assets as required under the provisions of paragraph 11 of the 5th Schedule of the Federal Constitution shall attract, on conviction, any or all of the following: (a) Removal from office, (b) Disqualification from holding any Public office, (c) forfeiture to the state of any property acquired in abuse of office or dishonesty.

PART FOUR

ASSETS AND LIABILITIES DECLARATION FORM FOR PUBLIC OFFICERS

THE FEDERAL REPUBLIC OF NIGERIA

SECRET

THE PRESIDENCY

CODE OF CONDUCT BUREAU

ASSETS AND LIABILITIES DECLARATION FORM FOR PUBLIC OFFICERS

FORM CCB 1

www.ccb.gov.ng

Mandate of the Code of Conduct Bureau

The Code of Conduct Bureau (CCB), established under the 1999 Constitution of Nigeria (as amended), ensures integrity among public officers. It enforces 14 codes in the 5th Schedule, Part I, including mandatory asset declarations, verifies submissions, investigates breaches, and refers violations to the Code of Conduct Tribunal. The CCB promotes ethical standards, prevents corruption, and upholds constitutional provisions to build public trust, per the 5th Schedule and the Code of Conduct Bureau and Tribunal Act.

The Code of Conduct Bureau (CCB) requires public officers to declare their assets, liabilities, income, and interests using Form CCB 1 to ensure transparency and compliance with the Code of Conduct Bureau and Tribunal Act. Follow these instructions to complete the form accurately.

General Guidelines:

1. **Read Carefully:** Review the entire form and its explanatory notes before starting.
2. **Use Capital Letters:** Write all responses in BLOCK LETTERS for clarity.
3. **Be Accurate and Complete:** Provide truthful and complete information.
   Incomplete or false declarations may lead to rejection or legal consequences, including vacation of office, disqualification from public office, or asset forfeiture.
4. **Attach Supporting Documents:** Gather all required documents listed in the checklist (e.g., ID, bank statements, title deeds) before submission.
5. **Use Additional Sheets if Needed:** If space is insufficient, attach clearly labeled sheets (e.g., "Section 2.2 – Real Estate, Page 6").
6. **Certify the Form:** Attest the completed form before a High Court to swear an oath confirming its truthfulness and accuracy.
7. **Submit in Person:** Deliver the completed attested form and documents to the nearest CCB office.
8. ***Declaration Types and Deadlines:***
   - Initial Declaration: Within 30 days of assuming office.
   - Periodic Declaration: Every 4 years during tenure.
   - Exit Declaration: Within 30 days of leaving office.
   - Special Declaration: As requested by the CCB.
   - Pre-Function Declaration: For certain officers, before performing duties

SUPPORTING DOCUMENTS CHECKLIST:

- ☐ Government-issued ID (e.g., National ID, Passport)
- ☐ Appointment letter or contract, letter of promotion, certificate of return
- ☐ Title deeds, certificates of occupancy, or contracts (for real estate, farms)
- ☐ Bank statements (for bank accounts)
- ☐ Share certificates or broker statements (for stocks and shares)
- ☐ Company financial statements (for companies with ≥5% ownership or directorship)
- ☐ Loan agreements or creditor statements (for liabilities)
- ☐ Payslips, rental agreements, or sales records (for income)
- ☐ Others (specify):

All enquiries regarding assets and liabilities declaration should be directed to the Chairman CCB, Headquarters at:

Code of Conduct Bureau, 5th Floor, Federal Secretariat Complex, Annex III, Shehu Shagari Way, Maitama, Abuja

Tel:+234 (0) 708 374 2283
E-mail:chairmanccb@ccb.gov.ng

www.ccb.gov.ng

Section 1: Personal & Family Details

1.1 Personal Information

Explanatory Note: Provide accurate personal and professional details to establish the context of the declaration. Ensure all fields are completed, as incomplete forms may be rejected.

AFFIX RECENT PASSPORT PHOTOGRAPH

Surname _____

Other Names _____

Sex ◯ **Male** ◯ **Female**

Marital Status ◯ **Single** ◯ **Married** ◯ **Divorced** ◯ **Widowed**

Date of Birth _____

Place of Birth _____

Home Town _____

Local Government Area _____

State of Origin _____

National Identification Number (NIN) _____

Permanent Home Address _____

Residential Address _____

Office Address _____

Telephone Number(S) _____

Email Address(es) _____

Position/Title

Grade Level / Step _____

MDA/Organisation _____

Staff Identification Number _____

Last Appointment/ Rank with Period _____

Declaration Period _____

Date of Declaration _____

Declarant ID _____

Declaration Type:

☐ Initial Declaration (within 30 days of assuming office)

☐ Periodic Declaration (every 4 years)

☐ Exist Declaration (within 30 days of leaving office)

☐ Special Declaration (Upon CCB request)

☐ For certain public office, before performing the function of their office

Supporting Documents: *Attach a copy of a government-issued ID, appointment letter, certificate of return.*

1.2 Family Details

Explanatory Note: List the full names of your spouse (if not a public servant) and children under 18 years as at the declaration date. All information will be handled confidently.

Full Name	Relationship	Date of Birth

Section 2: Assets

Explanatory Note: Declare all assets owned, directly or indirectly, by the declarant, their spouse, or children under 18 years as at the declaration date. Complete a separate table for each asset. Add additional tables as needed. Original Cost is the purchase cost at acquisition, including associated costs (e.g., taxes, fees).

2.1 Bank Accounts

Explanatory Note: List all bank accounts (e.g., savings, current, fixed deposit, domiciliary) in Nigeria or abroad. In the description box, specify the bank name, account type, account number. Report balance as at the declaration date.

Bank Account 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
As at Date	
Amount (Currency)	
Source of Funds	

Bank Account 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
As at Date	
Amount (Currency)	
Source of Funds	

Supporting Documents: *Attach 2 weeks banks statements to the date of declaration*

Bank Account 3

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
As at Date	
Amount (Currency)	
Source of Funds	

Bank Account 4

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
As at Date	
Amount (Currency)	
Source of Funds	

Supporting Documents: *Attach 2 week's bank statement to the date of declaration.*

2.2 Real Estate

Explanatory Note: Declare all land, buildings, and properties under construction. Include property type (e.g., flat, terrace, plaza, office) and size (e.g., square footage, number of bedrooms) in the description box. For properties under construction, report total costs incurred and percentage of completion. Attach title deeds, certificates of occupancy, or contracts.

Real Estate Asset 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Real Estate Asset 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach tittle deeds, certificates of occupancy, contracts, receipts for construction costs, and appraisals.*

2.3 Vehicles and other Means of Transportation

Explanatory Note: Declare vehicles (e.g., cars, trucks, SUVs, Boats, motorcycles). Include make, model and year in the description box.

Vehicle 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Vehicle 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach registration documents, receipts, proof of ownership.*

2.4 Stocks and Shares

Explanatory Note: Declare shares/stocks in companies. Specify company and quantity in the description box. For companies where the declarant, spouse, or children under 18 years hold ≥5% shares or a directorship, attach the company's most recent financial statements.

Stocks and Shares 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Stocks and Shares 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach share certificates, broker statements, and company financial statements (if applicable).*

2.5 Farms and Similar Assets

Explanatory Note: Declare farms, orchards, plantations, fish farms, etc. Specify type and size in the description box.

Farms and Similar Asset 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Farms and Similar Asset 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach land titles, certificates of occupancy, and contracts.*

2.6 Financial Assets

Explanatory Note: Declare government bonds, treasury bills, etc. Specify type and issuer in the description box.

Financial Asset 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Financial Asset 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach statements or certificates.*

2.7 Cryptocurrencies and Digital Assets

Explanatory Note: Declare cryptocurrencies (e.g., Bitcoin) and digital assets (e.g., NFTs). Specify type and quantity in the description.

Cryptocurrencies and Digital Asset 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Cryptocurrencies and Digital Asset 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach wallet statements, transaction IDs, and NFT certificates.*

2.8 Other Assets

Explanatory Note: Declare other tangible/intangible assets (e.g., furniture, jewelry, insurance, pension, artwork, cash at hand, collectable).

Other Assets 1

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Other Assets 2

	Details
Description	
Location/Address	
Owner	
Proof of Ownership	
Date Acquired	
Original Cost (Currency)	
Source of Funds	
Acquired From	

Supporting Documents: *Attach receipts, insurance policies, pension statements, appraisal certificates, or registrations.*

Section 3: Liabilities

Explanatory Note: Declare all debts and financial obligations (e.g., loans, mortgages, credit) of the declarant, their spouse(s), and children under 18 years as at the declaration date. Complete a separate table for each liability.

Liability 1

	Details
Original Amount (Currency)	
Present Balance (Currency)	
Date of Liability	
Purpose	
Creditor	
Collateral, if any	
Supporting Documents	
Owner	

Liability 2

	Details
Original Amount (Currency)	
Present Balance (Currency)	
Date of Liability	
Purpose	
Creditor	
Collateral, if any	
Supporting documents	
Owner	

Liability 3

	Details
Original Amount (Currency)	
Present Balance (Currency)	
Date of Liability	
Purpose	
Creditor	
Collateral, if any	
Supporting Documents	
Owner	

Liability 4

	Details
Original Amount (Currency)	
Present Balance (Currency)	
Date of Liability	
Purpose	
Creditor	
Collateral, if any	
Supporting documents	
Owner	

Supporting Documents: *Attach loan agreements, repayment schedules, promissory notes, creditor statements, and collateral documents (e.g., title deeds, land titles).*

Section 4: Income Details

Explanatory Note: List all sources of income for the declarant, spouse, and children under 18 years during the declaration period. Specify source and nature in the description box.

Income Details

Source of Income	Description	Amount (Currency)	Owner
Salary/Wages			
Business/Investments			
Rental Income			
Gifts/Donations			
Others (Specify)			

Supporting Documents: *Attach payslips, bank statements, rental agreements, or sales records (e.g., for agricultural income).*

Section 5: Interests and Affiliations

Explanatory Note: Declare business interests, directorships, or affiliations. For companies with ≥5% ownership or directorships, attach financial statements.

Interests and Affiliations 1

Name of Entity	
Nature of Interest	
Percentage Interest	
Role or Position	
Owner	
Date Established	

Interests and Affiliations 2

Name of Entity	
Nature of Interest	
Percentage Interest	
Role or Position	
Owner	
Date Established	

Supporting Documents: *Attach share certificates, CAC records, appointment letters, and company financial statements (if applicable).*

Section 6: Declaration and Certification

Explanatory Note: This section is to be completed by the declarant to certify the accuracy of the information provided in the declaration form. False or misleading information is an offence under the Code of Conduct Bureau and Tribunal Act, punishable by vacation of office, disqualification from holding public office and seizure and forfeiture of assets.

Certification Details

	Details
Full Name of Declarant	
Signature of Declarant	
Date	
Declared At (Registry)	

Certification Authority

	Details
Before Me (High Court Judge)	
Signature	
Date	

Whistleblower Note: *If you encounter pressure or suspicious activities related to this declaration, report anonymously to whistleblower@ccb.gov.ng; or call +2347083742283*

Section 7: For Official Use

Explanatory Note: For CCB use to record processing status and receipt details.

Action Taken

Acknowledgement ☐ **B. Filed** ☐ **C. Sent for verification** ☐ **D. Verified** ☐

Receipt Details

	Details
Date of Receipt of Form	
Date of Acknowledgement	

Receiving Officer

	Details
Full Name	
Signature	
Date	

THE PRESIDENCY

CODE OF CONDUCT BUREAU

FEDERAL SECRETARIAT COMPLEX
P.M.B. 155, ABUJA F.C.T.
TEL: +234 (0) 708 374 2283
E-mail: chairmanccb@ccb.gov.ng

SECRET

FORM CCB-1

ACKNOWLEDGEMENT SLIP

Declarant ID .....

Received From .....

Of .....

Copies of Form CBB-1 .....

ISSUING AUTHORITY

Signature .....

Name .....

Date .....

THE PRESIDENCY

CODE OF CONDUCT BUREAU

FEDERAL SECRETARIAT COMPLEX
P.M.B. 155, ABUJA F.C.T.
TEL: +234 (0) 708 374 2283
E-mail: chairmanccb@ccb.gov.ng

SECRET

FORM CCB-1

ACKNOWLEDGEMENT SLIP

Declarant ID .....

Received From .....

Of .....

Copies of Form CBB-1 .....

ISSUING AUTHORITY

Signature .....

Name .....

Date .....

DEVELOPED AND PRINTED WITH THE SUPPORT OF THE RULE OF LAW AND ANTI-CORRUPTION (RoLAC) PROGRAMME







