PROJECT BUILD NIGERIA

A STRATEGIC ROADMAP & ACTION PLAN.

FROM FATHER TO SON,
BLOODLINE OF PURPOSE.
ADVANCING DR ABBA SAYYADI RUMA'S LEGACY
THROUGH "PROJECT BUILD NIGERIA."

POWERED BY:

CITIZEN Helpline RC: 1235431 Cash Passport

Motto: Connect, response, support.

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Memoriam

HIS EXCELLENCY

LATE. DR. ABBA SAYYADI RUMA

FOUNDER

CitizensHelpline Cash-Passport

This project is not merely dedicated to the memory of Dr. Abba Sayyadi Ruma – it is consecrated in honour of a man whose brilliance, foresight, and leadership transcend time.

To speak of Dr. Ruma is to speak of a mind so dangerously sharp, so intellectually expansive, that it could silence rooms and shape policies that would ripple through generations. His presence was not just commanding – it was enlightening. His ideas were not simply advanced – they were prophetic. His counsel was not merely sought – it was revered.

He was, and remains, one of the most profoundly gifted minds Nigeria – and indeed Africa – has ever produced. A statesman of substance. A thinker of rare originality. A reformer who did not just speak of change, but engineered it. Whether as Federal Minister, Presidential Adviser or international delegate, he carried the Nigerian spirit with grace, defiance, and unmatched intelligence.

Dr. Ruma was the bridge between what Nigeria was and what it could become – a man who saw farther than most dared to look. He moved between global policy rooms and grassroots villages with equal ease – speaking truth to power, wielding facts like blades, and building platforms of hope for the voiceless.

His legacy is not carved in marble, but etched into the living fabric of national reform, youth empowerment, and intellectual leadership. Citizen Helpline Cash-Passport Ltd stands as a monument to that legacy – a vessel of his values, a reflection of his boundless vision.

To those who knew him, Nigeria did not just lose a leader – it lost an era. A rare constellation of knowledge, character, and nationhood that may never be seen again.

We do not mourn him with silence. We honour him with action. We do not whisper his name. We declare it boldly, because he was a force of nature.

Rest well, Dr. Abba Sayyadi Ruma.

Your light still leads. Your mission continues. Your legacy is forever.

SADIQ ABBA SAYYADI RUMA

CEO

CitizensHelpline Cash-Passport

Executive Profile

To lead this company is an honour – but to be the eldest son of Dr. Abba Sayyadi Ruma is the greatest gift of my life. It is the proudest thing about me. Every single day, I carry his name with reverence. It shapes the way I think, walk, speak, and lead. I was born into a legacy, and I wake up every morning determined not to let it down.

This company, Citizen Helpline Cash-Passport Ltd, is not just a corporate structure to me – it is home. It is my inheritance, not of wealth, but of wisdom, discipline, and sacrifice. From the time I was young, my father groomed me for this. He didn't shield me – he trained me. He grilled me, tested me, shaped me, and poured into me the values that built this very institution: integrity, accountability, vision, and nation-first leadership.

To be born of his name is to be born into purpose. It is both a crown and a calling – and I wear it with solemn pride and unwavering determination.

With the foundations he laid – steeped in vision, discipline, and sacrifice – I carry forward the mission of this company with clarity, courage, and a commitment to growth. As an economist trained to navigate complexity, and as a mentee shaped by the very hands of my father, I bring to this role not only my skills but my soul.

This is more than business. This is a vow – to protect the values that define Citizen Helpline Cash-Passport Ltd: integrity, accessibility, innovation, and national service.

We are not just a company. We are a legacy in motion – a platform born of brilliance and now driven by purpose.

Together, let us build a Nigeria that reflects the greatness of its people.

Project Facilitators

Motto: Connect, response, support.

HIS EXCELLENCY
BOLA AHMED TINUBU GCFR
PRESIDENT & COMMANDER IN CHIEF OF THE ARMED FORCES, FEDERAL REPUBLIC OF NIGERIA

HIS EXCELLENCY
KASHIM SHETTIMA, GCON
Vice President
Federal Republic of Nigeria

HIS EXCELLENCY
GODSWILL AKPABIO GCON
Senate President,
Federal Republic of Nigeria

HIS EXCELLENCY RT. HON
TAJUDEEN ABBAS GCON
The Speaker House of Representatives,
Federal Republic of Nigeria

HIS EXCELLENCY
ABDULRAHMAN ABDULRAZAQ
Executive Governor of Kwara State &
Chairman Nigeria Governors Forum

HIS EXCELLENCY
NYESOM WIKE CON
Honorable Minister of FCT

HIS EXCELLENCY
NUHU RIBADU
National Security Adviser

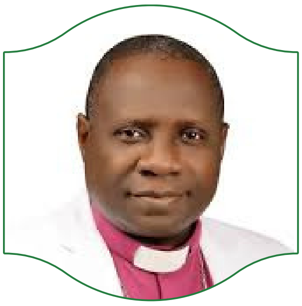
YEMI CARDOSO
CBN Governor

Project Facilitators

ZACCH ADELABU ADEDEJI
Chairman,
Federal Inland Revenue Service (FIRS)

ENGR. ABISOYE COKER- ODUSOTE
DG NIMC

HER EXCELLENCY
OLUREMI TINUBU CON
First lady, Federal Republic of Nigeria
Ordained Pastor of Redeemed Church



DANIEL OKOH
President Christian
Association of Nigeria (CAN)

SHEIKH ABDULLAHI BALA LAU
National Chairman JIBWIS

SHEIKH DAHIRU USMAN BAUCHI
Supreme leader of the Islamic
Sufi Group (TIJJANIYYA)

Introduction

Nigeria stands as Africa's largest economy and its most populous nation—home to over 200 million people, rich in talent, culture, and potential. Yet, behind this promise lies a persistent truth: millions of Nigerians continue to grapple with poverty, unemployment, and limited access to essential services.

For decades, successive administrations have launched schemes, committees, and campaigns aimed at tackling these challenges. Yet, for the average Nigerian, the story remains painfully familiar—hope announced, but rarely delivered. The cycle continues: promises made, progress stalled.

This is where Project Build Nigeria draws the line.

Born out of a legacy of service and integrity, and anchored on President Bola Ahmed Tinubu's Renewed Hope Agenda, Project Build Nigeria is not another government scheme. It is a national movement—strategic, structured, and action-driven. It is a public-private initiative committed to lifting 100 million Nigerians out of poverty by 2027 through the deployment of real social protection systems, not paper policies.

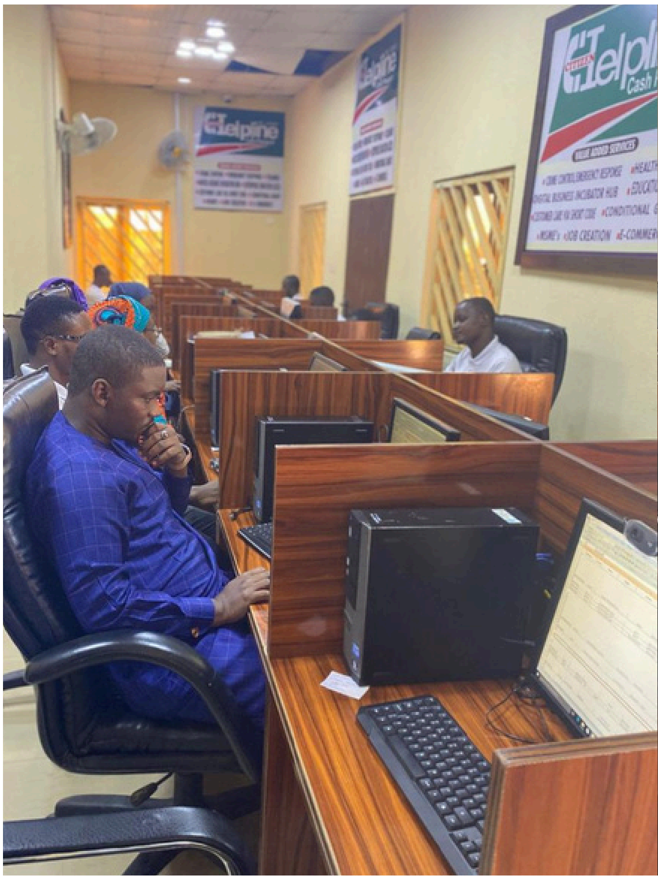
From digital financial access to community-based security, from skills acquisition to startup empowerment, this project addresses poverty at its roots—not just through handouts, but by building the infrastructure of dignity, opportunity, and inclusion.

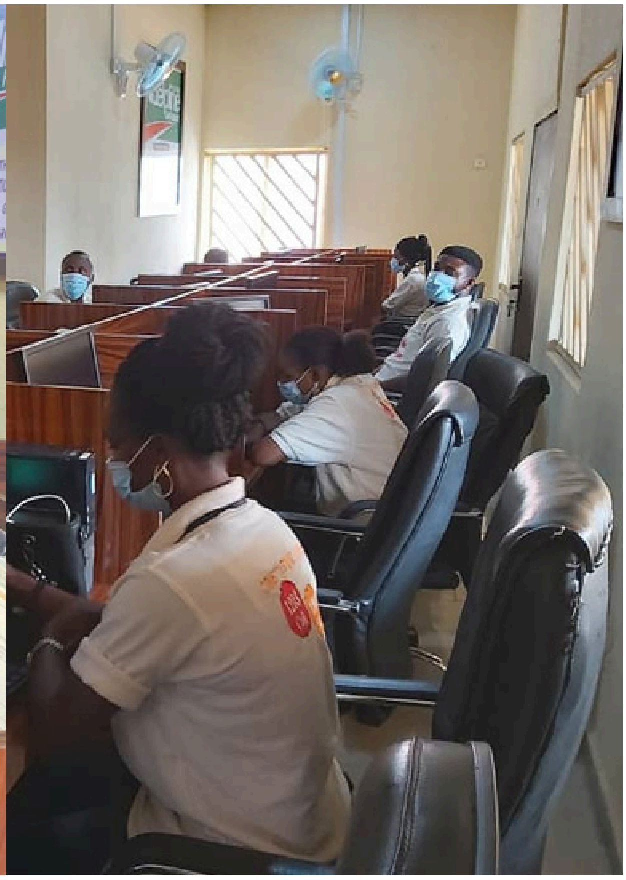
With this initiative, we aim to restore confidence, re-engineer public trust, and redefine what it means for a government to care. It's not about announcements—it's about impact. Not about another project—but a legacy.

Who We Are:

Citizen Helpline Cash Passport Project was established to be a social protection support service provider to citizens. It will as well offer value added services, especially to students, artisans and faith based organizations, unemployed graduates, unserved and underserved Nigerians through cross functional and mutually complementing sister subsidiaries.

CitizenHelpline provides services on Emergency Response Management (ERM); Intelligence Gathering and sharing; Government to Citizens (G2C) Services, Community Security Services, Agency Banking and Citizens Social Safety Nets (CSSN). These services will primarily complement the efforts of the Nigeria Police Force; the Nigerian Security and Civil Defence Corps, as well as Federal, States, and Local Government efforts as already entrenched in areas of Security Operations and Emergency Response Management, Disaster Management, thereby enhancing the prospects for Entrepreneurship and job Creation. Our Services facility and database will also be effectively deployed as revenue tracking systems and facility for Government at all levels; CitizenHelpline Project retains a capacity to serve as a tracking and monitoring systems lead, via data and situation monitoring control centres, managing and collating activity and situation trends as they unfold, the analytics and statistics of which become organizational process assets, for implementation of informed solutions across security, G2C feedback frameworks and other allied public safety, and public social-need perspectives. The Nigerian CitizenHelpline Project shall enhance Training, Capacity building and certification of Unemployed Graduates, School leavers, Women and Girl Child on diversied business process for outsourced Job opportunities with Internship and Mentorship at MSME's Clinics, thereby strengthening service Delivery on social security and Economic Development. THE HELPLINE PROJECT, poised to take Value Added Service delivery to the Bottom of the Pyramid (BOP) Nigeria. We remain committed to our core-value statement: CONNECT; RESPONSE and SUPPORT. Proactive futuristic Community Security Services Delivery for a Safer, better inclusive Nigeria!!





Vision and Mission

VISION

To be the best service provider on emergency response and disaster management as well as citizen's social protection support services by leveraging on global best practice and technology based architecture anchored on concerted partnership with relevant stakeholders.

MISSION

To be the one stop shop service platform on the provision of Helpline Support Services for Security and other Social Safety Nets infrastructure services to Nigerians through demand driven public private partnerships, thereby being the formidable social security platform for Inclusive Growth in Nigeria, ensuring a brighter, more equitable future for all.

SCOPE OF SERVICES:

01 IDENTITY SERVICES

- BVN enrolment
- NIMC enrolment
- SIM Card Registration
- TIN Registration

02 BANKING SERVICES

- Account opening and Card Issuance
- Cash deposit and withdrawal
- Loan Disbursement and repayment
- Balance enquiry and funds Transfer
- Remittances
- Salary/Pension Account

03 Payments

- Airtime sales
- Cable TV payments
- Lifestyle and gaming payments
- School fees and registration payments
- Bill payments
- Government/Tax payments
- Remita Service

04 Value Added Services (VAS. NETWORK)

- Government to Citizen Network (G to C)
- Crime Control, Emergency Respond
- Customer Care Via Short Code
- Education Access
- E-Commerce
- Digital Business Incubator Hub (LIFE)

05 MICRO INSURANCE SERVICES

- Conventional &
- Non-Interest Insurance

- ✓ General Insurance
- ✓ Health Insurance
- ✓ Life Insurance
- ✓ Accident Insurance
- ✓ Agric and Farm Insurance etc.

SCOPE OF SERVICES:

We pledge to offer the following services across all the 36 states of the federation & FCT starting in Katsina State (as pilot) at no cost to the government targeting 100 million Nigerians by 2027:

1. Free NIN and BVN (for those without it)
2. Free NIN Driven ATM/POS Transaction Card that unlocks the free value proposition services (QR Code enabled to consolidate on World Bank Digital ID4D Project)
3. Digitally on-board every Nigerian into the financial and national identity ecosystem through strategic integration with NIMC and NPC
4. Free sim card (currently available with Airtel and 9Mobile) for access to the cheapest Call and Data Bundle in Nigeria and which is integrated to access for free. www.life.org.ng (Portal) for the vocational Skills Training and Entrepreneurship. Vocational Skills training with certification (NBTE Accredited) at Cherish Enterprise Institute ltd. The institute is NBTE Accredited as a Vocation Enterprise Institute and Innovation Enterprise Institute. It is also Licensed for Health Care/ Education Regulators. The institute is also Licensed by CBN as (Enterprise Development Institute), Meaning that those passing through our Training Programme are Qualified automatically for CBN MSME'S Intervention funding.
5. All programs and certifications are NBTE accredited through a Zero interest savings account.
6. Immediate rollout of a One Stop Licensed Accredited Skills Focused Training from Proficiency Training, to National Vocational Skills Certificate (NVC), up to National Innovation Diploma (NID) and Defense Level (Tuition free) for up to 1,000 Community security volunteers per annum from 2025. This will include private Security Guards. There is No private security, training Guards center till date!
7. Provide Specialized Community Security Training, Short Term (one month to three months) complete with Certification through Master Training of Trainers (MTOTs) Integrated with Digital Literacy and Skills for Continuing Community Security progress and Development. To provide as well on behalf of NSCDC minimum standard Qualification to be a Private Security Guard (National Vocation Certificate on Security Management) NBTE accredited, one year Dual mode flexible learning, only three months is face to face.
8. Establish a Digital Community Vigilante service (Toll Free)
9. As an additional value proposition, we will partner with the federal government on the implementation of the Tax Reforms as Project Build Nigeria Project will serve as an operational extension of the government, turning ambitious tax reform goals into measurable, on-the-ground success. At NO COST to the newly established Nigerian Revenue Service.

SCOPE OF SERVICES:

ADDITIONAL SERVICES AND STRATEGIC INTERNATIONAL COORDINATION: ECOFINDA / NAFID COLLABORATION WITH NIA;

As part of our private-sector-led expansion strategy and international development strategy under Project Build Nigeria, we propose the Federal Government to establish and operationalize a coordinating bureau known as either:

- **ECOFINDA (ECOWAS Agency for International Development Activities), or**
- **NAFID (Nigeria Agency for International Development)**

This specialized bureau will serve as the Private Sector Development Coordination Bureau under the auspices of **ECOFINDA/NAFID**, responsible for liaising with international NGOs, CSOs. Development partners will partner with this agency on programmes coming to Nigeria through our and embassies/high commissions abroad on all development-related programs coming into Nigeria via bilateral and multilateral partnerships. This structure is inspired by global best practices in development coordination and counterintelligence from organizations such as DFID, USAID, and JICA.

Additionally, **ECOFINDA/NAFID** will be guided by Nigeria's Afrocentric foreign policy and powered by a digital portal www.ecofinda.gov.ng with CitizenHelpline serving as management consultant and implementation agent.

To ensure full alignment with national strategy and Afrocentric foreign policy, we recommend that this Bureau be publicly unveiled in May 2026, to commemorate the 51st anniversary of ECOWAS. These services will be offered as a special international arm of Project Build Nigeria, solidifying Nigeria's soft power, regional leadership, and ability to attract structured donor and private capital in line with Mr. President's Renewed Hope Agenda.

ECOFINDA/NAFID will begin with the following flagship initiatives:

- Africa Centre for Climate Change and Human Security Ltd/Gte
  - To act as the secretariat for global climate initiatives in Nigeria.
  - To enable access to major climate financing instruments, including the AFDB's $25 billion Climate Change Fund.
  - To serve as a hub for environment-focused development diplomacy.
- Strategic Public-Private Infrastructure Development
- Implement scalable, climate-resilient projects using BOOM (Build, Operate, Own, and Manage) models in partnership with private capital and fund managers. Focus areas include Energy and Climate Infrastructure (e.g., Mambila Local Content)
  -

SCOPE OF SERVICES:

ADDITIONAL SERVICES AND STRATEGIC INTERNATIONAL COORDINATION: ECOFINDA / NAFID COLLABORATION WITH NIA;

- **National Treasury-Backed Financing Mechanism**

Propose the creation of a Dedicated Treasury Bill Architecture backed by ₦100-₦200 billion from remitted forfeited assets, with approval from the Presidency and National Assembly. This innovative financing mechanism will enable:

Creation of a Development Finance Institution (DFI)

Low-interest (⩽5%) capital access for social security and climate projects.

- **CitizenHelpline Digital Currency and Residence Card (NIN-driven)**

A digital identity and payment solution targeting 100 Million Nigerians including over 50 million unbanked, underbanked and Nigerians in Diaspora.

The Residence Card component will support diaspora Nigerians, expatriates, and visiting foreign nationals, providing a verifiable digital identity linked to national services.

- **Citizen Peace Society Ltd/Gte**

A national peace-building and reintegration NGO.

To serve as an interface between Nigeria and international NGOs, development partners, and peace programs.

To promote stability, social cohesion, and local-global cooperation in conflict-affected regions.

- **AfCFTA Integration and Africa Trade Acceleration Hub (ATAH)** In alignment with the African Continental Free Trade Area (AfCFTA), the Pan-African Payment and Settlement System (PAPSS), and Nigeria's National Single Window (NSW), Project Build Nigeria – through ECOFINDA and the Citizen Helpline Portal will establish the Africa Trade Acceleration Hub (ATAH): a first-of-its-kind digital gateway to unlock the full promise of AfCFTA for every Nigerian entrepreneur.

SCOPE OF SERVICES:

Through Citizen Helpline, Nigeria will:

- Consolidate the National Single Window (NSW): By embedding customs clearance, import/export permits, and tariff management into Citizen Helpline, Nigeria will deliver Africa's most advanced trade facilitation platform – reducing border delays, curbing leakages, and boosting government revenue.
- Power Cross-Border Trade in Local Currencies: PAPSS integration will allow Nigerian SMEs to trade across Africa without relying on the dollar or euro, cutting transaction costs by up to 50%.
- Launch an Africa E-Commerce Marketplace: A "Made in Nigeria, sold in Africa" marketplace inside the Helpline App where farmers, artisans, and SMEs can sell directly to African buyers.
- Enable Smart Trade Logistics: Partnerships with logistics providers and customs agencies will allow traders to book shipping, track goods, and complete clearance digitally in real time.
- Provide SME Trade Finance: Using a National Treasury-Backed Financing Mechanism under ECOFINDA, Nigerian SMEs will access low-interest loans (⩽5%) to expand into African markets, secured by trade flows processed via PAPSS.
- Diaspora Participation: The Helpline Digital Currency and Residence Card will allow the Nigerian diaspora across Africa to trade, remit, and invest seamlessly under AfCFTA.
- Facilitate Government Revenue Collection: By digitizing trade transactions and consolidating the NSW into one portal, Project Build Nigeria will directly strengthen Customs and FIRS in revenue mobilization under AfCFTA.

This ATAH platform will position Nigeria as the command centre of AfCFTA and ensure our youth and women entrepreneurs dominate the $3.4 trillion continental market. With Citizen Helpline as Nigeria's AfCFTA gateway, Project Build Nigeria will not only expand our economy but also cement Mr President's legacy as the President who gave ordinary Nigerians direct access to Africa's wealth.

Alignment with Government Initiatives:

- **NIMC Multipurpose Card:**

The NIMC Multipurpose Card is a government initiative designed to serve as a unified identity card for all Nigerians, combining biometric identification with functions like banking, healthcare, and social services. This card is a key tool in advancing financial inclusion, reducing fraud, and improving service delivery across the country.

Project Build Nigeria aligns with this initiative by integrating the NIMC Multipurpose Card into our services to enhance financial access, government service delivery, and digital identity. We plan to offer NIN-driven ATM/POS cards, enabling cashless transactions and empowering unbanked citizens. This will help extend financial services to underserved populations, making them part of Nigeria's digital economy.

Our integration supports the government's goals by providing seamless access to essential services, reducing bureaucratic barriers, and improving data accuracy for better targeting of social programs. By leveraging this card, we will help implement the Aso Accord and ensure that 50 million Nigerians benefit from inclusive social security and economic empowerment. This consolidation ensures citizens have a single card for identification and financial transactions, simplifying their interactions with both public and private sectors.

- **AFRIGO Domestic Card Scheme:**

The AFRIGO card is a significant advancement, designed to perform domestic transactions within Nigeria and compete with international payment companies such as Visa, MasterCard, Verve, and Interswitch in the $18.2 billion Nigerian cards and payments market.

We are consolidating our services under the government's AFRIGO domestic card scheme. We believe that integrating the AFRIGO card into Project Build Nigeria will significantly enhance the program's impact by providing a cost-effective and efficient payment solution for beneficiaries. This partnership will not only support our goal of lifting Nigerians out of poverty but also consolidate the CBN's vision of financial inclusion and economic empowerment through the AFRIGO card scheme. By utilizing AFRIGO cards for domestic transactions, Project Build Nigeria will significantly reduce Nigeria's dependence on international payment networks, helping to preserve the nation's foreign exchange reserves.

Alignment with Government Initiatives:

- **Tax Reform:**

The Tax Reform agenda of the Nigerian government aims to modernize and expand the country's tax system to enhance revenue generation, improve compliance, and formalize the informal sector. This initiative is critical to achieving economic growth, fiscal sustainability, and ultimately building a $1 trillion economy by 2030, as outlined in the Renewed Hope Agenda. By our partnership with the Nigerian Revenue Service, Project Build Nigeria directly supports the government's tax reform objectives by formalizing the informal economy and expanding the tax base. Through our financial inclusion services, including NIN-driven debit cards, affordable SIMs, and MSME development programs, we enable businesses to grow and transition into tax-compliant entities. Additionally, our digital transaction tools simplify tax collection processes, aligning with the reform's focus on revenue generation and compliance. This partnership would enhance the social and economic landscape, paving the way for a prosperous and equitable tax system.

- **Aso Accord:**

The Aso Accord is a landmark agreement between the federal government, state governments, and other critical stakeholders, aimed at driving economic and financial inclusion across Nigeria. Signed in 2024, represents a core pillar of Mr Presidents Renewed Hope Agenda of transforming the nation into a $1 Trillion economy by 2030 while combating poverty and insecurity through broad-based property. This initiative seeks to bridge the gap between the formal and informal sectors of the economy by promoting financial literacy, economic empowerment, and greater access to resources for all Nigerians.

At its core, the Aso Accord focuses on the integration of financial services with the aim of ensuring that previously underserved populations, especially in rural areas, can access vital economic tools such as banking services, digital financial solutions, and credit opportunities. Through this partnership, the Accord is designed to foster economic growth by formalizing the informal sector, creating opportunities for sustainable development, and promoting the financial inclusion of millions of Nigerians.

Alignment with Government Initiatives:

Project Build Nigeria, with its emphasis on social security services, digital literacy, vocational training, and economic empowerment, aligns seamlessly with the goals of the Asso Accord. By facilitating the provision of NIN-driven ATM cards, SIM cards for affordable data access, micro-credit for MSMEs, and free vocational training, the project directly supports the objectives of the Accord in driving financial inclusion and broadening economic opportunities for citizens.

Furthermore, the integration of Project Build Nigeria into the Aso Accord ensures that we are working in synergy with the federal and state governments' broader strategy to enhance economic stability and reduce poverty. By fostering public-private partnerships and facilitating access to financial resources for small businesses and entrepreneurs, Project Build Nigeria will contribute significantly to the expansion of Nigeria's financial ecosystem and the upliftment of its people.

The Aso Accord and Project Build Nigeria together form a robust framework for achieving financial inclusion, empowering local communities, and positioning Nigeria for inclusive and sustainable growth. This partnership will not only enhance the economic landscape but will also create a more equitable society where every Nigerian, regardless of location or background, has the opportunity to thrive.

EXPECTED OUTCOME:

We expect to consolidate on Federal Governments initiative to issue a NIMC multipurpose card:
The implementation of the social security card services, including National Identification Number (NIN), Bank Verification Number (BVN), NBTE-accredited entrepreneurship training, and affordable call and data SIM cards, is expected to yield significant positive outcomes for poor Nigerians, particularly in the context of Nigeria's booming population and high unemployment rate. Key expected outcomes include:

1. **Increased Access to Financial Services**: Providing NIN and BVN will enable poor Nigerians to access banking services, credit facilities, and government social welfare programs, thus promoting financial inclusion.

2. **Enhanced Entrepreneurial Skills**: Through NBTE-accredited entrepreneurship training, beneficiaries will gain essential skills to start and sustain their own businesses. This will create self-employment opportunities, reducing reliance on the limited formal job market.

3. **Affordable Communication**: By offering the cheapest call and data SIM cards, we will ensure that beneficiaries can afford to stay connected, access online resources, and engage in digital markets, thereby enhancing their economic prospects.

4. **Reduction in Poverty Levels**: These combined services will provide a comprehensive support system that empowers individuals to break the cycle of poverty, leading to improved living standards and economic stability.

5. **Stimulated Economic Growth**: As more individuals become financially independent and entrepreneurial ventures increase, local economies will be stimulated, contributing to broader economic growth and development.

6. **Strengthened Social Cohesion**: By addressing unemployment and poverty, the project will contribute to reducing social inequalities and fostering a sense of community and collective progress.

Through these outcomes, the project aims to provide a sustainable pathway for poor Nigerians to lift themselves out of poverty, despite the constraints of a rapidly growing population and limited government job creation capacity.

IMPLEMENTATION FRAMEWORK

This framework outlines the key components and activities required to successfully render social security services to the poor across Nigeria. By training agents, raising awareness, and collaborating with local authorities, we aim to ensure that every eligible individual receives their social security card and can access vital social services. Regular monitoring and evaluation will help maintain the project's effectiveness and reach.

This will ensure that all eligible individuals can access various social services and benefits. The implementation will involve training agents, collaborating with local government heads, district heads, and traditional rulers to spread awareness and ensure comprehensive coverage.

KEY COMPONENTS

1. Training of Agents
2. Awareness Campaign
3. Collaboration with Local Authorities
4. Implementation and Distribution
5. Monitoring and Evaluation

01 Training of Agents:

OBJECTIVE:
Equip agents with the necessary skills and knowledge to issue social security cards effectively and how to use the NIMC approved Devices

ACTIVITIES:

- Recruitment of Agents: Identify and recruit agents from various regions across Nigeria.
- Training Program Development: Develop a comprehensive training program covering the process of issuing social security cards, data collection, and customer service.
- Training Sessions: Conduct training sessions for agents at regional centers. Include practical sessions and assessments to ensure proficiency.

02 Awareness Campaign:

OBJECTIVE:
Create widespread awareness about the social security services and the process of obtaining a social security card.

ACTIVITIES:
- Design Campaign Materials: Develop flyers, posters, radio jingles, and social media content to promote the social security services.
- Engage Local Media: Partner with local radio and TV stations to broadcast information about the program.
- Community Outreach: Organize town hall meetings and information sessions in collaboration with local leaders.

03 Collaboration with Local Authorities

OBJECTIVE:
Ensure local government heads, district heads, and traditional rulers are actively involved in promoting and supporting the project.

ACTIVITIES:
- Initial Meetings: Conduct initial meetings with local government heads, district heads, and traditional rulers to explain the project and seek their support.
- Role Definition: Clearly define the roles of local authorities in promoting the project and assisting with the distribution of social security cards.
- Regular Updates: Provide regular updates and progress reports to local authorities to keep them engaged and informed.

04 Implementation and Distribution

OBJECTIVE:
Distribute social security cards to all eligible individuals across Nigeria.

ACTIVITIES:

- Data Collection: Set up data collection points where agents can gather necessary information from applicants.
- Card Issuance: Print and distribute social security cards to verified individuals.
- Distribution Centers: Establish distribution centers in strategic locations for easy access by the public.

05 Monitoring and Evaluation

OBJECTIVE:
Ensure the project is implemented effectively and reaches all intended beneficiaries.

ACTIVITIES:

- Monitoring Teams: Form monitoring teams to oversee the distribution process and address any issues.
- Feedback Mechanisms: Set up feedback channels for beneficiaries to report issues or provide suggestions.
- Evaluation Reports: Conduct regular evaluations to assess the effectiveness of the project and make necessary adjustments.

ABOUT CITIZENHELPLINE CASH-PASSPORT AND CONSORTIUM OF PARTNERS:

Access to Finance Ltd: A private sector financial services advisory and services provision company. AFINA is working with cooperative groups, FBOs (Faith Based Organisasons) to deepen financial inclusion and De -risk informal sector, MSMEs by facilitating their access to finance. AFINA thrives to provide strategies and packaged solutions to enhancing financial innovation and access to financial institutions and organizations, cooperative societies, faith based organizations along with Helpline Nigeria, AFINA is working towards obtaining a database subscription of 1million unserved Nigerians.

MSMED Trust Fund Limited is a Security and Exchange Commission Licensed Venture Capital Fund Management Company. Supported by MSMED Business Management Organizations Ltd. It came into effect through the facilitation of AFRIDECO (Africa Rural Finance (Development Company). MSMEs Business Management Organizations (BMOs) is a coalition of cooperative groups, Non - Governmental organizations engaged in MSMEs on different sectors of our economy. The coalition constitute over 80% of the informal sector of the economy and contributed to more than 50% of the Nation's GDP. The coalition is committed to ensuring that members are adequately catered for an access to finance for MSME's (both startups and scale ups), Entrepreneurship Development and Social Security Support Services, on account of which MSMED Trust Fund Ltd derives its core-mandate focus.

A knowledge economy Industrial Complex with incorporation brand and objective of facilitating the application of Information Communication Technology (ICT) for continuing education and development to unserved and underserved communities in Nigeria. LIFE is registered as a Limited by Guarantee Company with Corporate Affairs Commission and with Cherish Enterprise Institute limited as the lead promoter of the program which has Five Functional Colleges and has graduated nearly 1,000 Students at Diploma and Certificate levels. Cherish has established in association with UNIDO a Digital Portal for Digital literacy, Entrepreneurship and Vocational skills (www.life.org.ng) along with other stakeholders. The LIFE Program leverages on Public Private Partnership to drive Dual-mode entrepreneurship education access to eligible applicants through Public Sector Support and concerted leverage on low hanging fruit funding windows from Corporate Nigeria, Development partners, International Donor Agencies, and Non-Governmental Organizations.

This company operates as a cornerstone of Project Build Nigeria's international and environment strategy. The Centre for Climate Change and Human Security Ltd/Gte is established to serve as the national and continental hub for driving coordinated access to global climate finance and implementing large-scale, human security-focused interventions.

ABOUT CITIZENHELPLINE CASH-PASSPORT AND CONSORTIUM OF PARTNERS:

Cherish Enterprise Institute NBTE Accredited innovative Enterprise Institute and Vocation Enterprise Institute. It has Five Functional Colleges and has graduated nearly 1,000 Students at Diploma and Certificate levels. Cherish has established in association with UNIDO a Digital Portal for Digital literacy, Entrepreneurship and Vocational skills (www.life.org.ng). Learning initiative for entrepreneurship has so far undertaken Digital Training of 30,000 youth in association with EHORECON (Environmental Health Registration Council of Nigeria). Cherish is also licensed by CBN as an Enterprise Development Institute (EDI). The institute operates on two campus Structures: Batsari Campus (Technical and Vocational Enterprise) and Katsina Campus ready to host the Incoming Trans-Sahara Skills University.

Helpline systems was established to provide clients with top quality call center services 24 hours a day. A service that provides for our clients a greatest chance of communicating with their end customers. Helpline Systems is poised at having a dedicated and well trained cadre of customer support specialists who are able to consistently provide excellent services delivered in a merely and cost effective manner. Whatever a client's customer relations goals are: quantifying sales leads, taking orders, responding to ad inquiries, market research, or general information requests, Helpline Systems management have the expertise to professionally service those needs.

Kwaminiti Security Organisation (KSO) is a Special Purpose Vehicle (SPV) of competent and credible service providers poised for a Public Private Partnership (PPP) with the Nigerian Police, NSCDC and other Security Agencies for a transparent Community Security Service with a view to Countering Violent Extremism in Nigeria and the ECOWAS sub-region.

Helpline Microfinance Bank aims to enhance financial inclusion across Nigeria by providing accessible and affordable financial services to the underserved and unbanked populations. The project will focus on expanding the bank's reach through innovative banking solutions, community engagement, and strategic partnerships to ensure that more Nigerians can participate in the formal financial system.

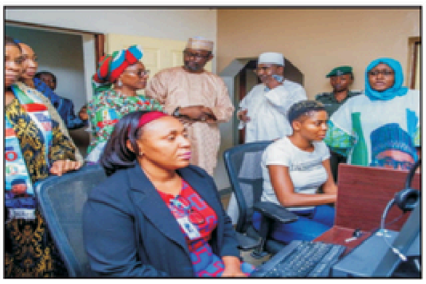
Citizen Peace Society LTD/GTE a Non-Governmental organization with complete financial engineering value chain to help the CPA exploit funds for projects from Public and Private organizations, international donors, intervention funds etc. This NGO is hoping to harvest Corporate Social Responsibility (CSR) windows through competitive project design for the CPA.

ABOUT CITIZENHELPLINE CASH-PASSPORT VALUE PROPOSITION:

- Huge number of unbanked, underserved as well as unserved population, close to 65 million people according to NBS/NIBSS surveys.
- Emerging demand for private sector investment on social security services. Currently at a very low Ebb!!!
- Complete Absence of Data and Statistics to support social protection support services, planning or investment.
- Competing need for incentivisation of NIN Number subscription especially financial services, social security services access, benchmarking other Best Practice Models; USA, UK, ASIA, etc
- Need for a sustainable demand driven robust civic registration system, private sector Business Model driven complete with Data redundancy management at no cost to government (NIMC) but by the flat of a Public Private Partnership (PPP) consistent with the NIMC enabling ICT.

ABOUT CITIZENHELPLINE CASH-PASSPORT CURRENT DISPOSITION:

- Call Center incoming calls capacity = 30 Calls concurrently with 10 calls on queue.
- WhatsApp gateway to support unlimited groups as against the 256 group limitation of normal phone whatsapp.
- Unlimited Call transfer option.
- Functioning IVR Messaging System with E1-line powered by 9Mobile: Pilot Number: 08095323333
- 4Digit Short Code: #1203 (call) #1204 (SMS)

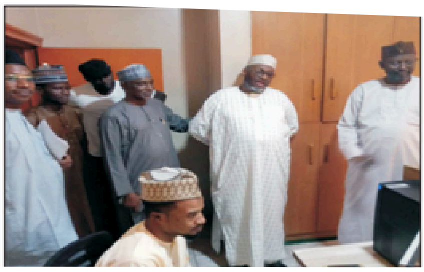













ABOUT CITIZENHELPLINE CASH-PASSPORT KEY-PERFORMANCE INDICATORS (KPI's):

- 250 Seater Capacity IT Resource Centre in Katsina.
- Fully Equipped 50-Seater Call Contact Data Center Hub in Kaduna with capacity to create Redundancy in any part of Nigeria.
- Functional, Accredited Technical Vocation Enterprise College for Community Policing Specialized Master Trainer of Trainee (MTOT) Programme in Batsari, Katsina State fully ready to commence Community Policing Master Trainer of Trainee (MTOT) programme Nationwide
- Corporate Presence and Office for CitizenHelpline Company and CitizenHelpline MFB in Jabi, Abuja.
- Coalition Network with App Zone, Pretact, NIBSS, Interswitch for immediate acquisition and installation of software and requisite infrastructure accessories for the project take-off.
- Eleven (11) Value Chain Value Addition Support Services (VASS) license in a One Stop Shop. First of its Kind and Second to None in Nigeria.
- Competent Resource Persons


CORPORATE AFFAIRS COMMISSION
FEDERAL REPUBLIC OF NIGERIA
Certificate of Incorporation
I hereby certify that
HELPLINE SECURITY SERVICES LIMITED
is this day incorporated under the COMPANIES AND ALLIED MATTERS ACT 1990 and that the Company is Limited By Shares.
Given under my hand at Abuja this Eleventh day of April, 2014


PRIVATE GUARD COMPANIES ACT (CAP. 367)
LICENCE TO OPERATE AS A PRIVATE GUARD COMPANY IN RESPECT OF
HELPLINE SECURITY SERVICES Limited


NCC
NIGERIAN COMMUNICATIONS COMMISSION
VALUE ADDED SERVICES (CALL DIRECTORY) LICENCE
(VAS/CDS/001/14)
Granted to
HELPLINE SYSTEMS LIMITED
by
NIGERIAN COMMUNICATIONS COMMISSION
Under Section 32 of the Nigerian Communications Act, 2003


NCC
NIGERIAN COMMUNICATIONS COMMISSION
VALUE ADDED SERVICES LICENCE (CALL CENTRE SERVICES)
(VAS/CCS/051/14)
To
HELPLINE SYSTEMS LIMITED
Granted by
NIGERIAN COMMUNICATIONS COMMISSION
Under Section 32 of the Nigerian Communications Act, 2003

NCC/TSNI/SHORT CODE/VOL.52/301/2020

NIGERIAN COMMUNICATIONS COMMISSION

February 13, 2020

The Managing Director/CEO
Helpline Systems Limited
No. 6 Nun Street,
Off Danube Street,
Maitama,
Abuja.

Dear Sir,

APPROVAL FOR RENEWAL OF EXISTING SHORT CODE

We refer to your application in respect of the above subject.

Please find below the renewal of the validity period of your existing short codes. You are required to seek the Commission's approval should you intend to use these short codes for purpose other than for which they were allocated to you or provide additional services using the short codes.

S/N	Short code	Purpose/ Services (Usage)	Bearer
1.	1203	Call Centre: Security solutions over mobile	SMS/IVR/USSD
2.	1204	2-way SMS Messaging System for its call center applications	SMS/IVR/USSD

Please be informed that short codes as well as all numbering resources are finite, hence, are considered scarce national resources. As such the Commission expects that these short codes will be put into active use and in a manner that will not cause service disruption to the national telecommunication network.

In addition to the above, you are kindly requested to use these short codes in compliance with the provisions of the Nigerian Communications Act, 2003 and the Guidelines on Short Code Operation in Nigeria.

Please note that this allocation is for one year from the date of allocation above **(Expiration date is February 12, 2021)** and may be renewed subject to satisfactory utilization report of the short codes. Kindly bear in mind that the outcome of the ongoing short code harmonization process may alter the current short code allocation.

Thank you.

Yours Faithfully,
PP: Nigerian Communications Commission

Engr. B. Wakil, FNSE
Director, Technical Standards & Network Integrity
FOR: EXECUTIVE VICE CHAIRMAN/CEO

The Presidency
NATIONAL IDENTITY MANAGEMENT COMMISSION
11 Sokode Crescent, Off Dalaba Street, Zone 5, Wuse, P.M.B 18 Garki, Abuja. DL Tel: (09) 6726456, www.nimc.gov.ng

NIMC/LRD/NHL/1/19 5th August 2019

The General Manager
CitizenHelpline Cash-Passport Limited
No. 6 Nun Street,
Off Danube Crescent,
Maitama, Abuja

Dear Sir,

APPROVAL TO OPERATE AS A LICENSED SERVICE PROVIDER FOR THE PROVISION OF NATIONAL IDENTIFICATION NUMBER (NIN) AND PERSON IDENTIFICATION VERIFICATION SERVICES

I write in respect of the above subject matter and convey to you approval of the Management of the NIMC granting your company license to provide National Identification Number (NIN) and person identification verification services.

2. The license which is granted pursuant to the NIMC Act and Regulations is an annual license for a Term of one (1) year, commencing from 1st September 2019 to 31st August 2020, and may be renewed subject to satisfactory performance and on such terms as may be stipulated by the NIMC.

3. You are therefore required to conclude all the necessary processes for your company's onboarding including execution of a License Agreement with the NIMC prior to issuance of the License, payment of the stipulated License Fee and integration to the NIMC NIN Verification Service (NVS) platform.

Congratulations.

Hadiza Ali Dagabana
GM, Legal, Regulatory & Compliance Services Department

NIGERIAN COMMUNICATIONS COMMISSION
PLOT 423, AGUIYI IRONSI STREET, MAITAMA DISTRICT, ABUJA, NIGERIA

EQUIPMENT TYPE APPROVAL

CERTIFICATION

FOR

Helpline Systems Limited
17 Fredrick Chiluba Close, Asokoro, Abuja

Effective Date: 05/11/2019

NOT TRANSFERABLE

This Type Approval Certificate is hereby issued to the named Equipment Holder, and is VALID ONLY for the equipment identified hereon for use under the Commission's Rules and Regulations which is not limited to the rules listed below.

NCC IDENTIFIER No.:	NCC/TSNI/WN/TA/CERT/3230/2019
Equipment Type:	Digital VoIP Gateway
Model(s):	GXW4504
Manufacturer:	Grandstream Networks, Inc.

The equipment has been found to comply with the standards of the Commission and therefore approved for connection to the Nigerian Telecommunication Network, or for use in Nigeria.

Please note that Equipment whose documents are submitted for certification must be of commercial grade. These product(s) in respect of which this Certificate is being issued should be subjected to continuous use to ensure it maintains specified functional performance. Any functional defect in this product model anywhere in use will invalidate this Certificate and same will be deemed to have been withdrawn.

Chief Executive Officer

Director, Technical Standards & Network Integrity

NIGERIAN COMMUNICATIONS COMMISSION
PLOT 423, AGUIYI IRONSI STREET, MAITAMA DISTRICT, ABUJA, NIGERIA

EQUIPMENT TYPE APPROVAL

CERTIFICATION

FOR

Helpline Systems Limited
17 Fredrick Chiluba Close, Asokoro, Abuja

Effective Date: 05/11/2019

NOT TRANSFERABLE

This Type Approval Certificate is hereby issued to the named Equipment Holder, and is VALID ONLY for the equipment identified hereon for use under the Commission's Rules and Regulations which is not limited to the rules listed below.

NCC IDENTIFIER No.:	NCC/TSNI/WN/TA/CERT/3231/2019
Equipment Type:	Grandstream IP PBX
Model(s):	UCM 6510
Manufacturer:	Grandstream Networks, Inc.

The equipment has been found to comply with the standards of the Commission and therefore approved for connection to the Nigerian Telecommunication Network, or for use in Nigeria.

Please note that Equipment whose documents are submitted for certification must be of commercial grade. These product(s) in respect of which this Certificate is being issued should be subjected to continuous use to ensure it maintains specified functional performance. Any functional defect in this product model anywhere in use will invalidate this Certificate and same will be deemed to have been withdrawn.

Chief Executive Officer

Director, Technical Standards & Network Integrity

SERVICE AGREEMENT

BETWEEN

HELPLINE SYSTEMS LIMITED

AND

AIRTEL NETWORKS LIMITED

airtel

APPENDIX A

TARIFF AND PRICING MODEL

	HELPLINECUG (Benefit SC)	HELPLINECUG2 (Benefit SC)
Access Fee	₦ 500	₦1,000
CUG Minutes	2,500 minutes	2,500 minutes
CUG SMS	30	30
On net Calls	19k/sec	19k/sec
Off net Calls	24k/sec	24k/sec
SMS (Local)	N4.10	N4.10
Free Data	Not applicable	1,000MB (1GB)
Top 5 Int'l destinations	55k/sec	55k/sec
Other Int'l Destinations	Standard Rates apply	Standard Rates apply

17.0 WHOLE AGREEMENT

This Agreement constitutes the whole agreement between the Parties as to the subject matter hereof and no agreement representations, or warranties between the parties other than those set out herein are binding on the Parties.

IN WITNESS WHEREOF the Parties hereon have hereunto set their hands, the date and year set out below.

HELPLINE SYSTEMS LIMITED	AIRTEL NETWORKS LIMITED
By:	By:
Signature:	Signature:
Name: Amb. Adamu Babangida Ibrahim fcna, fcit	Name: Olusegun Ogunsanya
Title: MD/CEO	Title: Chief Executive Officer
Date: 09/06/2020	Date:
In the presence of:	In the presence of:
1. Signature:	Signature:
Name: Azeez Omotayo	Name: Shola Adeyemi
Title AGM (Operations): Affairs	Title: Director, Legal & Regulatory
2. Signature:	Signature:
Name: Lamidi Obaro Esq	Name: S Krishna Menon
Title: Secretary/Legal Adviser	Title: Chief Finance Officer

A. D. AHMED ESQ.
NOTARY PUBLIC
YOUSRAH CHAMBERS
KADUNA–NIGERIA
Sign 10/06/2020

10

Service Agreement – Airtel & Helpline

mobile

Citizenhelpline Cash-Passport
Plot 98 Ebitu Ukiwe Street,
Water side, Jabi Abuja

Dear sir,

MANDATE LETTER: HELPLINE CLOSED USER GROUP (CUG) AND DATA FOR ENTERPRISE PLAN

I am directed to convey the approval of emerging markets telecommunications services limited (EMTS), trading as '9mobile' to your company on the above subject matter, sequel to the executed service level agreement (SLA) between your company and 9mobile.

2. the closed user group will be governed by the service level agreement conditions and specifically with the following delivery benchmarks:
a) (N500) monthly pre-paid subscription with unlimited calls and SMS access per month, per individual- call and SMS are components of the closed user group service.
b) and approved commission to your company (Helpline Systems Limited) is 10% ORSC for 0- 5m activated lines, while above 5m lines will attract 12% ORSC.

3a) The data plan product (Data for enterprise) is for a pre-paid payment of(N2000) for 10 Gigabyte Data plan per month, per subscriber.

3b) For both the closed user group and the data for enterprise product, the sim activation incentive is N125 per sim while sim registration incentive is N150 per line. The 9mobile closed user sim or porting of number is subscriber free.

4 The Service Level Agreement (SLA) is for five years and renewable subject to agreement by both parties (9mobile and helpline systems)

Accept our congratulations & goodwill

Yours sincerely, 29/03/2021

Abdullahi Hussaini
Manager Public Sector

OSSAI RICHARD NWABEZE
NOTARY PUBLIC
Suite 14, Veterans Plaza, Kubwa
Abuja.

Directors: Nasir Ado Bayero (Chairman) Asega Aliga (Ugandan – Non Executive) Abdulrahman Ado (E...
Mohammed Edewor (Non Executive) Winston Ndubueze Udeh (Non Executive)

ENVIRONMENTAL HEALTH OFFICERS REGISTRATION COUNCIL OF NIGERIA

Established by Act No. 11 of 2002

EHORECON

Chairman of Council:
Registrar: Dominic O. Abonyi. Tel: 08033610426

ADDRESS:
No. 15 Wushishi Crescent,
Behind CBN Quarters Utako, Abuja.
PMB 627 Garki, Abuja, 900001.
Visit us @ www.ehorecon.gov.ng
www.ehorecon.org.ng
Contact: info@ehorecon.gov.ng
mails@ehorecon.gov.ng
Tel: 09-2907256, 09-7817290

The Managing Director/CEO
Citizenhelpline Cash Passport
No 6 Nun Street
Off Danube Crescent
Maitama Abuja.

2nd June, 2020

MANDATE LETTER

I am pleased to convey the approval of the Council of your Engagement as consultant/service provider further to our signed memorandum of understanding (MOU) on environmental health emergency response through an incentivized private sector managed volunteer corp.

2. You are by this letter mandated to undertake the following responsibilities

i. To undertake the training and capacity development of environmental health volunteers (Professional and non-professional) using a dual mode delivery approach and consistent with national skills qualification framework (NSQF) complete with certification, identification and database respiratory for reference.

ii. To establish in consultation with EHORECON a trust fund mechanism with a view to supporting and providing volunteer needs and creating sustainable environmental Health SMEs.

iii. To create and maintain e-licensed service accessed network for unfetted access 24/7 of the public to Environmental Health Services.

3. To in the furtherance 1-2 above and undertake any other activity which EHORECON will facilitate jointly with your company for the furtherance of the actualization of the laudable goals and objectives of the working agreement between us as enshrined in the MOU.

4. Accept please my congratulations and best regards.

Yours Sincerely,

Dr. Yakubu Baba Mohammed
Ag. Registrar/CEO

COUNCIL MEMBERS:

PROOF OF CONCEPT:

- Cherish Enterprise Institute has Five Functional Colleges and have Graduated over 1,000 students at Diploma Level and Certificate Levels.
- About 40,000 Digital Environmental Health Volunteers through our Digital Literacy and Skills Portal (Learning Initiative for Entrepreneurship; www.life.org.ng)

NASSCO

National Social Safety Net Co-ordinating Office

17TH August 2021.

The Executive Chairman/C.E.O.
CitizenHelpline CashPassport
No 6 Nun Street, Off Danube Crescent,
Maitama, Abuja

RE: FREE SOCIAL SECURITY CARD FOR 50 (FIFTY) MILLION POOR AND VULNERABLE NIGERIANS: APPROVAL TO COMMENCE PILOT IN KATSINA AND EKITI STATES

I am to refer to your earlier presentation on the above subject matter and to convey the approval in principle of the Honorable Minister of Humanitarian Affairs, Disaster Management and Social Development for the conduct of a pilot programme covering two states; Ekiti (2 million people) and Katsina (2 million people) at No cost to the ministry and the beneficiaries in the pilot states or the Host States Government for a period of 5 months (September 2021 to January 2022). The following services are to be provided by your company:

I. Provision of NIN number (Free) to the poor and vulnerable. II. BVN (Free)

III. Provision of Helpline Sim (Closed User Group) Free Service currently available with 9mobile and Airtel with unlimited calls and SMS for a fixed Service rate with the service providers Not exceeding N500 naira monthly and integrated with a Toll Free NCC approved four Digit short code (1203 call) 1204(SMS) for access to Essential Services.

IV. Free customized ATM/POS enabled, NIN Driven Social Security access card.

V. Free access and linkages to interventions/palliatives to the registered poor and vulnerable leveraging on your licensing capacity Disposition. Soft copies of the Digital Database supported with a Portal to be provided by the Ministry of Humanitarian Affairs, Disaster Management and Social Development and NASSCO will be finally presented by your company at the completion of the exercise.

FEDERAL MINISTRY *of* HUMANITARIAN AFFAIRS,
DISASTER MANAGEMENT *And*
SOCIAL DEVELOPMENT
No. 76 Ali Akilu Crescent, State House, Abuja
For Enquiries Contact: 0903 708 1444

2. Your company will liaise with the National Coordinator NASSCO Office on the Modus Operand of the pilot programme, work plan and engagement Process. The Ministry of Humanitarian Affairs, Disaster Management and Social Development will be responsible for the much-needed high level advocacy, mobilization and enlightenment of the citizens on the exercise in the pilot states and assist where possible on associated logistics.

3. Accept please the esteemed consideration of the Honorable Minister as always.

Yours sincerely,

Iorwa Apera
National Coordinator

GLOSSARY

Acronym	Full Form
ATAH	Africa Trade Acceleration Hub
BVN	Bank Verification Number
CSO	Civil Society Organisations
DFI	Development Finance Institution
DFID	Department for International Development
ECOFINDA	ECOWAS Agency For International Development Activities
JICA	Japan International Cooperation Agency
Ltd/Gte.	Limited by Guarantee
MTOT	Master Trainer of Trainers
NAFID	Nigeria Agency for International Development
ID4D	Identification for Development
NIA	National Intelligence Agency
NID	National Innovation Diploma
NIMC	National Identity Management Commission
NBTE	National Board for Technical Education
NGO	Non-Governmental Organisation
NPC	National Population Commission
NSCDC	Nigeria Security and Civil Defence Corps
PIPBN	Presidential Initiative on Project Build Nigeria
PreCEFI	Presidential Committee on Economic and Financial Inclusion
USAID	United States Agency for International Development

For inquiries, contact us.

www.citizenshelpline.ng

info@citizenshelpline.ng

1203 (**Call**), 1204 (**SMS**)

No.17 Fredrick Chiluba Close, Asokoro, Abuja, Nigeria.