

ZAMFARA STATE GOVERNMENT
ZAMFARA STATE INVESTMENTS & PROPERTY
DEVELOPMENT COMPANY LIMITED (ZSIPDL)

Also known as Zamfara Investment Development Company (ZIDC)

DEVELOPMENT AND INVESTMENT PROCESS GUIDELINE

A Guide to Investment, Development, Property and Business Support Services

For Investors, Developers, Property Users, MSMEs and Partners

No. 29 J.B. Yakubu Road, Canteen Area, Gusau, Zamfara State

Tel: 09068000218, 08099407720, 08051038460

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This edition includes a full fee guide

Section 11 explains what you may pay for each ZSIPDL service, how each amount is worked out, and the fees of other State agencies that may apply if you are also dealing with land or buildings. Annex 5 gives a one page summary.

1. About This Guideline

This Development and Investment Process Guideline is a public document published by the Zamfara State Investments & Property Development Company Limited (ZSIPDL), also known as the Zamfara Investment Development Company (ZIDC). It explains how members of the public, investors, developers, property users, micro, small and medium enterprises (MSMEs) and potential partners can use the Company's services.

Purpose

To give clear, practical, step-by-step information on how to deal with ZSIPDL on property, investment facilitation, business support and related services.

Intended Users

- Local and foreign investors seeking opportunities in Zamfara State
- Developers and project promoters
- Individuals and organisations seeking to lease or use state commercial properties
- MSMEs and entrepreneurs seeking business support or registration with the Company
- Private-sector partners interested in joint ventures or strategic collaboration

How to Use This Guideline

Start with Section 3 (Services at a Glance) to find the service that matches your need. Then go to the detailed section for that service. Read Section 11 to understand what you may pay. Confirm current requirements, fees and timelines directly with ZSIPDL before you submit any application.

In simple terms

ZSIPDL is the State Government's company for managing state properties and investments. You can go to ZSIPDL to lease a government property, ask about investing in Zamfara, register your small business for support, or propose a partnership.

2. About ZSIPDL

The Zamfara State Investments & Property Development Company Limited (ZSIPDL), also known as the Zamfara Investment Development Company (ZIDC), is a wholly owned company of the Zamfara State Government. It was incorporated in Nigeria under the Companies and Allied Matters Act as a private limited liability company (incorporation date recorded as January 2000).

ZSIPDL is the main custodian of the State's commercial assets and investments. Its core mandate is to promote, manage and grow the State's investment portfolio, making sure that partnerships and the use of assets support lasting economic development.

Vision

To serve as the custodian of all state investments and the main vehicle for achieving Zamfara State Government's industrial and commercial objectives through a planned and sustainable process.

Mission

To develop, manage and promote viable investments that improve economic growth, create jobs and support inclusive development across Zamfara State.

Core Functions (Mandate)

- **Investment and Asset Acquisition:** underwriting, investing in, and holding shares, stocks, bonds and debentures
- **Equity and Corporate Management:** managing the State Government's equity interests in companies and corporations
- **Property and Portfolio Development:** selling, leasing, developing and managing real estate and commercial properties
- **Trade and Commerce Facilitation:** taking part in export and import activities that widen the commercial base of the State
- **Capital Market Operations:** managing shares, stocks and other securities in line with State investment policies

Note: Some of these functions are internal company activities (for example, managing State equity holdings). This Guideline focuses on the public services that investors, property users, MSMEs and partners can use.

Relationship with Other Agencies

ZSIPDL works with the Zamfara Investment Promotion Agency (ZIPA) and other State Ministries, Departments and Agencies. Medium and large scale industrial investment proposals are mainly channelled through ZIPA. ZSIPDL focuses on property management, State investment holdings, MSME support and strategic partnerships linked to its asset portfolio.

3. Services at a Glance

The table below summarises the main public services of ZSIPDL. Use it to find the process that applies to your request. The last column shows what you may pay (details in Section 11).

Service	Who can access	Main output	Timeline	Fee (see Section 11)
Property: Lease / Rents on Government Properties	Individuals and businesses seeking commercial or residential state properties	Lease agreement or tenancy	30 working days (SLA)	Negotiated for each property
Property: Property Enquiry	Any interested party	Information and available options	As advised on enquiry	No fee stated
MSME Support: MSME / Business Registration with ZSIPDL	Micro, small and medium enterprises operating in Zamfara State	Registration and access to support programmes	Confirm with office	Application form is free
Investment: Investment Enquiry / Facilitation	Local and foreign investors	Guidance, referral, partnership discussion	As advised	No fee stated
Partnerships: Strategic Partnership / Joint Venture Proposal	Private companies, developers, investors	Assessment and possible agreement	Case by case	Set for each project
Grievance: Resolution of Grievances (Lease / Property related)	Existing tenants, applicants, users of ZSIPDL services	Resolution or response	30 working days (SLA)	No fee stated

Always confirm current timelines, eligibility and requirements with ZSIPDL, because operational details may be updated.

4. Property and Real Estate Services

ZSIPDL develops, leases, sells (where authorised) and manages real estate and commercial properties that belong to, or are in the care of, the Zamfara State Government. The service people use most is the leasing of government properties and the resolution of related grievances.

4.1 Property Enquiry

Who can enquire: Any individual, business or organisation interested in state commercial or residential properties managed by ZSIPDL.

How to enquire:

1. Visit the ZSIPDL Head Office at No. 29 J.B. Yakubu Road, Canteen Area, Gusau.
2. Call any of the official telephone numbers: 09068000218, 08099407720, 08051038460.
3. Send an email to info@zsipdcl.com or use the contact form on the official website (www.zidc.zamfara.gov.ng).

Give a clear description of the type of property or the location you are interested in. ZSIPDL will advise on available options and the next steps.

4.2 Property Lease / Rents on Government Properties

Purpose: To allocate and formalise the lease or rental of commercial or residential properties managed by ZSIPDL.

Who can apply: Individuals, registered businesses and organisations that meet the Company's eligibility rules for the specific property.

Committed turnaround time (SLA): 30 working days from the date a complete application or request is received, for the resolution of lease-related matters and processing of related requests.

Process Steps

1. **Initial Enquiry:** Contact ZSIPDL (office visit, phone or email) to confirm that the property is available and to get application guidance.
2. **Obtain and Complete the Application Form:** Collect the form from the Head Office (or as directed). Complete every section accurately.
3. **Submit Required Documents:** Attach all supporting documents (see Section 10). Incomplete submissions will be returned for completion.
4. **Document Check and Preliminary Review:** The ZSIPDL Operations or relevant unit checks that the application is complete and that you are eligible.
5. **Assessment and Valuation (where applicable):** The property and the application are assessed in line with Company policy. The market rate valuation helps to set the lease amount.
6. **Approval:** The competent authority within ZSIPDL grants or declines approval. You are told the decision.
7. **Payment of Applicable Charges:** If approved, you pay the lease or rental charge and any other applicable fees as directed by ZSIPDL (see Section 11). Collect an official receipt.
8. **Execution of Lease or Tenancy Agreement:** The parties sign the formal agreement.
9. **Handover and Possession:** Keys and possession are handed over as set out in the agreement. Your duties (rent, maintenance, permitted use) begin.

Process Flow (Property Lease)



What happens if information is incomplete? The application will not move forward until all required documents and information are supplied. You are told what is missing.

How do you know the process is complete? You receive a signed lease or tenancy agreement, proof of payment, and formal handover of the property.

4.3 Property Purchase / Development (where authorised)

Where ZSIPDL is authorised to sell or develop particular properties, first make an enquiry at the Head Office. Detailed requirements, valuation and approval steps will be given case by case. Do not assume that every State property is available for private purchase or development. Confirm the authorisation and process with ZSIPDL.

5. Investment Facilitation Process

ZSIPDL works to attract local and foreign investors and to support investment opportunities linked to its mandate (property, strategic sectors, partnerships). For medium and large scale industrial investments, the main entry point in Zamfara State is the Zamfara Investment Promotion Agency (ZIPA). ZSIPDL gives added support, especially where its property portfolio or strategic partnerships are involved.

5.1 Who Can Apply or Engage

- Nigerian and foreign individual investors
- Registered companies (local and foreign)
- Development partners and institutional investors

5.2 Investment Enquiry and Initial Engagement

1. Contact ZSIPDL by office visit, telephone or email (see Section 15).
2. State clearly the sector you are interested in (for example agriculture, mining, real estate, manufacturing, logistics) and the kind of investment you have in mind.
3. ZSIPDL will give available information, advise on next steps and, where suitable, refer you to ZIPA or other relevant agencies.
4. Where the opportunity involves a ZSIPDL-managed property or a possible joint venture with the Company, talks with ZSIPDL will continue.

5.3 Submission of Investment Proposal (where applicable)

When a formal proposal is required, submit a written proposal that contains at least:

- Company or individual profile and contact details
- Description of the proposed project or investment
- Indicative location, scale and sector
- Indicative capital outlay and funding structure
- Expected employment and economic impact
- Any supporting documents (see Section 10)

Submit the proposal in hard copy at the Head Office and/or by email as directed by ZSIPDL. You will receive an acknowledgement of receipt.

5.4 Review, Assessment and Next Steps

ZSIPDL reviews the proposal to see whether it fits its mandate and available opportunities. Depending on the proposal, the Company may:

- Give feedback and ask for more information
- Facilitate discussion on a possible partnership or property-related arrangement
- Refer you to ZIPA for the formal investment promotion steps that apply to medium and large scale projects
- Advise on other State or Federal agencies whose approvals are needed (land, environment, mining, tax, and others)

Important

ZSIPDL does not grant land titles, environmental permits, mining licences, tax registrations or construction approvals. These remain the responsibility of the relevant statutory agencies. ZSIPDL's role is facilitation and, where applicable, partnership or property-related engagement.

6. Development Project Process

ZSIPDL takes part in infrastructure and real estate development projects, including industrial parks, commercial complexes and logistics hubs, often through public-private collaboration. Promoters of development projects that involve ZSIPDL assets or partnership should follow the steps below.

High-level steps

1. Project concept enquiry with ZSIPDL (and/or ZIPA for industrial projects).
2. Submission of a development project proposal (scope, location, technical and commercial outline, funding).
3. Preliminary review by ZSIPDL to see whether it fits the mandate and available assets.
4. Further technical, commercial and due-diligence checks as required.
5. Negotiation of terms (where a partnership or property arrangement is planned).
6. Approvals by competent authorities within ZSIPDL and, where required, other State agencies.
7. Agreement documents and monitoring of implementation.

Detailed requirements and timelines are set case by case. Confirm the current process with ZSIPDL before you prepare a full proposal.

7. Investment Partnerships and Joint Ventures

ZSIPDL builds partnerships that combine public policy goals with private-sector ideas and financing. Private companies and investors may propose strategic partnerships or joint ventures, especially in areas linked to the Company's property and investment portfolio.

Process outline

1. **Initial enquiry:** Contact ZSIPDL to discuss your partnership idea.
2. **Expression of Interest or Proposal:** Submit a written proposal that sets out the partnership structure, roles, contributions, commercial terms and expected results.
3. **Preliminary assessment:** ZSIPDL checks the fit with its mandate and strategic priorities.
4. **Due diligence and commercial assessment:** Further review of the partner's ability, financial standing and whether the proposal is commercially workable.
5. **Negotiation:** Discussion of terms, risk sharing and governance arrangements.
6. **Approval:** Internal approval by the competent bodies of ZSIPDL.
7. **Agreement and implementation:** Signing of the partnership or joint venture agreement and start of activities under agreed monitoring arrangements.

There is no fixed public SLA for partnership proposals. Processing time depends on how complex the proposal is. Keep in touch with the designated ZSIPDL officer for updates.

Any financial contribution or administrative processing fee for a partnership is worked out for each project (see Section 11).

8. MSME and Business Development Services

ZSIPDL supports micro, small and medium enterprises in Zamfara State through registration with the Company and by helping them reach programmes, training, financing opportunities and private-sector benefits. The Company has publicly invited MSMEs to register at its Head Office.

8.1 MSME / Business Registration with ZSIPDL

Who can register: Owners of micro, small and medium businesses that operate fully in Zamfara State. Both registered and unregistered businesses may apply. Registered businesses may have an advantage.

Purpose: To enrol businesses for access to support programmes, conditional grants (where available), links to loans from several providers, training and other private-sector benefits that ZSIPDL helps to arrange.

How to apply:

1. Visit the ZSIPDL Head Office at No. 29 J.B. Yakubu Road, Canteen Area, Opposite the old Ministry of Finance, Gusau, Zamfara State.
2. Collect the application form **free of charge**.
3. Complete the form and attach any supporting documents asked for (business registration documents where available, identification, business profile, and so on).

4. Submit the completed form at the Head Office. Follow any further instructions from the Operations or Administration unit.

Note: ZSIPDL helps businesses reach financing and grants. It is not a commercial bank. Loan and grant decisions remain with the financial institutions or funding programmes concerned. Fees or levies for a particular loan facility or grant programme are set by that programme (see Section 11). Confirm current programmes and eligibility with ZSIPDL.

8.2 Training, Capacity Building and Technology Support

ZSIPDL from time to time organises or helps to arrange training and capacity-building programmes for MSMEs. Information on current programmes is available at the Head Office and through official announcements. Interested businesses should ask at the office or through the published contact channels.

9. Trade and Commercial Facilitation

ZSIPDL's mandate includes taking part in the export and import of goods and services that widen Zamfara's commercial base. Detailed public application steps for trade facilitation services are not published on the official website. Interested parties should contact the Company directly to discuss any commercial or trade-related opportunity linked to its portfolio.

Customs, immigration, tax and export or import approvals remain the responsibility of the relevant Federal and State agencies. ZSIPDL does not issue such approvals.

10. Required Documents

The following is a general checklist. Exact requirements may differ by service and property. Always confirm with ZSIPDL before you submit.

Service	Document	Mandatory?	Purpose
Property Lease	Completed application form	Yes	Formal request
Property Lease	Means of identification (National ID, Driver's Licence, Passport, etc.)	Yes	Identity check
Property Lease	Business registration documents (CAC) where the applicant is a company	Yes (companies)	Legal status
Property Lease	Evidence of ability to meet rental obligations (as requested)	As requested	Financial capacity
MSME Registration	Completed ZSIPDL application form	Yes	Enrolment
MSME Registration	Business registration documents (where available)	Preferred	Formal status
MSME Registration	Means of identification	Yes	Identity
Investment Proposal	Company or individual profile	Yes	Know the applicant
Investment Proposal	Project description or concept note	Yes	Project scope
Investment Proposal	Supporting financial and technical documents (as requested)	As requested	Assessment

Service	Document	Mandatory?	Purpose
Partnership / JV	Detailed partnership proposal and company credentials	Yes	Evaluation

Submit clear copies. Originals may be needed for checking. Incomplete applications will not be processed until the gaps are fixed.

11. Fees, Payments and Charges

This section explains, in plain words, what you may have to pay. Amounts for ZSIPDL services are worked out for each case, so this Guideline explains **how each amount is set**. Fixed amounts are shown only where they are published.

Three things to remember

1. Pay ZSIPDL only for ZSIPDL services (such as a lease or an agreed partnership fee).
2. Fees for land registration and building permits belong to other State agencies (Section 11.2). You do not pay these to ZSIPDL.
3. Never pay cash to an individual without official documentation. Always collect an official receipt.

11.1 What You May Pay for ZSIPDL Services

Service	What you may pay	How the amount is set
Property Enquiry	No fee is stated for making an enquiry.	Not applicable. Do not pay any amount without official instruction and a receipt.
Property Lease / Rents on Government Properties (shops, offices, industrial properties)	The lease or rental charge for the property, plus any other applicable fees as directed by ZSIPDL.	Negotiated for each property. It depends on the size (square footage) , the location , and the market rate valuation of the property at the time the lease agreement is made.
Investment Enquiry / Facilitation	No fee is stated for the initial enquiry and guidance.	Not applicable. Confirm with ZSIPDL if any charge is raised.
Strategic Partnership / Joint Venture (including public-private partnerships and equity funding support)	A financial contribution or an administrative processing fee.	Worked out for each project. It depends on the scale of the project , the business plan , and the scope of legal underwriting needed (the legal work and risk cover the agreement requires).
MSME / Business Registration	The application form is free of charge . Fees or levies may apply only when you access a particular grant or loan facility.	Set by each loan facility programme or State rollout window . Ask ZSIPDL about the programme you are interested in.
Resolution of Grievances	No fee is stated for lodging a complaint.	Not applicable.

11.2 Fees of Other State Agencies (Not Paid to ZSIPDL)

If you are also registering land or putting up a building, other State agencies set and collect their own fees. ZSIPDL does not collect, change or approve these fees. They are shown here only to help you plan.

Land and property registration: Zamfara Geographic Information System (ZAGIS)

Service	Zone	Fee
Residential property registration (land processing or prime charges)	Zone A (Gusau)	₦40,000
Residential property registration (land processing or prime charges)	Zone B	₦30,000
Residential property registration (land processing or prime charges)	Zone C	₦25,000

Building permits: Zamfara Urban and Regional Planning Board (ZUREPB)

ZUREPB application forms are free. The processing charge for a building permit depends on how the building will be used:

Type of building	Charge
Residential: high density areas	₦2,500
Residential: medium density areas	₦5,000
Residential: low density areas	₦10,000
Commercial, normal (for example shops)	₦5,000
Commercial, special (for example plazas, supermarkets, warehouses, bakeries)	₦10,000
Commercial, multi (for example hotels, private hospitals, private schools, filling stations)	₦15,000
Industrial: light scale	₦10,000
Industrial: medium scale	₦15,000
Industrial: heavy scale	₦30,000
Recreational (for example theatre houses, indoor games)	₦15,000
Institutional and other uses	Charged according to the proposed land use

Amounts for ZAGIS and ZUREPB can change. Confirm them with those agencies before you pay.

11.3 How to Pay Safely

- Confirm the applicable fees and charges with ZSIPDL before you make any payment.
- Pay only through official channels and collect an official receipt.
- Never pay cash to individuals without official documentation.

- Payment method, bank details and any online payment options will be given by ZSIPDL at the right stage of the process. Do not use unofficial account numbers or payment links.

Fee amounts can change. Always confirm the current amount before you pay.

12. Service Level Agreement (SLA)

ZSIPDL commits to the following service standard for the resolution of grievances and processing related to Lease Rental / Rents on Government Properties:

Regulatory Process / Service	Committed Turnaround Time
Lease Rental / Rents on Government Properties and Resolution of Grievances	30 working days

The SLA period is counted from the date a complete request or complaint is received. Monthly compliance reports show that the Company has kept to this standard 100% of the time in the periods covered by the published statistics. You should still allow the full committed period and follow up through official channels if needed.

Timelines for investment proposals, partnership discussions and MSME registration are decided operationally. Confirm them with the Company when you start.

13. Application Tracking

You can track the status of your request by:

- Telephone enquiry using the official numbers: 09068000218, 08099407720, 08051038460
- Email to info@zshipdcl.com (quote any reference number or a description of the application)
- A visit to the Head Office during official working hours

Where a reference or acknowledgement number is given when you submit, quote it in all follow-up messages. Online real-time tracking for ZSIPDL applications is not currently advertised. Confirm any digital options with the Company.

14. Complaints and Grievance Redress

ZSIPDL runs a grievance redress process for matters related to its services, especially lease and property-related complaints. The committed turnaround time for resolving grievances is 30 working days.

How to lodge a complaint

- Visit the Head Office and submit a written complaint to the Operations or relevant unit.
- Call 09068000218, 08099407720 or 08051038460.
- Send a written complaint by email to info@zshipdcl.com.

Include in your complaint

- Your full name and contact details
- A description of the service or property involved
- A clear statement of the grievance and the outcome you want
- Any supporting documents or earlier correspondence

ZSIPDL will acknowledge and process the complaint within the committed SLA. If you are not satisfied with the response, you may escalate through the Managing Director's office or, where applicable, use wider Zamfara State grievance channels.

15. Contact Information

Item	Details
Official Name	Zamfara State Investments & Property Development Company Limited (ZSIPDL), also known as Zamfara Investment Development Company (ZIDC)
Office Address	No. 29 J.B. Yakubu Road, Canteen Area, Gusau, Zamfara State, Nigeria (Opposite old Ministry of Finance)
Telephone	09068000218, 08099407720, 08051038460
Email	info@zshipdcl.com
Website	www.zidc.zamfara.gov.ng
Managing Director	Hajiya Amina Mustapha Ismail
Office Hours	Monday to Friday (confirm current hours with the office)

Always use the official channels listed above. Check any other contact details with the Head Office before you rely on them.

16. Frequently Asked Questions

Q1. How do I apply for a property lease from ZSIPDL?

Visit or contact the Head Office to confirm which properties are available and to get the application form. Complete the form, attach the required documents, submit, and follow the process in Section 4.2.

Q2. How long does the property lease or grievance process take?

The committed turnaround time is 30 working days from receipt of a complete request.

Q3. Is there a processing fee?

It depends on the service. The MSME registration form is free. A lease is priced for each property. Partnership fees are set for each project. See Section 11. Do not pay any amount without official instruction and a receipt.

Q4. How much will a lease cost?

There is no fixed price list. The amount is negotiated and depends on the size of the property (square footage), its location and its market rate valuation when the lease is made.

Q5. Can I submit a joint venture or partnership proposal?

Yes. Contact ZSIPDL for an initial discussion and then submit a written proposal as explained in Section 7. Any contribution or processing fee is worked out for your project.

Q6. Does ZSIPDL provide loans or grants directly?

ZSIPDL helps registered MSMEs reach financing opportunities, conditional grants and private-sector benefits. The final decision on loans and grants rests with the financial institution or funding programme. Ask at the office about current programmes.

Q7. How do MSMEs register with ZSIPDL, and does it cost anything?

Visit the Head Office, collect the free application form, complete it and submit it with the supporting documents. Registration is open to businesses operating in Zamfara State. Fees or levies, if any, apply only to particular loan or grant programmes.

Q8. Do I pay ZSIPDL for land registration or a building permit?

No. Land registration fees are paid under the ZAGIS process and building permit charges under the ZUREPB process. See Section 11.2.

Q9. How do I track my application or make a complaint?

Use the official telephone numbers, email (info@zsidpdl.com) or visit the Head Office. For complaints, give full details and supporting documents. Grievance resolution is targeted at 30 working days.

Q10. Does ZSIPDL handle land titles or mining licences?

No. Land titles, environmental approvals, mining licences, tax registration and similar permits are issued by the relevant government agencies. ZSIPDL may help with introductions or guidance but does not grant those approvals.

17. Legal and Institutional Basis

ZSIPDL was incorporated under the Companies and Allied Matters Act as a private limited liability company wholly owned by the Zamfara State Government. Its role as custodian of State investments and commercial assets, and its work in property development and management and related activities, come from its incorporation and the policies of the Zamfara State Government.

Investment promotion and facilitation for medium and large scale industrial projects are mainly coordinated by the Zamfara Investment Promotion Agency (ZIPA) under the applicable State investment promotion law. Applicants should read the relevant laws and consult the agencies responsible for specific regulatory approvals.

18. Annexes

Annex 1: Property Lease Application Checklist

- Completed ZSIPDL property or lease application form
- Valid means of identification
- Business registration documents (for company applicants)
- Any financial or other supporting documents requested by ZSIPDL
- Evidence of payment of any prescribed fees (once directed)

Annex 2: MSME Registration Checklist

- Completed free ZSIPDL MSME application form (obtained at the Head Office)
- Means of identification
- Business registration documents (where available)
- Brief business profile (as requested)

Annex 3: Investment / Partnership Proposal Checklist

- Cover letter or expression of interest
- Company or individual profile and contact details
- Project or partnership description (objectives, location, scale, sector)
- Indicative investment amount and funding structure
- Expected economic and employment impact
- Supporting technical, financial or legal documents as requested

Annex 4: Contact and Complaint Channels

Address: No. 29 J.B. Yakubu Road, Canteen Area, Gusau, Zamfara State
Telephone: 09068000218, 08099407720, 08051038460
Email: info@zsipdcl.com
Website: www.zidc.zamfara.gov.ng
Grievance SLA: 30 working days

Annex 5: Fee Summary

Item	Amount or how it is set	Paid to
Property lease or rent	Negotiated: size, location and market rate valuation	ZSIPDL, through an official channel
Joint venture or partnership	Set for each project: scale, business plan, legal underwriting scope	ZSIPDL, through an official channel
MSME registration form	Free	Not applicable
MSME grant or loan facility access	Fees or levies set by each programme or rollout window	As directed by the programme
Enquiries and grievances	No fee stated	Not applicable
ZAGIS residential property registration	Zone A (Gusau) ₦40,000, Zone B ₦30,000, Zone C ₦25,000	ZAGIS process, not ZSIPDL
ZUREPB building permit	₦2,500 to ₦30,000 depending on use (see Section 11.2)	ZUREPB process, not ZSIPDL

Confirm current amounts and official payment channels before you pay. Never pay into a personal account.

Annex 6: Simple Meanings of Common Terms

Term	What it means
ZSIPDL / ZIDC	The Zamfara State Investments & Property Development Company Limited, also called the Zamfara Investment Development Company.
MSME	Micro, small and medium enterprise: a small or medium sized business.
Lease	An agreement that lets you use a property for an agreed period and rent.
Valuation	An expert estimate of what a property is worth at the current market rate.
Joint venture (JV)	An arrangement where ZSIPDL and a private partner work together on a project and share roles and results.
Public-private partnership (PPP)	A project carried out jointly by government and a private company.
Legal underwriting	The legal checks and risk cover needed to back an agreement or funding arrangement.
SLA (Service Level Agreement)	The time ZSIPDL promises to finish a service. Here it is 30 working days.
Working days	Monday to Friday, not counting public holidays.
ZIPA	Zamfara Investment Promotion Agency, the main entry point for medium and large scale industrial investment.
ZAGIS	Zamfara Geographic Information System, which registers land and property.
ZUREPB	Zamfara Urban and Regional Planning Board, which issues building permits.

Published by

Zamfara State Investments & Property Development Company Limited (ZSIPDL)
Gusau, Zamfara State, Nigeria

This Guideline is for public information. Applicants must confirm current requirements, fees and procedures with ZSIPDL before submission.