



# COMPANY PROFILE 2025

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[www.karimandassociates.org](http://www.karimandassociates.org)



***FOR OVER A DECACDE, KARIM & ASSOCIATES LIMITED HAS BEEN AT THE FOREFRONT OF HUMAN CAPITAL DEVELOPMENT AND MANAGEMENT CONSULTANCY SPACE...***

We are delighted to share with you the profile of Karim & Associates Limited. This document provides a concise overview of our firm, and highlights our core services, expertise, and the structured approach we employ to deliver exceptional value to our clients.

Established by Prof. Shehu Usman Hassan, FCNA, FCFA, FCTA, FCILRM, in 2014, the firm has now grown into a multidimensional partnership built on a foundation of excellence, integrity, and a relentless commitment to achieving outstanding results.

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## INTRODUCTION



# WE ARE AN ACCREDITED HUMAN CAPITAL DEVELOPMENT FIRM

At Karim & Associates Limited, our Mission is to empower individuals and organizations through comprehensive training, education, and professional development services, fostering excellence and innovation in leadership, operations, finance, management and human capital development. Our goal is to build human capital in the industries we operate across public and private sectors.

## ABOUT US

Karim & Associates Limited is a leading human capital development training and management consultancy firm, accredited for its exceptional services and commitment to excellence. Established with the vision of empowering individuals and organizations, we offer a wide range of training programs, professional development services, and consultancy solutions designed to meet the evolving needs of our clients.

## OUR VISION

To be the premier provider of innovative and impactful training and consultancy services, driving excellence and transformation in the fields of accounting, finance, management, and human capital development.

## OUR MISSION

To empower individuals and organizations through comprehensive training, education, and professional development services, fostering excellence and innovation across various industries.

## OUR CORE VALUES

- **Excellence:** Striving for the highest standards in all our services.
- **Innovation:** Continuously seeking new and effective ways to deliver services.
- **Integrity:** Upholding honesty and ethical principles in all our interactions.
- **Collaboration:** Working with clients and partners to achieve mutual goals.
- **Impact:** Making a positive difference in the professional lives of individuals and the operational success of organizations

Founded in 2014, Karim & Associates Limited has been at the forefront of the Human Capital Development and Management Consultancy space for over a decade. Since our inception, we have provided cutting-edge training to staff at all levels in various organizations. Our commitment to excellence and innovation has enabled us to build a strong reputation and a loyal client base.



Accredited by reputable industry bodies for our high standards and quality services.



Successful delivery of numerous training programs and workshops across various sectors.



Positive feedback and high satisfaction rates from our clients.



Established partnerships and collaborations with educational institutions, professional bodies, and industry leaders.

## OUR APPROACH

We adopt a client-centric approach, understanding the unique needs and challenges of each client and tailoring our services accordingly. By combining theoretical knowledge with practical insights, we ensure that our training and consultancy solutions are relevant, effective, and impactful.

### WHY CHOOSE US



#### Expertise

Our team comprises industry experts with extensive knowledge and experience.



#### Customized Solutions

We provide tailored training and consultancy services to meet specific client needs.



#### Innovative Methods

Utilizing the latest tools, techniques, and best practices in our programs.



#### Comprehensive Services

Offering a wide range of services across accounting, finance, management, and human capital development.

## TECHNICAL COMMITTEE

There is a standing technical committee for the firm, comprising of the Partners, the Managers and all the In-Charge Consultants. The duty of this Committee is to appraise each assignment to ensure quality and conformity with universally-accepted best practices as regards planning, design, methodology, staffing and presentation.



THE CENTRE FOR MANAGEMENT DEVELOPMENT  
ON AVISIT TO OUR ABUJA OFFICE

## OUR SERVICES

OUR DEFINITION OF TRAINING QUALITY EXTENDS BEYOND EXCEPTIONAL INSTRUCTORS AND DISTINGUISHED MATERIALS. IT ENCOMPASSES THE ENTIRE TRAINEE EXPERIENCE. WE VIEW CONTINUOUS IMPROVEMENT AS A CORE VALUE, CONSISTENTLY ALIGNING OUR EFFORTS TOWARDS ACHIEVING CLIENT SATISFACTION AND SUCCESS.

We pride ourselves on offering a comprehensive suite of training and consultancy services tailored to meet the diverse needs of our clients across all sectors. While our wide range of services includes the following, we design and deliver customised training packages for each client based on a thorough assessment of their unique needs.



## ACCOUNTING & FINANCE TRAINING



- **Financial Statement Analysis:** Enhance financial decision-making with courses on interpreting and analyzing financial statements.
- **Tax and Tax Management:** Effective tax planning, compliance, and management strategies training.
- **Audit and Assurance:** Programs focusing on internal and external auditing practices, risk management, and assurance services.
- **Financial Reporting:** Education on financial reporting principles and practices in accordance with international standards.
- **Financial Management:** Courses covering financial planning, budgeting, investment management, and corporate finance.

## OUR SERVICES

### MANAGEMENT TRAINING & CONSULTANCY



- **Strategic Management:** Training on developing and implementing effective business strategies to achieve organizational goals.
- **Leadership Development:** Programs designed to cultivate leadership skills, emotional intelligence, and executive decision-making.
- **Operational Efficiency:** Workshops on optimizing operational processes and improving organizational productivity.
- **Organizational Development:** Training on change management, organizational behavior, and culture transformation.

- 
- **Talent Management:** Programs to attract, develop, and retain top talent within organizations.
  - **Employee Engagement:** Workshops on fostering a positive work environment and enhancing employee motivation.
  - **Performance Appraisal:** Training on designing and implementing effective performance evaluation systems.
  - **Succession Planning:** Courses on identifying and preparing future leaders for key organizational roles.

### HUMAN CAPITAL DEVELOPMENT & WORKFORCE OPTIMISATION



### SEMINARS, WORKSHOPS & CONFERENCES



- **Knowledge Sharing:** Organizing events to promote the exchange of ideas, best practices, and innovations in management, accounting, finance, and financial services.
- **Networking Opportunities:** Providing platforms for professionals to connect, collaborate, and build industry relationships.

## OUR SERVICES

### LEADERSHIP & EXECUTIVE COACHING



- **Executive Leadership Development:** Tailored coaching programs to enhance strategic thinking, decision-making, and leadership capabilities for senior executives.
- **High-Performance Team Building:** Workshops to foster collaboration, trust, and synergy among teams to achieve organizational goals.
- **Emotional Intelligence Training:** Programs to develop self-awareness, empathy, and relationship management skills for effective leadership.

- 
- **Culture Transformation:** Strategies and training to align organizational culture with business objectives and values.
  - **Change Management:** Tools and techniques to help organizations navigate transitions, manage resistance, and ensure successful implementation of change initiatives.
  - **Diversity, Equity, & Inclusion (DEI):** Programs to promote inclusive workplaces and leverage diversity for innovation and growth.

### ORGANISATIONAL CULTURE & CHANGE MANAGEMENT



### CORPORATE GOVERNANCE & COMPLIANCE TRAINING



- 
- **Corporate Governance:** Training on ethical leadership, board effectiveness, and stakeholder management.
  - **Regulatory Compliance:** Programs to ensure adherence to industry-specific regulations and standards (e.g., finance, energy, maritime, public sector).
  - **Anti-Corruption & Ethics:** Training on fostering a culture of integrity and implementing anti-corruption measures.
  - **Legal & Regulatory Frameworks:** Training on understanding and applying laws and regulations relevant to organizational operations.

## OUR SERVICES

### COMMUNICATION TRAINING



- **Effective Business Communication:** Programs to enhance written, verbal, and non-verbal communication skills for professional settings.
- **Public Speaking & Presentation Skills:** Workshops to build confidence and deliver impactful presentations.
- **Interpersonal & Cross-Cultural Communication:** Training to improve collaboration and communication across diverse teams and cultures.
- **Crisis Communication:** Strategies for managing communication during emergencies or reputational challenges.

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- **Risk Identification & Assessment:** Training on identifying, analyzing, and prioritizing organizational risks.
  - **Risk Mitigation Strategies:** Programs to develop and implement effective risk control measures.
  - **Business Continuity Planning:** Workshops to ensure organizational resilience and preparedness for disruptions.
  - **Integrated Risk Management:** Training on aligning risk management with strategic objectives for sustainable growth.

### RISK MANAGEMENT TRAINING



### SUSTAINABILITY & ESG



- **ESG Principles & Reporting:** Training on understanding and implementing ESG frameworks and reporting standards.
- **Sustainable Business Practices:** Programs to integrate sustainability into organizational operations and decision-making.
- **Social Responsibility & Community Engagement:** Workshops on developing initiatives that positively impact society and stakeholders.
- **Climate Risk & Environmental Management:** Training on addressing climate-related risks and adopting eco-friendly practices.

## OUR SERVICES

### ANTI-CORRUPTION & TRANSPARENCY



- **Anti-Corruption Frameworks:** Training on implementing robust anti-corruption policies, procedures, and controls to prevent fraudulent practices.
- **Transparency & Accountability:** Programs to promote open governance, ethical decision-making, and accountability at all organizational levels.
- **Whistleblower Mechanisms:** Workshops on establishing and managing effective whistleblowing systems to encourage reporting of misconduct.
- **Ethical Leadership:** Training for leaders to foster a culture of integrity, transparency, and ethical behavior within their organizations.
- **Compliance with Anti-Corruption Laws:** Training on adhering to local and international anti-corruption laws, such as the EFCC Act, ICPC Act, CCB&T Act, etc.

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- **Project Planning & Execution:** Training on planning, setting objectives, and executing projects effectively to achieve desired outcomes.
  - **Agile & Scrum Methodologies:** Programs to implement agile and scrum frameworks for efficient project delivery.
  - **Risk Management in Projects:** Workshops on identifying, assessing, and mitigating risks to ensure project success.
  - **Project Monitoring & Evaluation:** Programs to track project progress, measure performance, and ensure timely delivery within budget.

### PROJECT MANAGEMENT



### TECHNOLOGY & DIGITAL TRANSFORMATION



- **Digital Skills Training:** Programs to upskill employees in emerging technologies, data analytics, and digital tools.
- **Process Automation:** Workshops on leveraging automation to streamline operations and improve efficiency.
- **Cybersecurity:** Training to equip employees with knowledge and practices to protect organizational data and systems.

## OUR SERVICES

### HEALTH, SAFETY & ENVIRONMENT



- **Workplace Safety Training:** Programs to ensure compliance with health and safety regulations and promote a safe working environment.
- **Environmental Sustainability:** Workshops on implementing sustainable practices and reducing organizational environmental impact.
- **Crisis Management:** Training to prepare organizations for emergencies and ensure business continuity.

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- **Customer-Centric Training:** Programs to enhance customer service skills, communication, and problem-solving abilities.
  - **Client Relationship Management:** Strategies to build and maintain strong, long-term relationships with clients.
  - **Service Quality Improvement:** Workshops to elevate service standards and deliver exceptional customer experiences.

### CUSTOMER SERVICE EXCELLENCE



### ENTREPRENEURSHIP & SME DEVELOPMENT



- **Business Planning & Strategy:** Training for entrepreneurs and small business owners on developing viable business plans and growth strategies.
- **Financial Management for SMEs:** Programs to improve budgeting, cash flow management, and financial decision-making.
- **Innovation & Market Expansion:** Workshops to foster creativity, identify new opportunities, and scale businesses effectively.

- 
- **Customer-Centric Training:** Programs to enhance customer service skills, communication, and problem-solving abilities.
  - **Client Relationship Management:** Strategies to build and maintain strong, long-term relationships with clients.
  - **Service Quality Improvement:** Workshops to elevate service standards and deliver exceptional customer experiences.

### CUSTOMER SERVICE EXCELLENCE



## OUR SERVICES

### PROCUREMENT & SUPPLY CHAIN MANAGEMENT



- **Strategic Procurement:** Training on developing and implementing procurement strategies to optimize costs, quality, and supplier relationships.
- **Supply Chain Optimization:** Programs to streamline supply chain processes, reduce inefficiencies, and enhance overall operational performance.
- **Vendor Management:** Workshops on selecting, evaluating, and managing suppliers to ensure reliability and value for money.
- **Inventory & Logistics Management:** Training on effective inventory control, warehousing, and logistics to minimize costs and improve delivery timelines.
- **Contract Management:** Programs to develop skills in drafting, negotiating, and managing contracts to mitigate risks and ensure compliance.
- **Sustainable Procurement:** Workshops on integrating environmental, social, and governance (ESG) principles into procurement practices.
- **Risk Management in Supply Chains:** Training on identifying, assessing, and mitigating risks in global and local supply chains.

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- **Train-the-Trainer Programs:** Comprehensive training designed to equip educators, trainers, and instructors with advanced instructional techniques, curriculum design, and delivery skills to enhance learning outcomes.
  - **Adult Learning Principles:** Workshops on understanding and applying adult learning theories to create engaging and effective training programs for diverse audiences.
  - **Instructional Design:** Training on developing structured, outcome-driven curricula and materials that align with organizational goals and learner needs.
  - **Assessment & Evaluation:** Courses on designing and implementing robust assessment tools to measure training effectiveness and learner progress.
  - **Technology-Enhanced Learning:** Programs focused on integrating digital tools, e-learning platforms, and innovative technologies to modernize training delivery and engagement.

### EDUCATOR DEVELOPMENT



## OUR SERVICES

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### RESEARCH & DEVELOPMENT



- **Innovative Research:** Conducting research in accounting, finance, business, and other areas to contribute to thought leadership and industry advancements.
- **Data Analysis:** Offering services in data collection, visualization, coding, cleansing, and analysis for informed decision-making.
- **International Collaborations:** Partnering with global institutions, agencies, and NGOs for research and development initiatives.

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- **Joint Programs:** Collaborating with educational institutions and professional bodies to offer joint certification programs and courses.
  - **Professional Development:** Providing continuing education courses and workshops for accounting and finance professionals.

### EDUCATIONAL COLLABORATIONS & PARTNERSHIPS



### CUSTOMISED TRAINING SOLUTIONS



- **Tailored Programs:** Developing and delivering customized training solutions to meet the specific needs and requirements of clients across various industries.
- **High-Quality Training:** Ensuring the delivery of relevant and impactful training programs designed to enhance professional competencies.

We offer curated Overseas Study Tours designed to provide professionals, executives, and organisations with immersive learning experiences. These tours expose participants to global best practices, innovative strategies, and cutting-edge technologies in their respective fields that can be applied to drive growth and transformation within their own organizations. Our study tours are tailored to meet the unique needs of each client, ensuring a focused and impactful learning journey that fosters professional development and global networking opportunities.

## OUR DELIVERY

### HOW DO WE TRAIN?

We employ a multifaceted approach to training that ensures comprehensive and practical learning experiences for our clients. Our training methods include:

- **Practical Training** where participants engage in hands-on activities to apply theoretical knowledge in real-world scenarios.
- **Simulations** to recreate complex environments that allowing trainees to navigate challenges and make decisions in a controlled setting.
- **Interactive Surveys** to gather insights and feedback, thereby fostering active participation and reflection.
- **Brainstorming** sessions to encourage creative thinking and collaborative problem-solving,
- **Open-end Discussions** to provide a platform for in-depth dialogue and knowledge sharing.
- **Puzzles** and **Games** to make learning enjoyable and to enhance cognitive skills. **Role Playing** exercises help participants practice and develop their interpersonal and professional skills by acting out scenarios.
- **Case Studies** to offer in-depth analysis of real-life situations, promoting critical thinking and practical application of concepts.



PRACTICAL  
LEARNING



SIMULATION



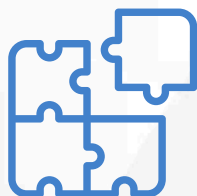
INTERACTIVE  
SURVEYS



BRAINSTORMING



OPEN-END  
DISCUSSION



GAMES &  
PUZZLES



ROLE  
PLAYING



CASE  
STUDY



# INNOVATION IN ACTION

At Karim & Associates, one of our most important attributes is going beyond traditional methods and encouraging trainees to think outside the box. We understand that innovation requires differentiating between two ways of thinking: divergent thinking, which uses imagination, and convergent thinking, which uses logic. Therefore, we recognize the need to blend these approaches to create an innovative environment that enhances thinking abilities rather than providing ready-made recipes and canned solutions.

# WE PRIDE IN OUR DISTINGUISHED FACULTY



Our team of seasoned experts and professionals are committed to addressing the unique challenges faced by our clients. We leverage cutting-edge methodologies, industry best practices, and a deep understanding of human capital dynamics to transform potential into performance.



**Prof. Shehu Usman Hassan**  
Principal Partner/CEO



**Prof. Muhammad Liman**  
Partner



**Abbas Usman, PhD**  
Partner



**Saifullahi A. Mazadu, PhD**  
Partner



**Atiku M. Jafar, Esq.**  
Company Secretary



**Prof. Ahmad Bello**  
Associate



**Abdulkadeer Njidda, PhD**  
Associate



**Prof. Ahmad B. Dogarawa**  
Associate



**Prof. Muhammad M. Bagudo**  
Associate

## OUR REFERENCES



### TRAINING

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**Training on Accounting Manual & Audit Guide** | Lagos and Uyo, Nigeria, 2023  
Client: Nigerian Midstream & Downstream Petroleum Regulatory Authority



### TRAINING

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Training on Finance for Non-Finance Professionals | Scotland, United Kingdom 2022  
Client: Nigeria National Petroleum Corporation (NNPC)



### TRAINING

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Training on Communication & Report Writing | Abuja, Nigeria 2023  
Client: Nigeria Deposit Insurance Corporation



### TRAINING

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Training on Diversification Strategies to Boost Non-Oil Export | Istanbul, Turkey 2022  
Client: Central Bank of Nigeria

## OUR REFERENCES



### TRAINING

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Capacity Building Training | Zaria, Nigeria  
Client: Nigerian Army



### TRAINING

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Training on Budget and Budgetary Control ` Abuja, Nigeria  
Client: Nigeria Deposit Insurance Corporation



### TRAINING

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Capacity Building Training



### TRAINING

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Capacity Building Training

# OUR REFERENCES

## CONSULTANCY



Consultancy on recruitment, promotion, training & retraining, and process automation for Transaxis Energy Limited and Axis Group Limited.



## CONSULTANCY



Consultancy on Set-up, Board/Formation and Corporate Governance for Akewa Global Services Limited in respect of Burutu Port, Burutu Dockyard and Burutu Private Development Projects.



## OUR FACILITIES

# MODERN SPACES



## MODERN SPACES

Our state-of-the-art facilities are designed to provide an optimal learning environment, equipped with modern syndicate rooms, extensive learning resources, cutting-edge technology, and customized spaces tailored to meet various training needs. Spread across multiple locations, these facilities ensure a comfortable and conducive atmosphere for professional development and collaborative learning, enabling us to deliver high-quality training experiences to our clients.



## OUR FACILITIES

# MODERN SPACES



At any chosen locations, our facilities are meticulously tailored to provide an optimal learning environment and meet diverse training needs. We ensure comfort, convenience and a conducive atmosphere.

We offer customized spaces across different locations to accommodate various training formats and group sizes. These versatile setups enable us to deliver high-quality, immersive training experiences that foster collaboration and engagement.



## TESTIMONIALS

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Karim & Associates significantly enhanced my understanding of accounting and audit practices. The facilitators were incredibly knowledgeable and engaging, making complex concepts accessible and practical. I recommend the firm to anyone looking to deepen their expertise in accounting and audit”

**MUSTAPHA M. MADU**  
NMDPRA

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“Karim & Associates Limited provided exceptional training services that significantly enhanced our team's skills and knowledge. Their professional trainers and customized solutions improved our operational efficiency and employee engagement. We highly recommend them for top-tier training and development services”

**SAIKI OLORUNTOBA**  
GM HR, AXIS GROUP LTD

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Karim & Associates provided exceptional training in leadership and strategy, blending expert insights with practical applications. The hands on approach made learning engaging and impactful. Highly recommended!

**EDOKPAYI ERHUNMWUNSEE**  
EXECUTIVE DIRECTOR, AKEWA GLOBAL SERVICES LTD

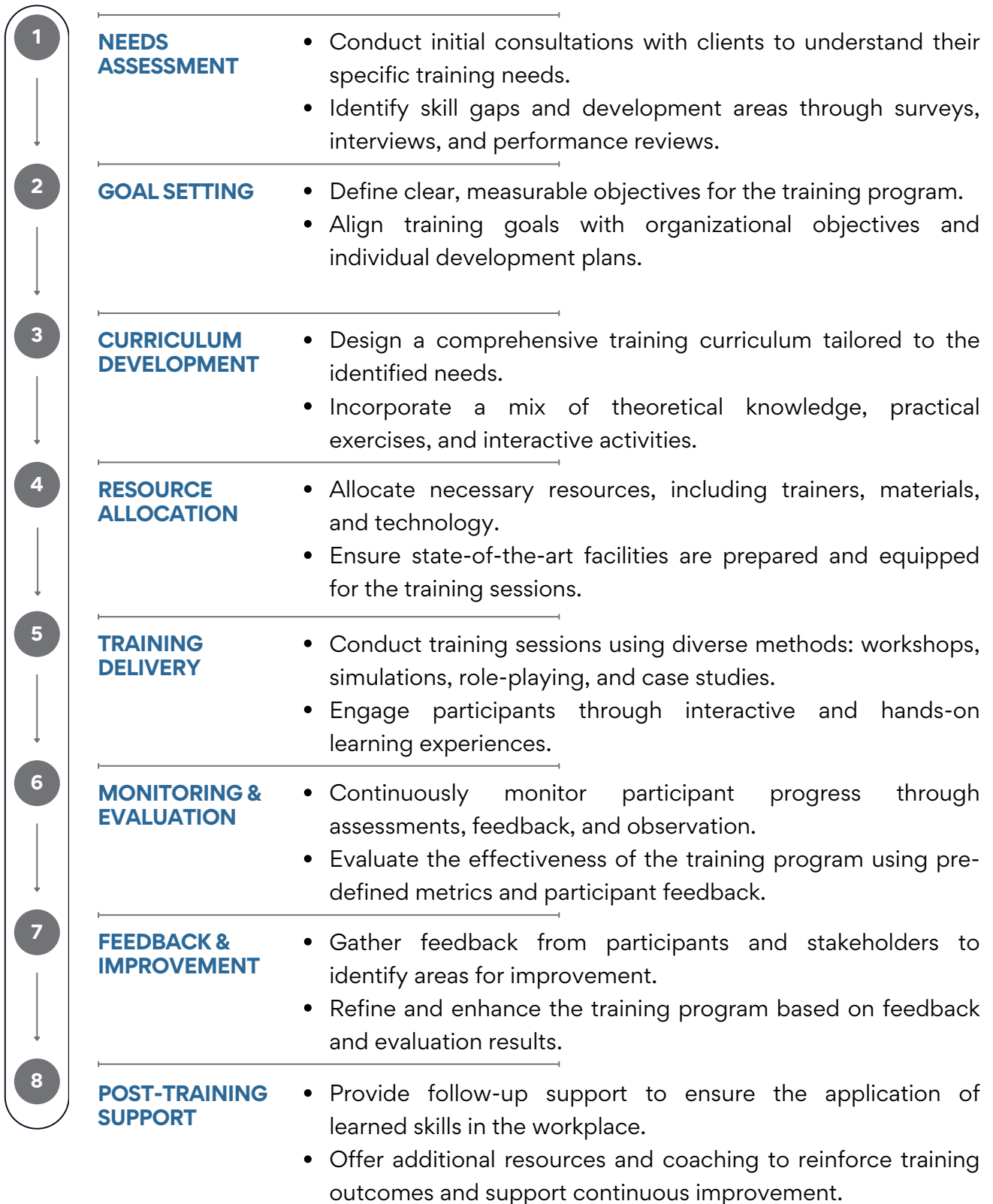
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Karim & Associates delivered an outstanding capacity-building program in digital transformation. The sessions were insightful, interactive, and tailored to real-world challenges, equipping me with the skills to drive innovation in my organization. A truly valuable experience

**DR MAHBUB MUSA GARBA**  
YUSUF MAITAMA SULE UNIVERSITY, KANO

## OUR TIMELINES

# OUR ROADMAP



## PRACTICAL FACTS

# PRACTICAL FACTS

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### 12 YEARS



With over 10 years in the human capital development and management consultancy space, Karim & Associates Limited has consistently delivered innovative training solutions since 2014. Our dedication to excellence has built a strong reputation and a loyal client base.

### 32 EMPLOYEES



Our team includes a diverse and highly skilled faculty of academics and seasoned practitioners. They bring extensive knowledge and expertise from various industries, allowing us to provide relevant, practical, and customized training solutions that address the unique challenges organizations face.

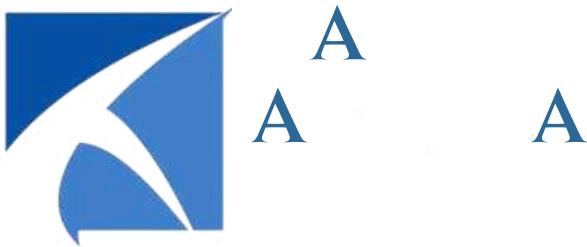
### 3000 TRAINEES



Karim & Associates Limited has successfully trained over 3,000 personnel, enhancing their skills and knowledge in accounting, finance, management, and human capital development. Our comprehensive training programs have helped individuals and organizations achieve their goals and improve performance.

## CONTACT

# CONTACT US



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P/ +2348067766435; +2348057777085

E/ [info@karimandassociates.org](mailto:info@karimandassociates.org)

W/ [www.karimandassociates.org](http://www.karimandassociates.org)

A/ Plot 1015 Gwandal Centre, Fria Close, Off  
Customs Close, Wuse 2, Abuja.



**KARIM & ASSOCIATES LIMITED**





0232194



## National Pension Commission

### Pension Clearance Certificate

PR0000072018

Employer Code

This is to Certify that

**KARIM & ASSOCIATES LIMITED** RC. NO1172355

has complied with the provisions of the Pension Reform Act 2004

The details of compliance are as follows:

Description	Year 2022	Year 2023	Year 2024
Number of Employees	3	3	3
Pension Contributions Remitted to Employees RSAs (N)	116,640.00	116,640.00	324,000.00
Sum Assured for Group Life Insurance	-	-	2,016,000.00

This certificate expires on **31 DECEMBER, 2025**



Official Date Stamp Impression

Approved Signatory

# BUREAU OF PUBLIC PROCUREMENT

www.bpp.gov.ng



11, Suleiman Barau Street,  
Presidential Villa,  
ABUJA-NIGERIA

Expiry Date  
**December-31-2025**

## Interim Registration Report (IRR)

This is to certify the registration of  
**KARIM & ASSOCIATES LTD**

Company Registration No. **1172355**

***Nigeria Owned / Private Company Limited by Shares***

in the National Database of Particulars, Categorization, and Classification of Contractors,  
Consultants and Service Providers.



FIRS	PENCOM	NSITF	ITF
Compliant	Compliant with 3 personnel, as obtained from PENCOM.	Compliant	Compliant

BUSINESS CATEGORIES (NOTE: Only categories with asterisk (\*) have been verified by BPP)

NO BUSINESS CATEGORY REGISTERED FOR ENTITY. Please select one or more Business Category and regenerate this report. |

Generated on **April-23-2025**

Ref. No. **0000-0015-9725**



# Federal Republic of Nigeria Industrial Training Fund



## CERTIFICATE OF COMPLIANCE

This is to certify that KARIM & ASSOCIATES LTD

Address NO.4 . ARCH. NAMADI SAMBO ROAD FADAMAR MADA, BAUCHI

Has complied with year 2024 Industrial Training Fund Contribution  
in accordance with the Laws of the Federal Republic of Nigeria cap. 19 Laws  
of the Federation Section 6 subsections (1), (11), (111) of 2011 as amended

REGISTRATION NO. BAU-006-4358

RECEIPT NO. 000590071

THIS CERTIFICATE EXPIRES 31<sup>ST</sup> DECEMBER 2025

MOHAMMED ADAM MOHAMMED

Name and Signature  
Head Revenue Inspectorate  
& Compliance



Area Office Stamp



NAANZEM YINOE YILSHUUT

Name and Signature  
Area Manager

RC 1172355



**CORPORATE AFFAIRS COMMISSION  
FEDERAL REPUBLIC OF NIGERIA**

## **Certificate of Incorporation**

*Thereby certify that*

**KARIM & ASSOCIATES LTD**

*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 Twentieth day of February,  
2014*



  
**BELLO MAHMUD**

Registrar - General

700133



No. 00000328560

# NIGERIA SOCIAL INSURANCE TRUST FUND

## ECS CLEARANCE CERTIFICATE

ORIGINAL

Employer Registration No. 1603002114

*This is to Certify that*

KARIM & ASSOCIATES LTD RC No 1172355

Has complied with the provisions of the Employees' Compensation ACT, 2010 (ECA 2010).

The details of compliance are as follows:

Description	Year.....2023.....	Year.....2024.....	Year...2025.....
Number of Employees	5	4	3
ECS Contribution Level	PAID	PAID	PAID

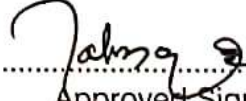
This Certificate expires on...31ST DECEMBER, 2025



NIGERIA SOCIAL INSURANCE TRUST FUND

05 FEB 2025

Official Stamp Impression & Date  
Plot 794 Muhammadu Buhari Way,  
PMB 446, Garki - Abuja

  
Approved Signature



It pays to pay your taxes..

**TAX CLEARANCE CERTIFICATE**

**TCC NO** : 225256564957  
**TAX OFFICE** : MSTO ZARIA  
**DATE** : 2025-01-09

**Name of Company** : KARIM & ASSOCIATES LTD  
**RC No** : 1172355  
**Date of Incorporation** : 2014-02-20  
**TIN** : 17793779-0001  
**FIRS ID** : 2001110034957  
**Business Address** : NO 10 OLD JOS ROAD OPP KONGO  
**Business Status** : Commenced Business 2014-03-01



This is to certify that the above named company has rendered Income Tax, Value Added Tax, Information Technology Development Levy, Education Tax, as well as other tax returns and paid the assessed taxes in accordance with the relevant tax laws for all years including the past three assessment years as detailed hereunder.

	Assessment Year 2022	Assessment Year 2023	Assessment Year 2024
Revenue	NGN 23,753,220.00	NGN 7,300,000.00	NGN 80,098,605.00
Assessible Profit/Loss	NGN 7,681,647.00	NGN 1,889,671.00	NGN 11,219,729.00
Total Profit	NGN 5,494,147.00	NGN 1,452,171.00	NGN 10,782,229.00
Tax Payable	NGN 0.00	NGN 0.00	NGN 2,156,446.00
Tax Outstanding (If Any)	NGN 0.00	NGN 0.00	NGN 0.00

**Source of Income** : Other professional, scientific and technical activities n.e.c.  
**Other Comments** : Approved  
**This Certificate Expires on** : 2025-12-31



**MU'AZU IBRAHIM**  
Tax Controller

Official Stamp Impression

Name & Rank of Approving Officer