

BECANS BUSINESS ENVIRONMENT REPORT

Volume 1, Number 10, 2007

CROSS RIVER STATE

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SYNOPSIS

CROSS RIVER State scores 58.85% on the business environment index.

The state scores a total of 64.83% on infrastructure and utilities. Within this benchmark, the state performs relatively better on transportation, water supply and access to information; and, performs relatively low on social infrastructure and energy.

She scores 47.67% on the legal and regulatory services, performing relatively better on land registration, tax administration and business registration. It performs relatively low on commercial dispute resolution.

On business support and investment promotion, the state scores 61.75%, performing relatively better on public-private partnership (in areas such as security, infrastructure and utilities, credit provision, training and mentoring), support for industrial cluster and investment promotion services. It performs relatively low on access to credit and finance.

It scores 58.75% on security, performing relatively better on police coverage and public perception of state security; and, relatively low on major and minor crimes.

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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

Cross River State was created in 1967 from the former Eastern Region, and was known as the South-Eastern State until **1976** when it adopted its present name and later in 1987, assumed the present status following the creation of Akwa Ibom state from the old Cross River. It is a coastal state in South-Eastern **Nigeria**. It has 18 local government areas (LGAs) with the state capital at **Calabar**. The state occupies a land area of 21,787 square km. It has a population of 2,888,966 in 2006.

1.2 Economic potentials

Agriculture is the dominant economic sector. The state is endowed with mineral resources such as limestone, quartz, natural gas, clay, salt, tin, granite, basalt, lead/zinc, manganese, gypsum, barites, uranium and mica, most of which are yet to be exploited. The varied ecological zones of the state make it rich in agricultural products. A variety of crops such as rubber, cocoa, cashew, castor seeds, yam, cocoyam, cassava, maize, melon, pineapple, plantain, banana, groundnut and assorted vegetables, etc. are produced in the state.

1.3 Investment climate policies and institutions

Tourism is the rallying sector for the development of the state economy. This has found expression in the establishment of the TINAPA project, which was recently commissioned and the upgrading of Obudu Cattle Ranch Resort to world class tourism centres. The Cross River Free Trade Zone is another initiative to accelerate industrialization. Besides tourism development, other main areas of investment promotion are large scale agricultural production (especially rice, plantain and banana, pineapple, oil palm, vegetable oil, cocoa etc.), agro-processing and packaging (especially fruit juice, rice, cocoa products etc), eco-tourism, confectionery, oil and gas and petrochemicals.

1.4 Budget profile

The budget profile of the state shows that internally generated revenue (IGR) constituted 29.77% of the budgeted revenue in 2005. The federal allocation revenue (FAR) and IGR per capita were ₦7791.00 and ₦2391.00, respectively in 2005. Health and education budgets per capita were ₦205.74 and ₦474.39, respectively within the same period (Table 1).

Table 1: Budget profile, 2005

Budget Indicator	Amount (₦ m)	Amount per capita (₦)
Federation Account Revenue	22,518.39	7,791.83
Internally Generated Revenue	6,704.00	2,391.72
Total budget	35,860.00	12,408.31
Capital Budget to health	594.60	205.74
Capital Budget to education	1,371.00	474.39

2.0 BUSINESS ENVIRONMENT SCORECARD

2.1 Business Environment Index

The state scores a total of 57.85% on the business environment index. The performance across respective benchmarks is presented in table 2 and figure 1.

Table 2: Performance across the benchmarks

Code	Benchmark	Actual Score	Max. score	Percent score
F	Infrastructure and utilities	19.45	30.0	64.83
R	Legal and regulatory services	14.3	30.0	47.67
B	Business support and investment promotion	12.35	20.0	61.75
S	Security	11.75	20.0	58.75
	Total	57.85	100.0	XXXXXXX

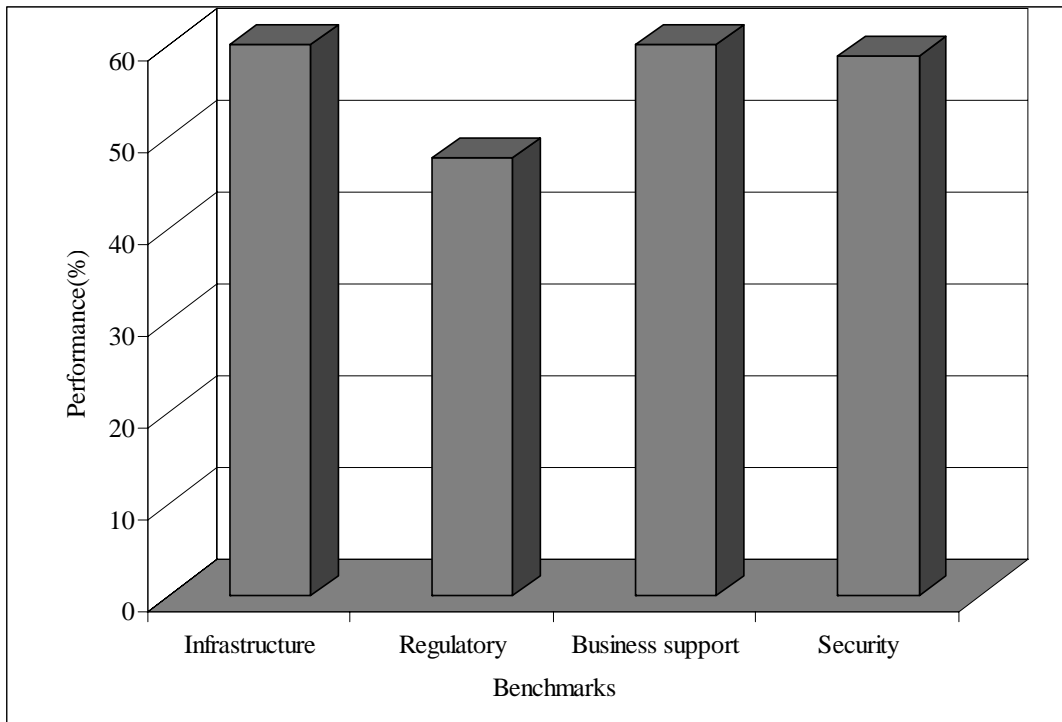


Figure 1: Performance across benchmarks.

2.2 Infrastructure and Utilities

The state has an aggregate score of 64.83% on infrastructure and utilities. The details are summarized in tables 3 and 4.

2.2.1 Performance on the measures

Table 3: Scores on measures under infrastructure and utilities benchmark

Code	Measure	Actual score	Max. score	Percent score
F1	Energy	3.60	8.0	45.0
F2	Water supply	3.75	5.0	75.0
F3	Access to information	3.60	5.0	72.0
F4	Transportation	5.0	5.0	100.0
F5	Social infrastructure	3.50	7.0	50.0
	Total	19.45	30.0	XXXXXXX

2.2.2 Performance on the indicators

Table 4: Scores on Infrastructure and Utilities indicators

Indicator label	Indicator	Actual score	Maximum score
F1:	Energy		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0	2.0
F1.2	Average hours of public electricity per 24 hour day	0.50	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	1.50	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.60	2.0
	Sub total (F1)	3.60	8.0
F2	Water supply		
F2.1	Evidence of public water supply	1.50	2.0
F2.2	Average price of 20 liters of water	1.50	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.75	1.0
	Sub total (F2)	3.75	5.0
F3	Access to information		
F3.1	Number of post offices per 100,000 persons	0	1.0
F3.2	Tele-density of fixed lines	0.50	0.50
F3.3	Incidence of mobile phone ownership	0.10	0.50
F3.4	Availability of TV stations	1.0	1.0
F3.5	Availability of radio stations	1.0	1.0
F3.6	Availability of a functional website	1.0	1.0
	Sub total (F3)	3.6	5.0
F4	Transportation		
F4.1	Average cost of per kilometer of intra-state road transportation in last quarter of 2006	3.0	3.0
F4.2	Availability of airport	2.0	2.0
	Sub total (F4)	5.0	5.0

F5	Social infrastructure		
F5.1	Primary school enrolment	0.75	1.0
F5.2	Pupil-teacher ratio	1.0	1.0
F5.3	Capital budget to education as % of total capital budget	0.50	1.50
F5.4	Capital budget to health as % of total capital budget	0	1.50
F5.5	Private sector rating of waste management	0.40	0.50
F5.6	Frequency of waste disposal	0.75	1.0
F5.7	Average monthly waste disposal levy	0.10	0.50
	Sub total (F5)	3.50	7.0
	Total	19.45	30.0

2.2.3 Performance on the indicators

F1: Energy indicators

F1.1: Annual per capita electricity supply (kilowatts per capita): The estimated power consumption was 21,530.87kw. With the 2006 population of 2,888,966, the per capita electricity supply was 0.008kw. The state scores 0 out of a maximum of 2.0.

F1.2: Average hours of energy supplied by PHCN per 24 hour day: Survey shows that PHCN supplies power only 2-7 hours in a 24-hour day. The state earns 0.5 out of a maximum of 2.0.

F1.3: Difference between actual and officially regulated price of petroleum products in the last quarter of 2006: The actual and regulated price difference for the three products ranges between 1-10%. The state scores 1.50 out of a maximum of 2.0.

F1.4: Evidence of availability of petroleum products in the last quarter of 2006: The survey shows that petrol was available only 50.0 percent of the time, while kerosene and diesel were available all the time, giving the state 1.60 out of a maximum of 2.0.

F2: Water supply indicators

F2.1: Evidence of public water supply: The state's daily public water supply ranged between 14 and 20 litres per capita. The state scores 1.5 out of a maximum of 3.0.

F2.2: Average price of a 20 liter container of water: The mean price of 20 litres of water as obtained from major towns ranged between ₦5.00 and ₦7.00. The state scores 1.5 out of 2.0.

F2.3: Proportion of firms' total water requirement obtained from private water supply: The proportion of total water requirement obtained from private supply by businesses was ranged between 10 and 24%, giving the state 0.75 out of a maximum of 1.0.

F3: Access to information indicators

F3.1: Number of post offices per 100,000 of the population: The state had 19 post offices as at 2006. With the state's population of 2,888,966, the number of post offices per 100,000 persons is 0.66 and the state scores zero out of 1.0.

F3.2: Tele-density for fixed lines in the state (number of telephone lines per 1,000 persons): There are 66,100 fixed lines. By the 2006 population figure, the number of lines per 1,000 persons is 22.88. The state scores the maximum point of 0.5.

F3.3: Incidence of mobile phone ownership in the state: In 2006 the incidence of mobile phones was 20.0%. The state scores 0.1 out of 0.5.

F3.4: Availability of television stations in the state: There are federal, state and private television stations operating, giving the state the maximum score of 1.0.

F3.5: Availability of radio stations: There are federal, state and private radio stations operating. The state scores the maximum point of 1.0

F3.6: Availability of functional website containing information: There was evidence that the state has a current website, which was confirmed through internet search. The state scores the maximum point of 1.0.

F4: Transportation indicators**F4.1: Average cost per kilometer of intra-state road transportation in the last quarter:**

Survey shows that fare per kilometer of intra-state road transport ranges from ₦5.00 and below, giving the state the maximum score of 3.0.

F4.2: Availability of airport: The state has an airport and therefore scores the maximum point of 2.0.

F5: Social infrastructure indicators

F5.1: Primary school enrolment rate: Primary school net enrolment in 2006 was 77.0, giving the state a score of 0.75 out of 1.0.

F5.2: Pupil-Teacher ratio: Primary enrolment is 455,966 while total number of teachers is 17,229. This gave a pupil-teacher ratio of 26:1. The state scores the maximum point of 1.0.

F5.3: Capital budget for education as a ratio of total capital budget in 2005: The education capital budget was 8.43% of the total capital budget, giving the state a score 0.5 out of 1.5.

F5.4: Capital budget for health as a ratio of total capital budget in 2005: The health capital expenditure was 3.66% of the total capital budget. The state scores 0 out of a maximum of 1.5.

F5.5: Private sector rating of waste management: The private sector rated waste management in the state to be very good, giving the state 0.4 out of 0.5.

F5.6: Frequency of waste disposal service: The survey shows that waste disposal is weekly. The state scores 0.75 out of 1.0.

F5.7: Average monthly waste disposal levy: The average cost paid for waste disposal by business firms ranges from ₦501.00 to ₦1000.00 monthly, giving the state 0.1 out of 0.5.

2.3 Legal and Regulatory Services

The state has aggregate score of 47.67% on legal and regulatory services.

2.3.1 Performance on the measures

Table 5: Performance on measures under legal and regulatory services

Code	Measure	Actual score	Max. score	Percent score
R1	Business registration	2.05	4.0	51.25
R2	Tax administration	4.25	10.0	42.50
R3	Commercial dispute resolution	2.0	6.0	33.33
R4	Land registration and property rights	6.0	10.0	60.0
	Total	14.30	30.0	XXXXXXX

2.3.2 Performance on the indicators

Table 6: Performance on the indicators

Indicator label	Indicator	Actual score	Maximum score
R1	Business registration		
R1.1	Cessation of registration of business names at the State Ministry of Commerce 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	0.0	0.50
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.0	1.0
R1.4	Existence of an office of the Corporate Affairs Commissions	0.50	0.50
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	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.50	0.50
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.25	0.50
	Sub total (R1)	2.05	4.0

R2	Tax administration		
R2.1	Evidence of database of taxable persons	1.50	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	0.50	1.0
R2.3	Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation	0.0	1.0
R2.4	Evidence of a Tax Appeal Tribunal/Revenue Courts	0.50	1.50
R2.5	Evidence of one-stop shop for tax payment to state and local government	0.0	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	0.50	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0.0	1.0
R2.9	Penalties for non-payment of business premises levy are enforced	0.50	1.0
	Sub total (R2)	4.25	10.0
R3	Commercial dispute resolution		
R3.1	Establishment of information systems on caseload and judicial statistics	2.0	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	0.0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution	0.0	2.0
	Sub total (R3)	2.0	6.0
R4	Land registration and property rights		
R4.1	Availability and usability of a cadastral map of the state	0	1.0
R4.2	Evidence that the state has enacted a land tenure law to effectuate the Land Use Act	0.75	1.0
R4.3	Official cost (charge) of obtaining governor's consent relative to the price of land in the highest profile business area in the state capital	0.50	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	0.50	1.0
R4.5	Computerization of land transactions in the state	0.0	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	0.75	1.0
R4.7	Time taken for obtaining the governor's consent for transfer of rights of ownership of land	0.75	1.0
R4.8	Evidence of active support for and promotion of equipment leasing	1.0	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	0.75	1.0
	Sub total (R4)	6.0	10.0
	Total	14.3	30.0

R1: Business registration indicators

R1.1: Cessation of registration of business names at the State Ministry of Commerce since the Companies and Allied Matters Act (CAMA) and setting up of CAC: There is evidence that only the Corporate Affairs Commission (CAC) registers businesses but there is no evidence that the Ministry of Commerce has transferred its records to the CAC. The state scores 0.75 out of a maximum of 1.0.

R1.2: Evidence that improperly registered business names are not given recognition by the state: There was no evidence that improperly registered business names are not recognized. The state scores 0 out of 0.5.

1.3: Evidence of existence of a task force (or regulatory actions) against the display of unregistered names by firms: There was no evidence of existence of a task force against the display of unregistered business names by firms. The state scores 0 out of 0.5.

R1.4: Existence of an office of the Corporate Affairs Commissions: There was evidence of the existence of a business name registry of the CAC. The state scores 0.3 out of a maximum of 0.5.

R1.5: Evidence of publication of the activities of CAC branch (leaflets, fliers, handbills, booklets and/or websites) from where information on how to access CAC services can be obtained and which are freely issued: There was evidence of a booklet from where information on how to access CAC services can be obtained. The state scores the maximum point of 0.25.

R1.6: Evidence that the CAC office branch has a service charter: There was no evidence that the CAC branch has a service charter. The state scores 0 out of 0.25.

R1.7: Availability of accessible on-line real-time service through which names can be searched for and reserved at the CAC branch office in the state: There was evidence that the CAC branch is on-line. The state scores the maximum point of 0.5.

R1.8: Duration for obtaining certificates of registration for business names after filing all papers: There was evidence that a certificate of business registration can be obtained within 5 days. The state scores 0.25 out of a maximum of 0.5.

R2: Tax administration indicators

R2.1: Evidence of database of taxable persons: There was evidence of a computerized database of tax payers. The state scores the maximum point of 1.5.

R2.2: Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years: There was evidence that the tax office places notice on its notice-board. The state scores 0.50 out of 1.0.

R2.3: Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation: There was no evidence of a mechanism for the validation of taxes paid to other tiers of government and other states of the federation. The score is zero out of a maximum of 1.0.

R2.4: Evidence of a Tax Appeal Tribunal/Revenue Courts: There was evidence that the state has a tax tribunal/revenue court but there is no evidence that it has sat in the last one year. The state scores 0.5 out of a maximum of 1.5.

R2.5: Evidence of one-stop shop for tax payment to state and local government: There was no evidence of one-stop shop for the payment of taxes, giving the state a score of 0.0 out of 1.0.

R2.6: Number of taxes paid by manufacturing firms: The total number of taxes paid by manufacturing firms in the state is 20. The state scores 0.75 out of a maximum of 1.0.

R2.7: Amount paid as business premises levy in the state capital per annum: Survey shows that business premises levy in the state capital per annum ranges from ₦5,000.00 to ₦10,000.00, giving the state a score 0.5 out of a maximum of 1.0.

R2.8: Number of days between receipt of demand notice and enforcement of penalties:

A survey of business firms showed that it takes less than 30 days between receipt of demand notice and enforcement of penalties. The state scores 0.0 out of a maximum 1.0.

R2.9: Enforcement of penalties for non payment of business premises:

Business firms reported that enforcement of penalties for nonpayment of business premises levy is carried out by government appointed tax consultant. The state scores 0.50 out of a maximum of 1.0.

R3: Commercial dispute resolution indicators

R3.1: Establishment of information systems on caseload and judicial statistics: There was evidence of a caseload factor of the judges with a measure of output expected from the judges, giving the state the maximum score of 2.0.

R3.2: Average time (in weeks) between filing a business dispute in court and obtaining judgment:

There was evidence that it takes over 52 weeks between filing a business dispute in court and obtaining judgment. The state scores 0 out of a maximum of 2.0.

R3.3: Evidence on availability/establishment of formal alternative dispute resolution (ADR):

There was no evidence of establishment of ADR mechanism. The state scores 0 out of 2.0.

R4: Land registration and property rights indicators**R4.1: Availability and usability of a cadastral map of the state:**

There was no evidence of a cadastral map of the state or state capital. The state scores zero out of a maximum of 1.0.

R4.2: Evidence that the state has enacted a land tenure law to effectuate the Land Use Act:

There was evidence of a gazetted land tenure law in place, which provides for land to be available for periods 50 years and above. The state scores 0.75 out of a maximum of 1.0.

R4.3: Official cost (charge) of obtaining governor's consent relative to the price of land in the highest profile business area in the state capital:

There was evidence that the cost is between 3%-5%. The state scores 0.50 out of a maximum of 1.0.

R4.4: Time taken to obtain C of O (between submission of application forms and eventual granting of consent):

There was evidence that it takes 13-18 months to obtain a C of O even when it is shown that some can be granted in lesser time. The state scores 0.5 out of a maximum of 1.0.

R4.5: Computerization of land transactions: There was no evidence that land transactions have been computerized. Transactions are done manually, giving the state 0 out 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: The survey shows that it takes 1-2 weeks to search the registry for confirmation of validity of title in the case of rights of ownership. The state scores 0.75 out of a maximum of 1.0.

R4.7: Time taken for obtaining the governor's consent for transfer of rights of ownership of land: Evidence shows that it takes 2-4 weeks to obtain the governor's consent for transfer of rights of ownership of land. The state scores 0.75 out of a maximum of 1.0.

R4.8: Evidence of active support for and promotion of equipment leasing: There was evidence of government support for and promotion of equipment leasing, giving the state the maximum score of 1.0.

R4.9: Evidence of laws that require mandatory subscription to insurance and mortgage contributions: There was evidence of a law requiring mandatory subscription to insurance and mortgage contributions. The state scores the maximum of 1.0.

R4.10: Evidence of effective protection of private property rights: There was evidence of a law protecting private property in the gazette. The state scores 0.75 out of 1.0.

2.4 Business Support and Investment Promotion

The state scores a total of 61.75% on business support and investment promotion benchmark.

2.4.1 Performance on the measures

Table 7: Performance on measures under business development and investment promotion

Code	Measure	Actual score	Max. score	Percent score
B1	Entrepreneurship promotion	2.25	3.0	75.0
B2	Access to finance	1.80	8.0	22.50
B3	Investment promotion service	4.0	5.0	80.0
B4	Support for industrial clusters	1.80	2.0	90.0
B5	Public private partnership	2.0	2.0	100.0
	Total	12.35	20.0	XXXXXXX

2.4.2 Performance on the indicators

Table 8: Performance on the indicators

Code	Indicator	Actual score	Maximum score
B1	Entrepreneurship promotion		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	2.25	3.0
	Sub total (B1)	2.25	3.0
B2	Access to finance and credit		
B2.1	Number of companies that benefited from SMEEIS in 2005 relative to national average	0.80	1.50
B2.2	Relative number of commercial bank branches as at May 2006	0	1.50
B2.3	Relative number of commercial bank branches as at May 2006	0	1.50
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent of state's agriculture budget in 2005	0	1.50
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0
	Sub total (B2)	1.80	8.0
B3	Investment promotion services		
B3.1	Existence of special programmes/incentives that promote technology innovations	1.50	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
	Sub total (B3)	4.0	5.0
B4	Support for industrial cluster/layout/park		
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster	0.80	1.0
	Sub total (B4)	1.8	2.0
B5	Public private partnership		
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	2.0	2.0
	Sub total (B5)	2.0	2.0
	Total	12.35	20.0

B1: Entrepreneurship promotion indicator

B1.1: Existence of specific policies and/or institutions to promote entrepreneurship (business start-up and business growth): There was evidence of a special budget allocation in the 2005 estimates, policy on the number of beneficiaries to entrepreneurship and existence of an agency for entrepreneurial development services. The state scores 2.25 out of 3.0.

B2: Indicators of access to finance

B2.1: Number of companies that benefited from SMEEIS in 2005 relative to national average: The number of companies that has access to SMEEIS is 104.72% of the national average, giving the state 0.8 out of 1.5.

B2.2: Relative number of commercial bank branches as at May 2006: As at May 2006, the total number of bank branches was 42, representing 48% of the national average. The state scores 0.0 out of 1.5.

B2.3: NACRDB loans as % of agriculture capital budget in 2005: The capital budget for agriculture was ₦729,750,000 and the NACRDB loans disbursed to the state was ₦129,466,690.80, representing 17.74% of the total agriculture capital budget. The state scores 0 out of 1.5.

B2.4: Volume of ACGSF loans disbursed to agro-businesses as % of agriculture capital budget in 2005: The 2005 capital budget for agriculture was ₦729,750,000 while the volume of ACGSF loans to the state was ₦80,300,000.00, representing 11.0% of agriculture capital budget. The state scores zero out of 1.0

B2.5: Repayment rate of ACGSF loans for the period, 2002-2005: The repayment rate for the period was 60.24%, giving the state a score of 1.0 out of 2.0.

B3: Indicators of investment promotion services

B3.1: Existence of special programmes/incentives that promote technology innovations: There was evidence of infrastructure provision and special concessions especially at the Cross River Free Trade Zone (CRFTZ) and the TINAPA project. The state scores 1.50 out of a maximum of 2.0.

B3.2: Evidence of special incentives to promote linkages between large firms and small and medium enterprises: There was evidence of special incentives as seen in the state's SEEDS document and the investors guide, giving the state the maximum score of 1.0.

B3.3: Availability of published and up-to-date investment or business information guide (base year 2004): There was evidence of an up-to-date investors' guide. The state gets the maximum score of 1.0.

B3.4: Existence of up to date directory of business firms in the state: There was evidence of the existence of an up-to-date directory of business firms. The state scores the maximum point of 1.0.

B4: Indicators of support for industrial clusters/layouts/parks

B4.1: Presence of an industrial cluster/layout/park in the state: There was evidence of industrial clusters/layouts/parks in some major towns. This is further enhanced by the establishment of the CRFTZ and the TINAPA project. The state scores the maximum point of 1.0.

B4.2: Government's infrastructure programmes to support the cluster/layout/park: There was evidence of infrastructure programme and security but no evidence of telecommunication provision. The state scores 0.80 out of a maximum of 1.0.

B5: Indicators of public private partnership

B5.1: Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring: There was evidence of public private partnership in infrastructure development, provision of credit, training and mentoring and security, giving the state the maximum score of 2.0.

2.5 Security

The state has aggregate score of 58.75% on the benchmark.

2.5.1 Performance on the measures

Table 9: Performance on the Measures under the Security Benchmark

Code	Measure	Actual score	Max. score	Percent score
S1	Major crimes	6.0	12.0	50.0
S2	Minor crimes	1.50	3.0	50.0
S3	Police resources	2.0	2.0	100.0
S4	Perceptions on security	2.25	3.0	75.0
	Total	11.75	20.0	XXXXXXX

2.5.2 Performance on the indicators

Table 10: Performance on the indicators

Code	Indicator	Actual score	Maximum score
S1	Major crimes		
S1.1	Number of reported armed robbery cases in 2005 per 100,000 persons	1.0	2.0
S1.2	Number of reported murder cases in 2005 per 100,000 persons	1.0	2.0
S1.3	Number of reported rape cases in 2005 per 100,000 persons	2.0	2.0
S1.4	Number of reported assault cases in 2005 per 100,000 persons	0	2.0
S1.5	Number of reported burglary and theft cases (including motor vehicle snatching) in 2005 per 100,000 persons	0	2.0
S1.6	Number of reported arson/vandalism cases in 2005 per 100,000 persons	2.0	2.0
	Sub total (S1)	6.0	12.0
S2	Minor crimes		
S2.1	Number of reported fraud (including forgery and counterfeiting and extortion) cases in 2005 per 100,000 persons	1.5	3.0
	Sub total (S2)	1.5	3.0
S3	Police resources		
S3.1	Police-population ratio	2.0	2.0
	Sub total (S3)	2.0	2.0

S4	Perceptions on security		
S4.1	Assessment of the conduciveness of security to business	1.50	1.50
S4.2	Rating of police performance	0.75	1.50
	Sub total (S4)	2.25	3.0
	Total	11.75	20.0

S1: Major crimes

S1.1: Number of reported armed robbery cases per 100,000 persons: The number of reported robbery cases was 80 and the population is 2,888,966. The number of cases per 100,000 persons is 2.77, giving the state a score of 1.0 out of 2.0

S1.2: Number of reported murder cases per 100,000 persons: The number of reported murder cases was 62 and the population is 2,888,966. The number of cases per 100,000 persons is 2.5, giving the state a score of 1.0 out of 2.0

S1.3: Number of reported rape cases per 100,000 persons: The number of reported rape cases was 49 and the population is 2,888,966. The number of cases per 100,000 persons is 1.7. The state scores the maximum point of 2.0

S1.4: Number of reported assault cases per 100,000 persons: The number of reported assault cases was 429 and the population is 2,888,966. The number of cases per 100,000 persons is 14.85, giving the state 0.0 out of 2.0

S1.5: Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons: The number of reported burglary cases was 569 and the population is 2,888,966. The number of cases per 100,000 persons is 19.7 and the state scores zero out of 2.0

S1.6: Number of reported arson/vandalism cases per 100,000 persons: The number of reported cases was 19 and the population is 2,888,966. The number of cases per 100,000 persons is 0.66, giving the state the maximum score of 2.0

S2: Minor crimes

S2.1: Number of reported fraud (including forgery and counterfeiting and extortion) cases per 100,000 persons: The number of reported fraud cases was 166 and the population is 2,888,966. The number of cases per 100,000 persons is 5.75, giving the state a score of 1.5 out of 3.0

S3: Police coverage

S3.1: Police-population ratio: The police population in 2005 was 6,980 and the number per 1,000 of the population was 2.42, giving the state the maximum score of 2.0.

S4: Perceptions on security

S4.1: Assessment of the conduciveness of security to business: Based on business/company executives' assessment, the state gets the maximum point of 1.5.

S4.2: Rating of police performance: Based on business/company executives' assessment, the state gets 0.75 out 1.5.