

# **BECANS BUSINESS ENVIRONMENT REPORT**

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Volume 1, Number 16, 2007

## **FEDERAL CAPITAL TERRITORY**



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**AFRICAN INSTITUTE FOR APPLIED ECONOMICS**

In collaboration with



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**SYNOPSIS**

FCT has overall score of 62.44% on the *adjusted* business environment index, scoring relatively higher on business support and infrastructure and utilities than on legal and regulatory services.

It scores 64.0% on infrastructure and utilities benchmark. Within the benchmark, it performs relatively better on transportation, access to information and water supply.

On legal and regulatory services benchmark, it scores 51.7%, performing relatively better on land registration and property rights, business registration and commercial dispute resolution than on tax administration.

It scores 76.25% on business support and investment promotion. It performs relatively better on support for industrial cluster, public private partnership, investment promotion services and entrepreneurship promotion measure, and relatively low on access to credit and finance.

It has no data on the security benchmark.

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## **ACRONYMS AND ABBREVIATIONS**

ACGSF = Agricultural Credit Guarantee Scheme Fund

ADR = Alternative Dispute Resolution

CAC = Corporate Affairs Commission

CAMA= Companies and Allied Matters Act

CBN = Central Bank of Nigeria

C of O = Certificate of Occupancy

FAR= Federal Account Revenue

IGR = Internally Generated Revenue

LGA = Local Government Area

LUA = Land Use Act

NACRDB = Nigerian Agricultural Cooperative and Rural Development Bank

NBS = National Bureau of Statistics

PHCN= Power Holding Company of Nigeria

PPP = Public-Private Partnership

SMEs = Small and Medium Enterprises

SMEEIS = Small and Medium Enterprises Equity Investment Scheme

## 1.0 BACKGROUND INFORMATION

### 1.1 Geopolitical profile

The Federal Capital Territory (FCT) was chosen to be the new capital of Nigeria in 1976 and officially became the federal capital on 12 December, 1991. It has a land area of 7, 607sq. km. with a population of 1,405,201, and consists of ..... Local Government Areas (LGAs)

### 1.2 Economic potentials

The heavy concentration of government ministries, departments and agencies and national offices of international development agencies provide unique economic and commercial opportunities. Key sectors include trade, hospitality and tourism. Agriculture is the mainstay of the rural economy of FCT. Major commodities include maize, sorghum and rice and livestock. Some mineral deposits include mica, iron ore, tantalite and ceramic clay.

### 1.3 Investment policies

The FCT government has key sector policies as reflected in SEEDS document. Principal investment opportunities include the construction industry, agro-based and allied ventures (production, processing and packaging) and solid minerals exploitation and hospitality.

### 1.4 Budget profile

Internally generated revenue accounted for 14.92% of the total budgeted revenue in 2005.

Table 1: Budget profile, 2005

Budget Indicator	Amount (Nm)	Amount per capita (N)*
Federation Account Revenue (FAR)	25,096.46	17,798.91
Internally Generated Revenue (IGR)	4,400.00	3,121.57
Total Budget	52,880.20	37,503.69
Capital Budget to Health	2,093.00	1,484.40
Capital Budget to Education	2,639.31	1,871.85

\*Based on the 2006 population figure

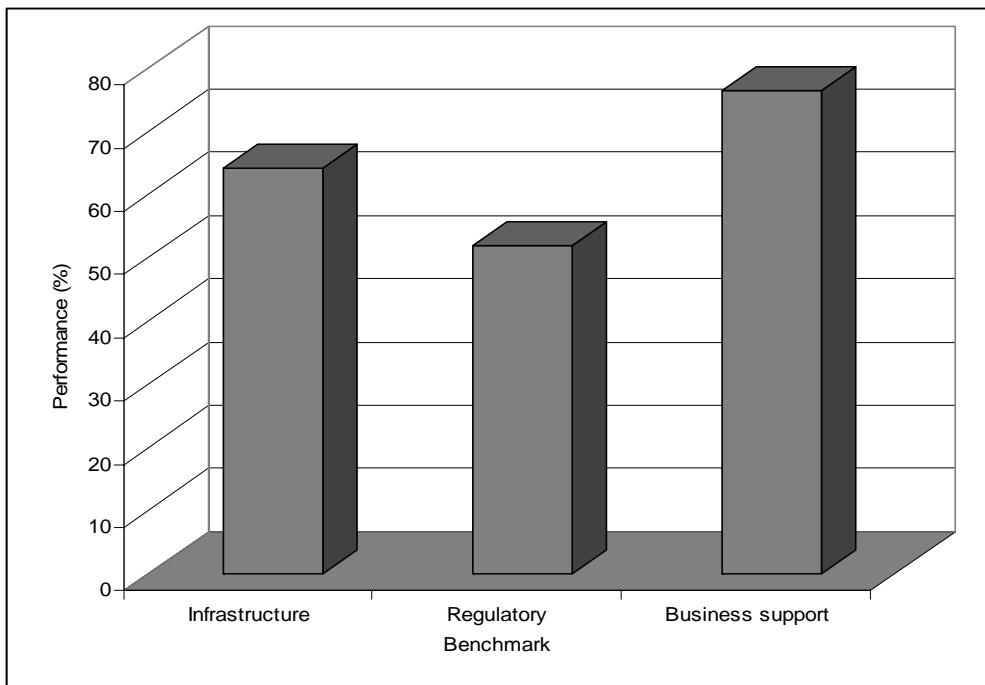
## 2.0 BUSINESS ENVIRONMENT SCORECARD

FCT has overall score of 62.44% on the *adjusted business environment index*<sup>1</sup>. The performance of the state across the benchmarks is as follows.

### 2.1 Business Environment Index

Table 2: Performance across the benchmarks

Benchmark	Actual score	Max. score	Percent score (%)
Infrastructure and utilities	19.20	30.0	64.0
Legal and regulatory services	15.50	30.0	51.7
Business support and investment promotion	15.25	20.0	76.25
<b>Total</b>	<b>49.95</b>	<b>80.0</b>	<b>XXXXXXX</b>



<sup>1</sup> The index is a modified version of the business environment model. It comprises infrastructure and utilities, legal and regulatory services and business support and investment promotion. The index was computed exclusive of security because of lack of data.

Figure 1: Performance across Benchmarks

## 2.2 Infrastructure and Utilities

FCT scores 64.0% on infrastructure and utilities.

### 2.2.1 Performance on the measures

Table 3: Performance on infrastructure and utilities measure

Code	Measure	Actual score	Max. score	Percent score (%)
F1	Energy	4.05	8.0	50.63
F2	Water supply	3.5	5.0	70.0
F3	Access to information	3.85	5.0	77.0
F4	Transportation	4.0	5.0	80.0
F5	Social infrastructure	3.8	7.0	54.29
	<b>Total</b>	<b>19.20</b>	<b>30.0</b>	<b>XXXXXXXXXX</b>

### 2.2.2 Performance on the indicators

Table 4: Performance on the indicators

Code	Indicator	<sup>2</sup> Actual score	Max. score
<b>F1</b>	<b>Energy</b>		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.5	2.0
F1.2	Average hours of public electricity supply per 24-hour day	0.5	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	1.35	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of	1.7	2.0

<sup>2</sup> 0% score does not necessarily imply that the state has zero units of the particular property or attribute. Also, 100% score does not necessarily imply that the state has full units of the particular property. Rather, the two extreme scores merely reflect the two extreme points of the measuring scale used to evaluate the performance of respective states on this property or attribute.

Code	Indicator	<sup>2</sup> Actual score	Max. score
	2006		
	<b>Subtotal (F1)</b>	<b>4.05</b>	<b>8.0</b>
<b>F2</b>	<b>Water Supply</b>		
F2.1	Evidence of public water supply	2.0	2.0
F2.2	Average price of 20 liters of water	1.0	2.0
F2.3	Proportion of firm's total water requirement obtained from private water supply	0.5	1.0
	<b>Subtotal (F2)</b>	<b>3.5</b>	<b>5.0</b>
<b>F3</b>	<b>Access to Information</b>		
F3.1	Number of post offices per 100,000 of the population	0.25	1.0
F3.2	Tele-density of fixed lines	0.5	0.5
F3.3	Incidence of mobile phone ownership	0.5	0.5
F3.4	Availability of TV stations	1.0	1.0
F3.5	Availability of radio stations	0.6	1.0
F3.6	Availability of a functional website	1.0	1.0
	<b>Subtotal (F3)</b>	<b>3.85</b>	<b>5.0</b>
<b>F4</b>	<b>Transportation</b>		
F4.1	Average cost of per kilometer of intra-state road transportation	2.0	3.0
F4.2	Availability of airport	2.0	2.0
	<b>Subtotal (F4)</b>	<b>4.0</b>	<b>5.0</b>
<b>F5</b>	<b>Social Infrastructure</b>		
F5.1	Primary school enrolment	1.0	1.0
F5.2	Pupil-teacher ratio	0.75	1.0
F5.3	Capital budget to education as % of total capital budget	0.5	1.0
F5.4	Capital budget to health as % of total capital budget	0.5	1.0
F5.5	Private sector rating of waste management	0.3	1.0
F5.6	Frequency of waste disposal	0.75	1.0
F5.7	Average monthly waste disposal levy	0	1.0
	<b>Subtotal (F5)</b>	<b>3.8</b>	<b>7.0</b>
	<b>Total</b>	<b>19.20</b>	<b>30.0</b>

## F 1: Energy

**F1.1: *Monthly/annual per capita electricity supply (kilowatts per capita)*:** The estimated per capita electricity supply is 0.026kw. It scores 0.5 out of 2.0.

**F1.2: *Average number of hours of public electricity per 24-hour day*:** The survey shows that public power supplies 2 to 7 hours of electricity out of 24 hours in a day. This gives the FCT 0.5 out of 2.0.

**F1.3: *Difference between the actual price and the officially regulated price of petroleum products in the last quarter*:** The difference between the actual price and the officially regulated price of petroleum products ranges from 1 to 10% for petrol and kerosene, and 11 to 20% for diesel. It scores 1.35 out of 2.0.

**F1.4: *Evidence of availability of petroleum products in the last quarter*:** Petrol and diesel are available all the time, while kerosene is available 50% the time, giving the FCT a score of 1.5 out of a maximum of 2.0.

## F2: Water supply

**F2.1: *Daily per capita public water supply*:** The daily per capita water supply is above 20 litres. This gives the FCT the full score of 2.0.

**F2.2: *Average price of 20 liters of private water supply*:** Average price of 20 litres of water is ₦10.00. It scores 1.0 out of 2.0.

**F2.3: *Proportion of daily water supply obtained from private supply*:** Proportion of firms total daily water requirement obtained from private water supply is between 25% and 39%, and the FCT scores 0.5 out of 1.0.

## F3: Access to information

**F3.1: *Number of post offices in the FCT per 100,000 of the population*:** The number of post offices is 16, representing 1.14 per 100,000 persons. It scores 0.25 out of 1.0.

**F3.2: *Tele-density of allocated fixed telephone lines*:** Total number of fixed telephone lines is 1,284,376. The number of lines per 1,000 persons is 914.02. It scores the maximum point of 0.5.

**F3.3: *Incidence of ownership of mobile lines:*** Incidence of ownership of mobiles lines is 74.2%, and it scores the maximum point of 1.0.

**F3.4: *Number of television stations:*** There federal, municipal and private television stations operating, giving the FCT the maximum score of 1.0.

**F3.5: *Number of radio stations:*** The FCT has one federal and one private radio stations operating, and scores 0.6 out of 1.0.

**F3.6: *Existence of a functional website:*** The FCT has a functional website updated in the last one year, and scores the maximum point of 1.0.

#### **F4: Transportation**

**F4.1: *Average cost of transportation per kilometer of intra-state roads.*** Average cost per kilometer of intra-state road transportation in the last quarter is between ~~₦6.00~~ and ~~₦10.00~~ per kilometer. This gives 2.0 out of a maximum point of 3.0.

**F4.2: *Availability of an airport:*** The FCT has an airport, and scores the maximum point of 2.0.

#### **F5: Social infrastructure**

**F5.1: *Primary school enrolment rate:*** Primary school enrolment rate is 83.2, giving the FCT the full score of 1.0.

**F5.2: *Pupil-teacher ratio:*** Pupil-teacher ratio is 39:1. This gives a score of 0.75 out of a maximum of 1.0.

**F5.3: *Capital budget to education as a % of total capital budget in 2005:*** The capital budget to education as a percentage of total capital budget in 2005 was 6.62, giving a score of 0.5 out of 1.5.

**F5.4: *Capital budget to health as a % of total capital budget in 2005:*** The capital budget to health as a percentage of total capital budget in 2005 was 5.92. This gives 0.5 out of 1.5.

**F5.5: *Rating of waste management:*** Based on assessment of business and company executives, the FCT scores 0.3 out of 0.5.

**F5.6: Rating of frequency of waste disposal:** Frequency of waste disposal services is weekly. This gives a score of 0.75 out of a maximum of 1.0.

**F5.7: Average monthly waste disposal levy:** Average monthly waste disposal levy is over ₦1000.00. This gives a score of 0.0 out of 0.5.

## 2.3 Legal and Regulatory Framework

The FCT scores a total of 51.7% on the legal and regulatory services benchmark.

### 2.3.1: Performance on the measures

Table 5: Scores and performance on legal and regulatory services

Code	Measure	Actual score	Max. score	Percent score (%)
R1	Business registration	2.75	4.0	68.75
R2	Tax administration	1.75	10.0	17.50
R3	Commercial dispute resolution	2.5	6.0	41.67
R4	Land registration and property rights	8.5	10.0	85.0
	<b>Total</b>	<b>15.5</b>	<b>30.0</b>	<b>XXXXXXX</b>

### 2.3.2: Performance on the indicators

Table 6: Values on legal and regulatory indicators

Code	Indicator	Actual score	Max. score
<b>R1</b>	<b>Business registration</b>		
R1.1	Cessation of registration of business names at the FCT Commerce department since the Companies and Allied Matters Act (CAMA) and setting up of CAC	0.75	1.0
R1.2	Evidence that improperly registered business names are not given recognition	0.25	0.50
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0	0.50
R1.4	Existence of an office of the Corporate Affairs Commissions	0.5	0.50

Code	Indicator	Actual score	Max. score
R1.5	Evidence of publication of the activities of CAC branch	0.25	0.25
R1.6	Evidence that the CAC office branch has a service charter	0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.5	0.50
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.5	0.50
	<b>Subtotal (R1)</b>	<b>2.75</b>	<b>4.0</b>
<b>R2</b>	<b>Tax administration</b>		
R2.1	Evidence of database of taxable persons	0	1.50
R2.2	Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years	0	1.0
R2.3	Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation	0	1.0
R2.4	Evidence of a tax appeal tribunal/revenue courts	0	1.50
R2.5	Evidence of one-stop shop for tax payment	0	1.0
R2.6	Number of taxes paid by manufacturing firms	0.75	1.0
R2.7	Amount paid as business premises levy capital per annum	0	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0	1.0
R2.9	Penalties for nonpayment of business premises levy are enforced	1.0	1.0
	<b>Subtotal (R2)</b>	<b>1.75</b>	<b>10.0</b>
<b>R3</b>	<b>Commercial disputes resolution</b>		
R3.1	Establishment of information systems on caseload and judicial statistics	1.0	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution mechanism	1.5	2.0
	<b>Subtotal (R3)</b>	<b>2.5</b>	<b>6.0</b>
<b>R4</b>	<b>Land registration and property rights</b>		
R4.1	Availability and usability of a cadastral map of the state	1.0	1.0
R4.2	Evidence that the state has enacted a land tenure law to operationalize the Land Use Act	1.0	1.0

Code	Indicator	Actual score	Max. score
R4.3	Governor's consent fee relative to the price of land 5%	0.75	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	1.0	1.0
R4.5	Computerization of land transactions fully computerized	1.0	1.0
R4.6	Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership	1.0	1.0
R4.7	Time taken for effecting transfer of rights of ownership of land	0.75	1.0
R4.8	Evidence of active support for and promotion of equipment leasing	10	1.0
R4.9	Evidence of laws that require mandatory subscription to insurance and mortgage contributions	1.0	1.0
R4.10	Evidence of effective protection of private property rights	0	1.0
	<b>Subtotal (R4)</b>	<b>8.5</b>	<b>10.0</b>
	<b>Total</b>	<b>15.5</b>	<b>30.0</b>

## R1: Business registration

**R1.1: Cessation of business registration at the FCT ministry of commerce since Companies and Allied Matters Act (CAMA) and setting up of Corporate Affairs Commission (CAC):** Only the CAC registers businesses and it keeps all records both old and new at the headquarters. This gives 0.75 out of a maximum of 1.0.

**R1.2: Evidence that improperly registered business names are not given recognition:** There is no evidence that shows that improperly registered business names are not given recognition by the FCT, and scores 0 out of 0.25.

**R1.3: Evidence of existence of tax force which controls the display of unregistered business names:** There is no evidence that the FCT has a taskforce against the display of unregistered business names. It scores 0.0 out of 0.5.

**R1.4: Existence of a branch office of the CAC:** The FCT houses the headquarters of the CAC and all transactions of business registration are handled there. It scores the maximum point of 0.5.

**R1.5: Evidence of publication of activities of CAC:** Evidence shows publication of CAC activities, including booklets, fliers and handbills. It scores the maximum point of 0.25.

**R1.6: Evidence that the CAC branch has a service charter:** There is no evidence that the CAC has a service charter, and scores 0.0 out of 0.25.

**R1.7: Evidence that the CAC is online with real time services through which names can be searched:** The CAC is online, giving the FCT the full score of 0.5.

**R1.8: Duration for obtaining certificates of registration for business names after filing all papers:** The time taken between filing registration papers and obtaining certificate of business registration is less than one week, giving it the full score of 0.5.

## **R2: Tax administration**

**R2.1: Evidence of database of taxable persons and whether it is computerized:** There is no comprehensive database of taxpayers. It scores 0.0 out of 1.5.

**R2.2: Evidence of publication of tax notices and sending of tax assessment notices:** There is no evidence on publication of tax notices, giving the FCT a score of 0.0 out of 1.0.

**R2.3: Evidence of a mechanism for the validation of taxes paid to other tiers of government:** There is no evidence of validation of taxes paid to other tiers of government. It scores 0.0 out of 1.0.

**R2.4: Evidence of tax appeal tribunal:** There is no evidence of tax appeal tribunal, and the FCT scores 0.0 out of 1.5.

**R2.5: Evidence of one-stop shop for tax payment to the FCT and local governments:** There is no evidence of one-stop shop for tax payment. The FCT scores 0.0 out of 1.0.

**R2.6: Number of taxes paid by manufacturing firm:** There are 14 taxes paid by manufacturing firms, giving the FCT 0.75 out of a maximum of 1.0

**R2.7: Amount paid as business premises levy per annum:** Amount paid as businesses premises levy is above ₦10,000.00. This gives the FCT a score of 0.0 out of 1.0.

**R2.8: Number of days between receipt of demand notice and enforcement of penalties for non payment of business premises levy:** The FCT imposes penalties in less than 30 days after issuance of demand notices. It scores 0.0 out of 1.0.

**R2.9: *Enforcement of penalties for non-payment of business premises levies:*** Penalties for non-payment of business premises levy are enforced by government officials. The FCT gets the full score of 1.0.

### **R3: Commercial dispute resolution**

**R3.1: *Evidence of established information system on caseload of judges and judicial statistic:*** There is evidence on establishment of information systems on case load factor of judges but it does not contain details of time, cost and efficiency of judges. The FCT scores 1.0 out of 2.0.

**R3.2: *Average time between filing a business dispute and obtaining judgment:*** There is no evidence of time taken between filing a business dispute in a court and obtaining judgment. Zero out of 2.0 is scored.

**R3.3: *Evidence of availability of alternative dispute resolution mechanism:*** There is evidence of alternative dispute resolution programme. The FCT scores 1.5 out of 2.0.

### **R4: Land registration and property rights**

**R4.1: *Availability and usability of cadastral map:*** There is evidence of existence of cadastral map, giving the FCT the full score of 1.0 is awarded.

**R4.2: *Evidence that the FCT has enacted a land tenure law to operationalize the Land Use Act:*** Based on the applicable Land Use Act 1978, FCT scores the maximum point of 1.0

**R4.3: *Official cost (charge) of obtaining a governor's consent relative to price of land.*** The official cost of obtaining the consent fee is 5%, giving the FCT 0.75 out of 1.0.

**R4.4: *Time taken to obtain C of O (between submission of application forms and eventual granting of consent):*** Evidence shows that the duration for obtaining a C of O is 1 to 3 months. The FCT scores the maximum point of 1.0.

**R4.5: *Computerization of land transactions:*** There is evidence that land transactions are fully computerized, and the FCT gets the full score of 1.0.

**R4.6: *Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership:*** Evidence shows that it takes about 24 hours to search for the validity of land titles. FCT gets the full score of 1.0.

**R4.7: Time taken for obtaining the governor’s consent for transfer of rights of ownership of land:** The time taken to obtain the Minister’s consent for transfer of rights of ownership is about 2 weeks, giving FCT a score of 0.75 out of 1.0.

**R4.8 Evidence of active support for and promotion of equipment leasing:** Evidence shows that the FCT government supports equipment leasing. There are leasing companies in Abuja, e.g. Abuja Leasing Company exists. It scores the maximum point of 1.0.

**R4.9: Evidence of a law that requires mandatory subscription to insurance and mortgages:** There is evidence of mandatory subscription to insurance/mortgages. FCTA and FCDA staffs participate in the deductions. Examples are the National Health Insurance Scheme and National Housing Fund. The FCT scores the maximum point of 1.0.

**R1.10: Evidence of a law on protection of property rights:** There is no evidence that the FCT has laws on protection of property rights, and scores 0.0 out of 1.0.

## 2.4 Business Support and Investment Promotion

The FCT scores a total of 76.25% on the business support and investment promotion.

### 2.4.1 Performance on the measures

Table 7: Scores on measures under business support and investment promotion

Measure	Actual score	Max. score	Percent score (%)
Entrepreneurship promotion (B1)	2.25	3.0	75.0
Access to finance (B2)	4.0	8.0	56.25
Investment promotion services (B3)	4.0	5.0	90.0
Support for industrial cluster/layout/park (B4)	2.0	2.0	100.0
Public-private partnership (B5)	2.0	2.0	100.0
<b>Total</b>	<b>14.25</b>	<b>20.0</b>	<b>XXXXXXX</b>

## 2.4.2 Performance on the indicators

Table 8: Values on business support and investment promotion indicators

Code	Indicator	Actual score	Max. score
<b>B1</b>	<b>Entrepreneurship promotion</b>		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	2.25	3.0
	<b>Subtotal (B1)</b>	2.25	3.0
<b>B2</b>	<b>Access to finance and credit</b>		
B2.1	Number of companies that benefited from SMEEIS in 2005 relative to national average	0.8	1.5
B2.2	Relative number of bank branches as at May 2006	1.2	1.5
B2.3	Volume of NACRDB loans disbursed to agro-businesses as % of capital budget to agriculture in 2005	0	1.5
B2.4	Volume of ACGSF loans disbursed to agro-businesses as a percentage of capital budget to agriculture in 2005	0	1.5
B2.5	Repayment rate of ACGSF loans for the period 2002-2005	2.0	2.0
	<b>Subtotal (B2)</b>	4.0	8.0
<b>B3</b>	<b>Investment promotion services</b>		
B3.1	Existence of special programmes/incentives that promote technology innovations	2.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	1.0	1.0
B3.3	Availability of published and up-to-date investment or business information guide	1.0	1.0
B3.4	Existence of up-to-date directory of business firms	1.0	1.0
	<b>Subtotal (B3)</b>	5.0	5.0
<b>B4</b>	<b>Support for industrial clusters/layouts/parks</b>		
B4.1	Presence of an industrial cluster/layout or park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster/layout/park	1.0	1.0
	<b>Subtotal (B4)</b>	2.0	2.0
<b>B5</b>	<b>Public-private partnership</b>		
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	2.0	2.0
	<b>Subtotal (B5)</b>	2.0	2.0
	<b>Total</b>	<b>15.25</b>	<b>20.0</b>

**B 1: Entrepreneurship promotion****B 1.1: *Existence of specific policies and/or institutions to promote entrepreneurship:***

FCT has policies, budget provision and agencies/centres on entrepreneurship promotion. It scores 2.25 out of a maximum of 3.0.

**B 2: Access to finance****B2.1 *Number of companies that benefited from SMEEIS in 2005 relative to national average:***

The number of companies that benefited from SMEEIS facilities in 2005 is 69.8% of the national average, giving a score of 0.8 out of 1.5.

**B2.2: *Relative number of bank branches as at May 2006:*** The relative number of bank branches (as at May 2006) was 18.5% of the national average. The FCT scores 1.2 out of 1.5.

**B2.3: *NACRDB loans as a % of capital budget to agriculture in 2005:*** NACRDB loans as a percentage of FCT capital budget to agriculture in 2005 was 6.43, giving it 0.0 out of 1.5.

**B2.4: *Volume of ACGSF loans disbursed to agro-businesses as a % of capital budget to agriculture:*** The volume of ACGSF loans disbursed to agro-businesses as a percentage of capital budget to agriculture in 2005 was 1.39, giving the FCT 0.0 out of 1.5.

**B2.5: *Repayment of ACGSF loans:*** The repayment rate of ACGSF loans as at 2002-2005 is 92.18%. The FCT scores the maximum point of 2.0.

**B3: Investment promotion services**

**B3.1: *Existence of special programmes/incentives that promote technological innovations:*** Evidence shows special programmes in infrastructure provisioning, special concessions and tax incentives to promote technological innovation. It scores the maximum point of 2.0.

**B3.2: *Evidence of special incentives to promote linkages between large firms and small and medium enterprises:*** The FCT promotes linkages between large firms and small and medium enterprises through the Abuja Enterprise Agency. It scores the maximum point of 1.0.

**B3.3: *Availability of published up-to-date investment or business information guide to enlighten investors in the FCT:*** There is evidence that the FCT has up-to-date business investment guide and scores the maximum point of 1.0.

**B3.4: *Evidence and up-to-date directory of business firm:*** There is evidence of a directory of business firms, giving it the maximum of 1.0.

**B4: Support for industrial cluster/layout/park**

**B4.1: *Presence of an industrial cluster/layout or park:*** FCT has industrial clusters/layouts/parks, such as Idu Industrial parks I, II, III and Gaube Industrial Park, and gets the maximum score of 1.0.

**B4.2: *Government infrastructure programme to support the cluster/layout or park:*** There is evidence of government support to industrial cluster such as in the areas of roads, power, security and water. It scores the maximum point of 1.0.

**B5: Public-private partnership**

**B5.1: *Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring:*** The FCT is involved in public-private partnership in the areas of credit provisioning and infrastructure facilities, training and mentoring and security. It scores the maximum point of 2.0.