



## STATE BUSINESS-ENABLING REFORM ACTION PLANS (BERAP)

State: Borno State

Reporting period:

FY  
2024

SABER Focal Person: Shehu Yakubu Gana

Was this plan prepared in consultation with the Private Sector

Yes

List of contributing entities:

- 1) Ministry of Finance and Economic Development
- 2) Ministry of Justice
- 3) Ministry of Youths, Sports and Poverty Alleviation
- 4) Ministry of Women Affairs and Social Development.
- 5) Ministry of Trade, Investment and Tourism.
- 6) Ministry of Budget and Planning.
- 7) Office of the Secretary to the State Government-Borno State.
- 8) Borno state Chamber of Commerce
- 9) Borno Master Bakers Association
- 10) Local Engineering and welding Association Borno State.
- 11) Nigeria Bar Association-YLF.
- 12) Nigeria Automobile Technicians Association.

**URL Link to the published BERAP** <https://pfm.bo.gov.ng/ease-of-doing-business/>

Is this plan approved by the State Executive Council (SEC)

Yes

*Choose as appropriate*

If this was approved by SEC, please state date:

Thursday, 7 December 2023

Please further to proof of private sector consultation, please include for the purpose of the Verification Protocol: (a) summary of private sector consultation, and (b) list of private sector participants invited to the consultation – including name, organization, designation of representative, phone number and email address and other information as may be deemed relevant

BORNO STATE BUSINESS-ENABLING REFORM ACTION PLAN (BERAP) TEMPLATE											PROGRESS REPORT			
S/N	Business Enabling Reform Areas	Reform Objectives	Action Steps	Description and Key Targets	Beneficiaries	Responsible MDA	Contributing MDAs	List of Private Sector contributors	Estimated costs	Planned Start Date	Planned End Date	Status	Description of Status	Next Steps
1	Starting a business	To simplify and streamline the process so as to reduce time spent on business registration.	A. Implementing online registration system to automate the application process and reduce administrative Burden/ bottlenecks.  B. Simplify and standardize required documents and procedures so as to make it more accessible to entrepreneurs.  C. Improving coordination and communication among relevant government agencies to expedite the action by organising interagency committees and having regular meetings.  D. Offering online information to guide entrepreneurs through the registration process	A. Minimize procedures and reduce timelines for business registration by 48 hour for aspiring entrepreneurs interested in starting a business of their own.  B. Introducing e-payment system for e-collection.  C. Publish information to guide entrepreneurs through the registration process.	The beneficiaries of the business enabling reform includes, MSMEs, Contractors, Women and Youth organizations, NGOs, Individuals	Ministry of Trade , Industry and Tourism	Ministry of Finance and Economic Development, Ministry of Youth,Sports and Poverty Alleviation, Renaissance Micro Finance Bank	Borno state Chamber of Commerce, Borno Master Bakers Association,Local Engineering and welding Association Borno state, Nigeria Bar Association-YLF.		6th February,2024	6th September, 2024	Ongoing.	- Online registration system is being developed, with functional requirements finalized following consultations with key stakeholders.  - Efforts to simplify and standardize registration documents and procedures are underway;  - A preliminary framework to simplify and standardize registration documents and procedures has been developed and is currently under review.  - Additionally, a dedicated online information portal has been launched, providing entrepreneurs with step-by-step guidance on registration requirements.	- Complete technical development and commence pilot testing of the online registration platform.  - Finalize and disseminate the standardized documentation framework.  - Operationalize a formal schedule for biweekly interagency coordination meetings.
2	Improving the legal and regulatory framework for business registration.	Simplify and harmonise laws and regulations related to business registration.	Periodically assess the effectiveness of the business registration procedures and seek feedbacks from stakeholders through an assigned officer with Ministry of Commerce.  B. Ensuring compliance with international best practices and standards.	A. Conduct a review of the legal and regulatory framework yearly  B. Respond to stakeholders feedback withing a 1 week  C. Enact necessary amendments to provisions related to business premises registration to the framework to ensure its relevance and effectiveness.	Small and medium enterprises (SMEs) can fund their expansion by investing in new technology to increase their productivity,Entrepreneurs and Start-ups	Ministry of Trade , Industry and Tourism	Ministry of Justice, Ministry of Finance and Economic Development, Ministry of Women Affairs and Social Development, Ministry of Poverty Alleviation and Youth Empowerment, Renaissance Micro Finance Bank	Borno state Chamber of Commerce, Borno Master Bakers Association,Local Engineering and welding Association Borno state- Nigeria Bar Association-YLF.		6th February,2024	7th November, 2024	Ongoing	- A designated officer has been assigned within the Ministry of Commerce to oversee the periodic assessment of the registration process. A preliminary framework for stakeholder engagement has been developed, outlining the methods and timelines for collecting and analyzing feedback from all stakeholders.  - A benchmarking exercise is underway to align registration procedures with international best practices.	- Launch the first cycle of structured stakeholder consultations and feedback collection.  - Analyze feedback to identify reform priorities and process bottlenecks.  - Finalize the international benchmarking report and initiate phased implementation of recommended reforms.
3	Easy access to credits to rural communities.	Ensure improved access to finance for residents of rural communities to empower individuals and small business in rural communities through financial support.	A. Conduct a comprehensive assessment of the credit needs and capabilities of rural communities in Borno State.  B. Establish partnership with local financial institutions and the state Micro Finance Renaissance Banks to credit programs specifically tailored for rural communities.  C. Develop and implement financial literacy programs to educate residents on credit management, loan application process and financial planning.  D. Establish Banking kiosk and Micro Finance Banks in rural areas to provide convenient access to credit services.	A. Increase the % of rural communities in the state with access to credit facilities from 5% to 20% within the year.  B. Increase the number of small businesses in rural areas that receive credit support from 5% to 25% annually.  C. Improve the overall financial literacy rate by conducting training sessions to 5000 number of individuals in the 27 local government each year.  D. Credit facilities will be non interest bearing.	Small and medium enterprises (SMEs) can fund their expansion by investing in new technology to increase their productivity,Entrepreneurs, Start-ups and general public. Support Women owned enterprises. Support Rural communities by providing loans for agricultural investment and rural entrepreneurs	Ministry of Finance	SSGs Office, Ministry of Budget and Planning Ministry of Trade, Investment and Tourism, Borno Reconnaissance MicroFinance Bank	Bakers Association of Borno State, Nigerian Bar Association-YLF, Borno State Chamber of Commerce, Nigeria Automobile Technicians Association		6th February,2024	6th December,2024	Ongoing	- Impact: De-risking of rural economies for formal financial institutions, causing growth in rural enterprises, income diversification, and job creation.  - A detailed assessment framework has been designed to evaluate the specific credit needs and financial capabilities of target communities. Field-level data collection is scheduled to commence shortly, with local facilitators identified to support outreach efforts.  - Engagement with local financial institutions, including Microfinance Renaissance Banks, has begun to explore the design of rural-focused credit programs.  - Site-mapping exercise has been launched to identify priority locations for the deployment of banking kiosks and microfinance branches in high-need rural areas, in collaboration with state and local authorities.	- Commence field data collection for the rural credit needs assessment.  - Finalize partnership agreements with key financial institutions.  - Develop training content and delivery mechanisms for financial literacy programs.  - Identify and begin infrastructure planning for pilot banking kiosks in three rural LGAs.
4	Improving security of lives and property.	Collaborating with security agencies to improve the overall security situation so as to create a safe environment for businesses to operate	A. Increase Police presence.  B. Implementing effective surveillance systems.  C. Encouraging community involvement in crime prevention, by increasing Employee security awareness through training sessions.  D. Install a comprehensive workable and self sustaining early warning response mechanism that is community driven.  E. Leverage on existing traditional local and international peace infrastructure in the state.	Reduce incidences reported to security operatives by a minimum of 5% in the year	Business owners, Employees, and other stakeholders by safeguarding their investments. Customers and Clients by building trust and confidence.	Ministry of Information and Internal Security	SSGs Office, Ministry of Finance and Economic Development, Ministry of Budget and Planning.	Borno State Chamber of Commerce, Private Security organisations		4th January, 2024	5th December, 2024	Ongoing	- The Borno State Government, in collaboration with security agencies, has commenced the process of increasing police presence in identified high-risk areas. Resource allocation and deployment planning are currently ongoing.  - Discussions are underway to introduce modern surveillance systems in strategic public locations. Initial site assessments have been conducted, and a phased implementation plan is being developed in consultation with relevant security and technology partners.  - Impact: The reform seeks to leverage existing local and international peace infrastructures, including traditional institutions, religious leaders, and regional peacebuilding frameworks, to foster collaboration and promote sustainable security solutions.	- Finalize police deployment schedules and expand security coverage in priority locations.  - Begin phased installation of surveillance equipment in targeted urban centres.  - Expand the reach of security training sessions to community groups and local leaders.  - Develop and pilot the early warning and response model in two conflict-prone LGAs.  - Formalize partnerships with traditional and international peace actors to embed conflict mitigation into the reform framework.
5	Encouraging Public - Private Partnership	Foster collaboration between the public and private businesses to facilitate investment and support economic development initiatives and developing business support institutions	A.Organising Public - Private dialogues  B. Identification of likely Joint Infrastructures projects.  C. Sharing resources.  D. Providing training and support programs for aspiring entrepreneurs.  E. Creating incubators and start - up hubs to support early - stage business.  F. Creating interactive online information sharing platforms to support PPP.  G. Investing in infrastructure projects to improve transportation, energy and communication networks which are essential for business to operate efficiently	Record a minimum of two PPP projects in 2024	Private Sector businesses and entrepreneurs, Government By enabling govt. to implement reforms effectively. Citizens and consumers/Improvement of overall quality of goods and services. Society as a whole Partnership indirectly enable government to allocate more resources through social social programs, Infrastructure development and public service.	Office of the SSG Borno State.	Ministry of Finance and Economic Development, Ministry of Budget and Planning, Ministry of Trade, Investment and Tourism.	Borno State Chamber of Commerce, Nigerian Bar Association-YLF,Nigeria Automobile Technicians Association		4th February, 2024	5th December, 2024	Ongoing.	- Impact: Stronger synergy between public and private sectors, leading to joint solutions for development challenges.  - A schedule for public-private dialogue sessions has been developed in partnership with industry associations, with the first forum expected to convene soon. Initial scoping has begun to identify viable opportunities for shared infrastructure projects, particularly in the areas of energy access, transportation links, and digital connectivity.  - To enhance transparency and stakeholder engagement, plans are in motion to launch an interactive online platform for real-time information sharing, updates on PPP projects, and resource access.	- Host the inaugural public-private dialogue forum and establish sector-specific PPP working groups.  - Finalize feasibility studies for joint infrastructure projects.  - Launch pilot training programs for aspiring entrepreneurs.  - Identify locations and partners for the establishment of start-up incubators.  - Develop and test the online PPP information-sharing platform.  - Align with state capital projects to prioritize infrastructure investments that support business operations.